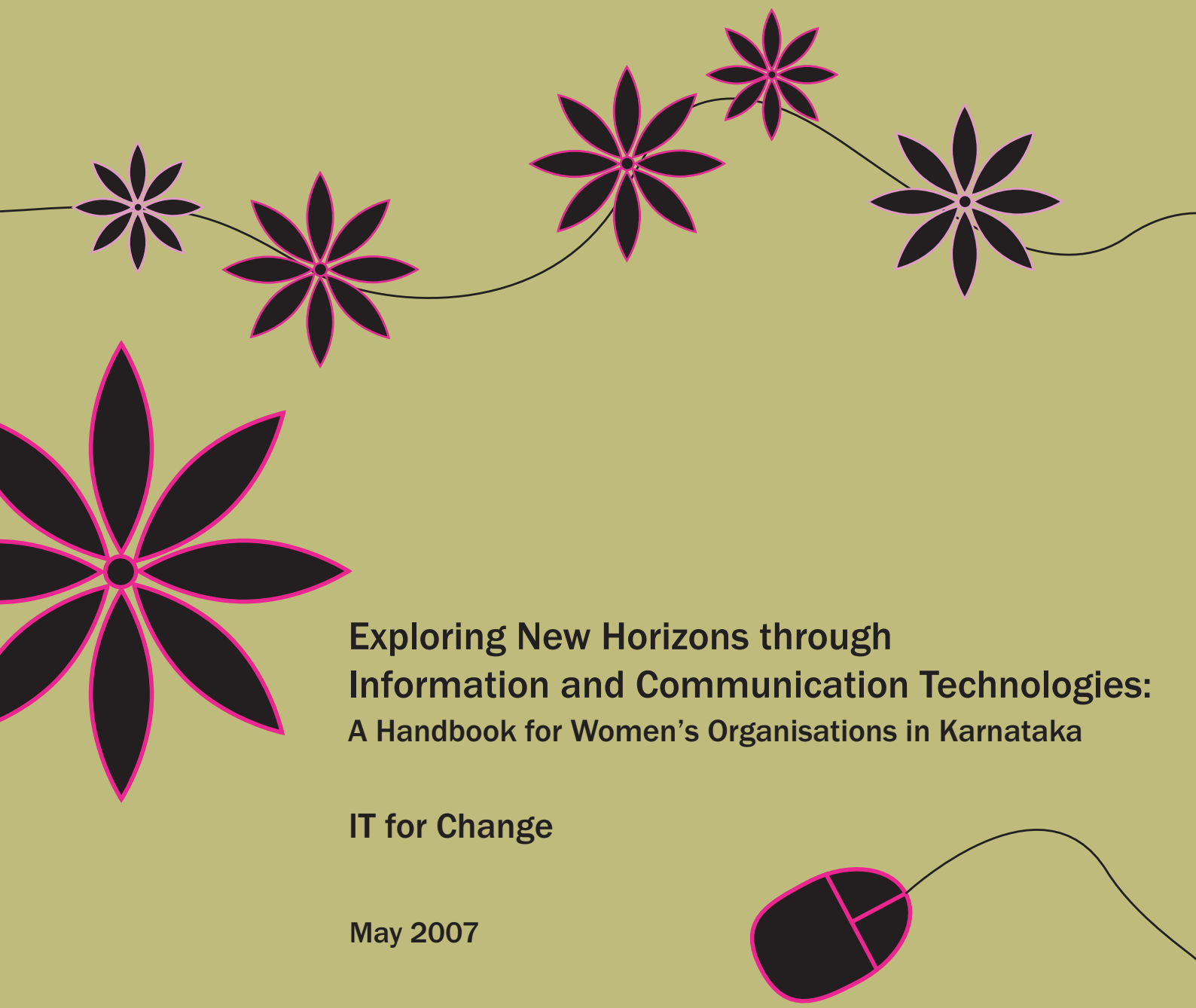
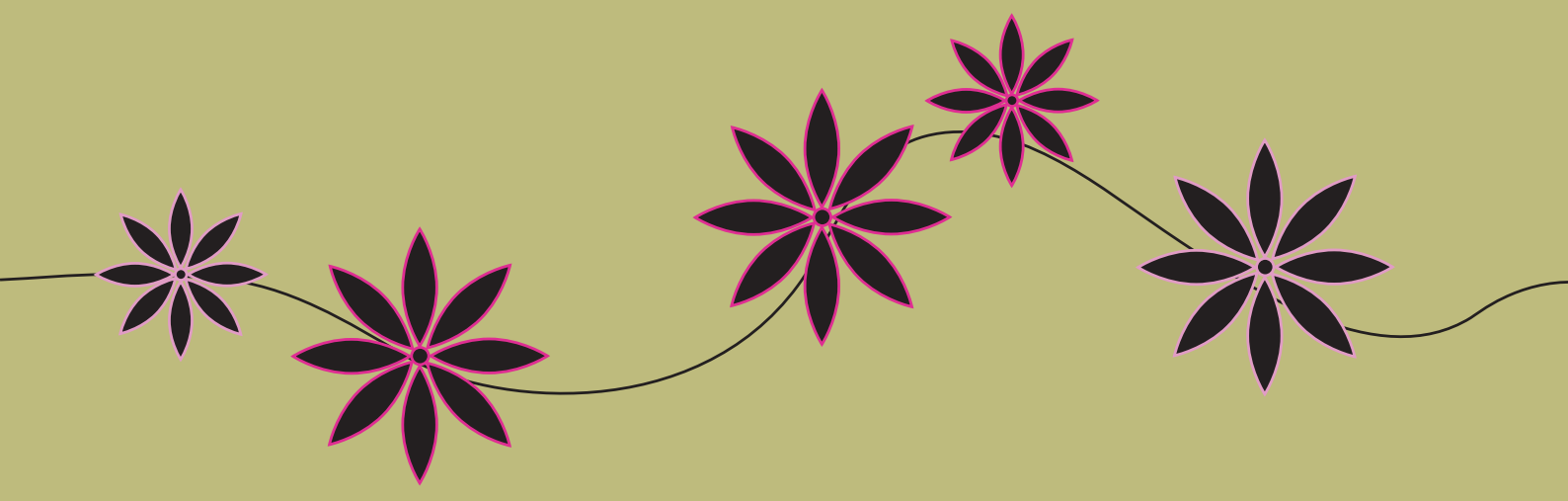


Exploring New Horizons through Information and Communication Technologies:

A Handbook for Women's Organisations in Karnataka

IT for Change

May 2007



Exploring New Horizons through Information and Communication Technologies: A Handbook for Women's Organisations in Karnataka

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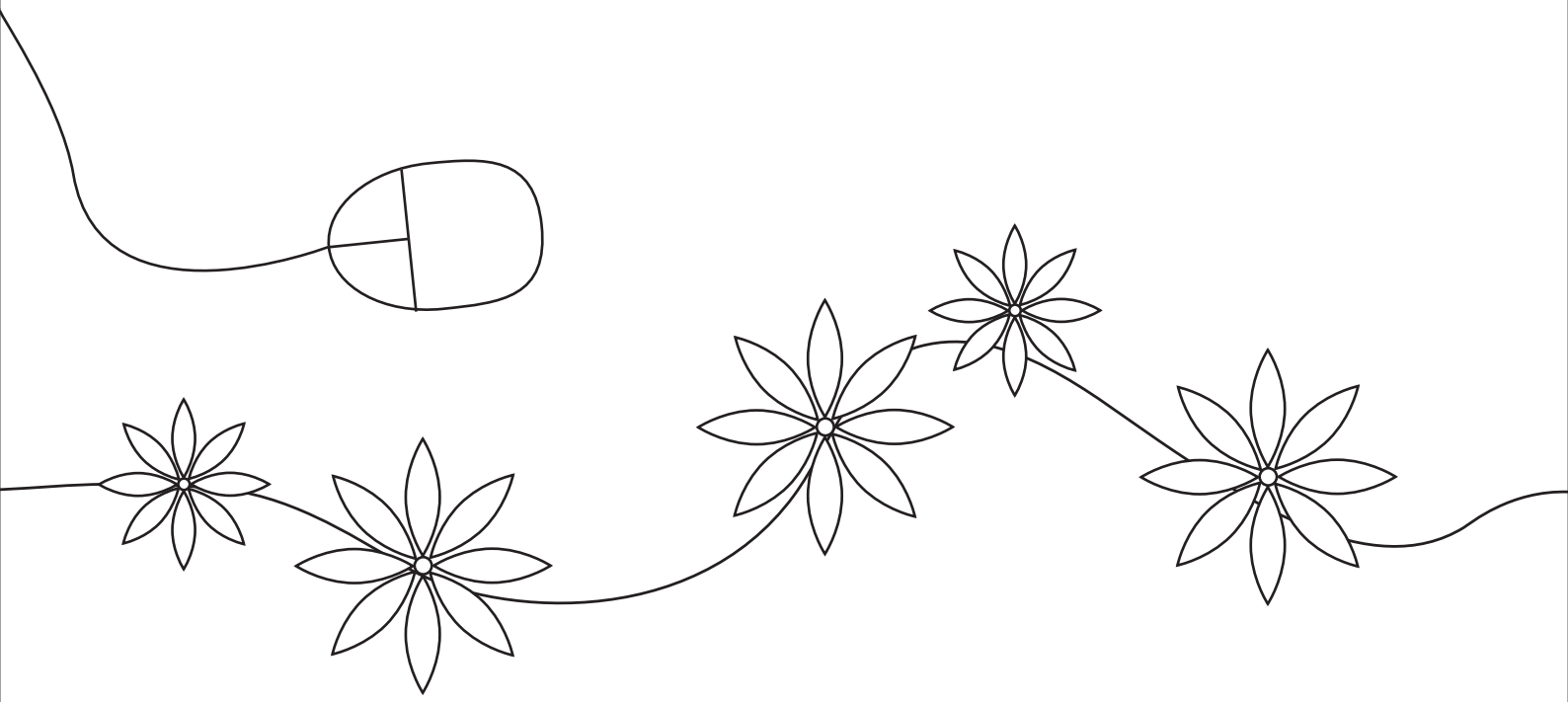

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I: INTRODUCTION

Box 1: What Can I Expect from this Handbook?

This handbook is intended to serve as a simple and effective information guide to development agencies and community groups interested in using information and communications technologies (ICTs) for social change and women's empowerment.

The purpose of the handbook is to:

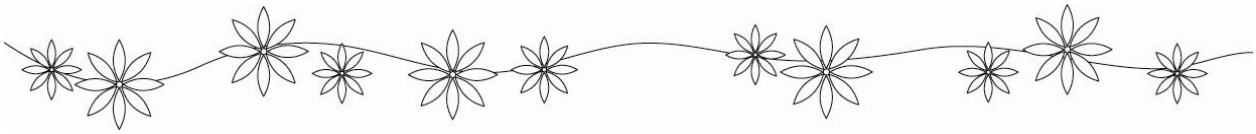
a. Highlight the critical ways in which ICTs can help community-oriented organisations achieve their goals of women's empowerment and local development more effectively.
b. Bring out, through personal narratives of some experts from the field and women's entrepreneurs from South India, the impact of women's engagement with ICTs on their empowerment and well-being.
c. On a conceptual level, examine how ICT-based enterprises can help challenge gender norms and roles and effect changes in societal perceptions that discriminate against women.

The handbook has been designed keeping in mind the specific socio-economic context of India and the position of women within this context. It is most useful to those grassroots organisations and community groups that have been working over a period of time towards strengthening women's socio-political and economic rights. The book orients such organisations on the need, importance and benefits of integrating ICTs in their existing initiatives as well as the challenges and constraints likely to be faced in the process. It combines information and suggestions along with stories and quotes to present a broad overview of the "whys" and "hows" of initiating ICT-based enterprises for women's empowerment and as a means to re-negotiate traditional gender norms.

Where is Women's Empowerment Today?

Remarkable progress has been made through grassroots efforts across the country in women's 'empowerment' – a process that is broadly understood as the ability of those who have been historically denied power to gain power, particularly the power to make strategic life choices.[1] In order to improve women's bargaining power as well as their autonomy, organisations have primarily pushed forth strategies such as formation of self-help groups, engaging in microcredit, and training in vocational and other income-generating activities to strengthen women's

[1] Kabeer, Naila. "Reflections on the Measurement of Women's Empowerment." In Discussing Women's Empowerment: Theory and Practice. Stockholm: Sida Studies No. 3, 2001.



economic standing and thus, empower them. Alongside these strategies, some organisations have also strived to enable women to become aware of and assert their rights – to equal political participation, to making decisions about their own bodies, to accessing educational opportunities, to securing a decent wage, to freedom from exploitative working conditions within and outside the home and to security from violence within and outside the home.

A large number of these efforts have been successful and have created quantum changes in the lives of women – particularly those from poor, rural, *dalit* or other disadvantaged castes and minority backgrounds. Yet, the current situation remains daunting. In Karnataka, when we look specifically at women's economic status, we find that female workforce participation rates continue to remain at just about 30 percent (this, of course, only captures women's 'paid' work) there has been an increasing trend towards the informalisation of women's work, and women continue to face various cultural and economic restrictions in accessing formal credit sources, which is linked closely with their dismal lack of ownership of land and assets.

In terms of their socio-political status, we find again that the literacy rate of women continues to be below 60 percent and the gap in male-female literacy is more than 25 percent in districts such as Kolar, Raichur, Gulbarga, Dharwad, Bijapur, Bidar, Bellary and Belgaum; that female-male sex ratios have declined in most districts in the state and continue to remain unfavourable to women; and, despite a noteworthy increase in elected women representatives at the Panchayat level in Karnataka, there continues to be a low level of participation by women in decisions made at these forums and low numbers of women participating in other bodies like the state legislative assembly, trade unions and cooperatives.[2]

In the broader context, women continue to be denied equal opportunity and status in their social roles both in the public domain and within their households and communities. Women's movements continue to struggle with such inherent gender biases that underlie disadvantaged women's social and economic activities. In order to correct for these structural imbalances, on the one hand, they have demanded for greater inclusion of women in the monetised economy; and on the other, argued to ensure that these new opportunities do not worsen women's burden, by calling for greater responsibility of the state in recognising and providing for women's reproductive and care roles – or their 'unpaid' labour.

The Changing Socio-Economic Context

As new technologies increasingly govern our day-to-day lives and change the way in which we interact and communicate with the world as well as the way in which most socio-economic activities are organised, it is crucial that we look into the ways in which they can be used by

[2] Human Development in Karnataka, 1999.

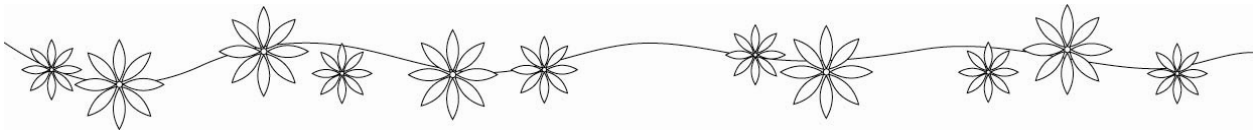
groups who are likely to be most alienated from them – the poor, rural, *dalits*, minorities, the disabled, women, children and other disadvantaged groups. As we transition to new systems and approaches to organising our lives, we need to explore the possibilities by which the technologies driving these systems, can bring new opportunities and open up new spaces for marginalised groups.

What are these new technologies we are talking about? Specifically, **Information and Communication Technologies** or ICTs, which refer to technologies that are used to generate, transmit, process, store, and disseminate all kinds of information. They include devices such as radio, television, computers (hardware and software), telephones, mobile phones, satellite transmission, VCDs, DVDs, etc.

Now, ICTs – chiefly Internet-based technologies, but also other closely associated technologies whose recent developments have been spurred by the Internet – are characterised by their *interactivity* – they provide unique opportunities for two-way communication; *global reach* – geographic barriers and distances hardly matter anymore as telephones, the Internet and other technologies bridge the gaps between the government, businesses and the people; and *reduced costs* – costs have decreased to a fraction of what they were just a few months prior. For example, CDs cost as low as Rs.8 and computers which cost Rs.60,000 about 5 years back now cost around Rs.10,000. Telephone connections, which took several months to get and cost a couple of thousand of rupees, now cost as little as Rs.500 and are installed within two or four week's time. Similarly, the cost of broadband Internet now is lower than that of dial-up Internet less than 2 years ago. The steep fall in prices of new ICTs and greater dynamism and interactivity in their use has also made them more *accessible*. Thus, not only are 'newer' devices – computers, mobiles, digital cameras, PDAs – constantly becoming more widespread in their use, but also 'older' devices – radio, television, telephones, etc – have now become much more versatile and dynamic; and with both, costs are falling on a day-to-day basis.

Women's Empowerment in the ICT-Driven Era

Women's structural isolation comes from, and is reinforced by, a complex situation of disadvantage: their embededness in relationships and institutions in which they are subordinated – such as the family – and the absence of possibilities to associate over a commonly built identity of an 'oppressed group'. ICTs, characterised by the abovementioned factors, potentially bring with them a vast range of uses that are directly relevant to women's lives and struggles. By providing new opportunities for building and strengthening associations based on their identity as women, ICTs open avenues for breaking their isolation and for strengthening their resistance as well as their collective action. ICTs can also provide women access to new and



empowering information that was so far not easily available to them and that holds new opportunities for them.

But, given the large inequalities that women face in all realms – education, employment, security, etc – do new technologies really herald something positive for women's empowerment? And, can we even afford to think about the new opportunities brought by computers, VCDs and helplines when women's basic needs are not being met? Is it an either-or scenario?

Clearly, the answer is no. From a gender point of view, women not only need to have greater control over such new technologies, but these technologies in and of themselves need to be shaped and developed in a manner that they reduce women's work burden, challenge existing gender hierarchies and empower women. In other words, while we continue to battle directly with existing socio-cultural issues such as poverty, female infanticide, female illiteracy, gender wage gaps and intra-household gender inequalities, we also need to pay attention to the way in which new socio-economic systems – created by ICTs – can reproduce or potentially transform existing gender inequalities.

A few projects have been set up in India in the past few years with this specific purpose in mind. While accomplishing a variety of objectives – making government services easily accessible through kiosks or telecentres, providing information in local languages on health, agriculture and livelihoods through radio broadcasts and informational videos, offering training on the use of computers, PDAs and digital cameras in order to improve the employment prospects and communication opportunities of disadvantaged groups, to preventing and mitigating the impacts of natural disasters using public broadcast systems and satellite services – these projects, at the overall level, have tried to place disadvantaged women at the centre of key information and communication processes and structures, and enabled these women to own, manage and control them.

ICTs hold particular promise for disadvantaged women, who are mostly illiterate or semi-literate. Thus far, print media was the main form of communication and main source of information, and this group of women were severely disadvantaged and thus unable to participate in the creation, control and dissemination of information. Women were further isolated due to other severe bottlenecks associated with print media-based information and communication processes – the costs and availability of books and materials, the translation and localisation of their content, etc. With ICTs, however, we see for the first time that rural women *can* take advantage of channels of information and communication flows in various critical areas such as health, education, livelihoods, rights, access to public services and community action, and benefit from controlling them.

This is thus an important time to bring gender to the forefront and think about ways in which new technologies can benefit poor women. This involves taking concrete steps such as: training and enabling women to use new ICTs; advocating for women's ownership of, use of and control over telecentres and public information kiosks; ensuring that the content produced through new technologies are conceived in a participatory manner so that it is development-centred, locally relevant and gender-aware; providing opportunities for women's groups to network and interact with each other as well as with external agents such as government departments, banks, businesses and NGOs.

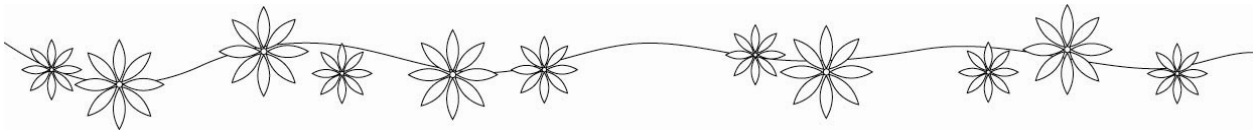
ICTs in the Context of Women's Livelihoods

Given the wide scope of empowerment possibilities through the use of ICTs, this handbook focuses on one central area that affects women's well being – the access to decent livelihood opportunities. Livelihoods include not just income-earning opportunities, but also the "capabilities, assets (including both material and social resources) and activities required for a means of living."[3] They therefore encompass "consumption levels; access to assets; embededness in social networks; levels of human capital; and the absence of inequality, as well as processes such as: resilience, coping and adaptation" and involve an examination of the role of institutions, such as credit markets and systems of tenure, in determining women's access to secure and sustainable livelihood opportunities.[4] Livelihoods are thus a critical area for rural women because it affects their own survival as well as that of the entire household. Secure and decent livelihoods also strengthen rural women's fallback position, providing them with greater leverage in decisions made within the household.

Where do ICTs fit into this picture? In the Indian context, unfortunately, ICTs and livelihoods have been narrowly conceived in terms of women's integration into the ever-expanding IT sector, wherein their access to well-paying jobs in IT industries is expected to boost their earning status and overall status. Without discrediting the positive benefits of working in the IT sector, it is important to realise that the women working in this sector constitute a very *small* percentage of all women, and it is only certain kind of women – young, urban, well-educated, and from dominant caste, middle-class and English-speaking backgrounds – who are really able to find a place in this sector.

For the larger proportion of women in our country, ICTs in the context of livelihoods imply looking not just at the jobs and income earning opportunities that are created, but also at the new social roles and social statuses that come along with it. In this regard, it is critical to

[3] Adapted from Chambers, R. and G. Conway (1992) *Sustainable rural livelihoods: Practical concepts for the 21 st century.* IDS Discussion Paper 296. Brighton: IDS.
[4] IDS, "Use of Sustainable Livelihoods Approaches" Accessed on October 10, 2006 from: http://www.livelihoods.org/lessons/project_summaries/agri5_SLRP.html



examine why disadvantaged women's groups – as opposed to other groups in the community – should own and operate ICT-based enterprise activities, and furthermore, why they should choose ICT based enterprise over other kinds of entrepreneurial activities like tailoring, food processing, etc (see chapter 3 for a deeper analysis on these issues).

The new entrepreneurial opportunities made available by ICTs need to be understood in terms of the positive changes they can bring to the survival of disadvantaged women, through better access to 'assets' – social networks and informal resources – as well as the larger changes in perception that they bring to the nature of women's work, the social status and linkages associated with their work, and the empowerment resulting from such new economic opportunities. This handbook looks at the very nature of ICTs and the ways in which they can and are changing gender roles in the country today.

The Layout of the Handbook

As new ICTs are fast transforming our socio-economic landscape, we need to explore the opportunities and challenges they hold in terms of moving towards enhanced livelihood opportunities for women and the overall goal of gender equality. The handbook has been organised into the following sections:

I. What are the information and communication needs in rural areas? How do ICTs serve in addressing these needs?

II. What are ICT-based enterprises? Why is it important for women's organisations to jump on the ICT bandwagon?

III. What are the risks, challenges and caveats in establishing and supporting ICT-based enterprises for women? How can we combine service delivery with business enterprise to develop a model that best meets both empowerment and entrepreneurial goals?

IV. What do the experts from the area of ICTs for women's empowerment have to say about this field?

V. How can women's empowerment organisations and movements take the gains of ICTs forward and what kinds of support are available for them?

Radhika, Village Information Centre Operator, DHAN Foundation, Thiruvathavur, Tamil Nadu

I had completed 10th standard. That year, the harvest was not good, and so, I was forced to stay at home and help my mother. My mother is an agricultural labourer and could not afford to support my higher studies. I have no father.

There was a DHAN centre nearby but I didn't know what exactly they did. The operator at the centre used to canvass in my area because she wanted to teach computer hardware and software free of cost. No one was willing to send me at home, but the operator was persistent and so I joined the centre to receive training. I had never seen a computer before, except in pictures. Only after I joined, I touched a computer for the first time!

I assisted in training some students at the centre. I collected electricity bills from villagers and paid them at one shot. I got some 'jobs' from the neighbouring village and assembled some computers. From all these tasks, I got an income.

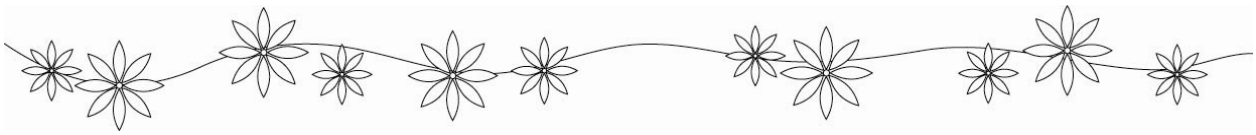
Then DHAN asked me to run a new centre being started in the neighbouring village. When operators from the centre would canvass in our area, I would tell them not to bother us. I thought they didn't have anything better to do. Now, when I go canvassing, I realise the difficulties involved – people do not come immediately, we have to compel them. We have to tell them that if they want to contact the Panchayat, we can type and submit the details for them at the centre.

At first, I found it difficult to talk to people, but this gradually became easier. Now they come forward on their own. Everyone knows me well. They now call me "computer akka (sister)!" Also, at first, our centre was on the main road and so, only men used to visit the centre. Now we have moved inside the village so more women visit the centre.

People find the services we offer useful. For example, if people want to get Birth Certificates, they have to sacrifice their time, pay bribes and all that. With us, they pay the correct amount and get it. In another case, a boy called Aravind had an eye infection and his family came to me because the hospital was quoting Rs.5,000 to correct the problem. I got him help using the telemedicine facilities at the centre at the cost of Rs.1,500 only, and now he can see well. We save people time. We teach them how to use computers. Also, while maintaining the quality, our services are cheap compared to other places.

Then, we also broadcast news that we collect from 40 centres in this cluster. Each centre collects news from their village and sends it to the main centre, which collates it in different categories. Every evening, the news is read out. I have a loudspeaker fixed outside the centre so that people can hear easily. At first I used to go around collecting news, but now, people come forward in person to provide news to me.

I was shy initially. But over time, and with the encouragement of DHAN and the operator, I am even ready to talk on stage when I am nominated. I always introduce myself first and then talk about the services offered at the centre. I always meet people and am the first one to talk. Actually, men are shy to talk these days!



I am where I am today because of DHAN. I would not want to work elsewhere. But I have to work harder to earn a higher income for the centre – right now I make Rs.1,000 from various services like teaching courses, data entry, video conferencing, astrology, etc, but that's just enough to offset monthly expenses.

Initially, my mother was not supportive because girls are not supposed to go outside the home. But she was persuaded because my friends and relatives also joined in persuading her. Now I bring Rs.1,500 home as income which helps the family. Now, mother fully supports me – she doesn't make me do any work at home, she doesn't ask where I am going, and when I am coming back, she makes tiffin (meals) for me. She is very proud of me.

If not for DHAN, I would be at home. I'd have had to pay Rs.500 for a computer certificate. Instead, I am offering this service for free. I have learnt so many things. My advice to rural women is that I am also just like them. And just as I have come ahead in life, so can they.

II. ICTS IN THE CONTEXT OF WOMEN'S INFORMATION AND COMMUNICATION NEEDS

What will I get out of this chapter?

- What are some of the information and communication needs of rural women?
- How can ICTs, such as computers, video, radio and telephones, help in meeting some of these needs?

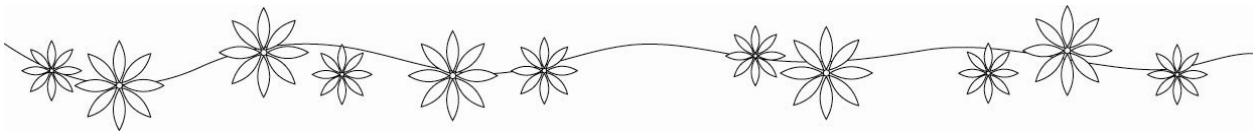
When we think of new technologies, we immediately think of 'hi-tech' equipment and services that are used by the middle-class today for their information seeking and communication purposes – mobile phones with cameras, laptops and tablet PCs with high and versatile performance capacities, multi-functional digital cameras, plasma televisions, access to the world of the Internet where one can find any kind of information and network with people across the globe, and toll-free telephone numbers to access customer care for a range of products and services. Obviously then, we do not see how these types of devices and services can be of any relevance to a rural girl or woman, who faces multiple struggles in getting a decent education, accessing quality health services, asserting legal rights, securing sustainable livelihood opportunities, and participating in political systems that shape her life.

The purpose of this chapter is to break the belief that ICTs are luxury commodities that serve only a small percent of the population and begin to think about how they can help overcome some of the constraints faced in rural areas, particularly by rural women.

Education

This is an area in which ICTs have been used quite extensively. In rural areas, where the quantity and quality of education available is significantly lower than in urban areas, alternate methods of reaching out to children is critical. ICTs can play a key role here in the following ways:

- E-learning programmes launched through satellite radio, computer applications and learning CDs, which supplement children's learning in schools and motivate them to perform better because they are more creative and interactive. These programs are also used to reach out to drop-outs and children who have never attended school due to geographic or cultural barriers.



- Computer literacy (e-literacy) programmes in which children, youth and women are trained in computer applications so that they have greater access to information, jobs and opportunities.

- Computer programmes used in rural areas for education management, to monitor school attendance (of students and teachers), drop outs, details related to schemes such as the noon-meal scheme.

Health

This is a major information-driven area in the development field. Right from details on the vaccines to be administered to children under the age of five; to the choices of contraception available to women and their respective advantages and risks; to the kinds of pre- and post-natal care that a pregnant woman should undergo; to the prevention and treatment of STDs and RTIs in women; to identifying, preventing and treating common communicable diseases such as malaria, cholera and diarrhoea; health is a field that relies on the availability of accurate information as well as on the effective dissemination of this information.

ICTs can be hugely useful in this regard:

- Cost-effective video CDs as well as computer-modules can be made available on areas of health such as the advantages of breast feeding, the benefits of institutional delivery, and the vaccines that children should receive before 2 years.

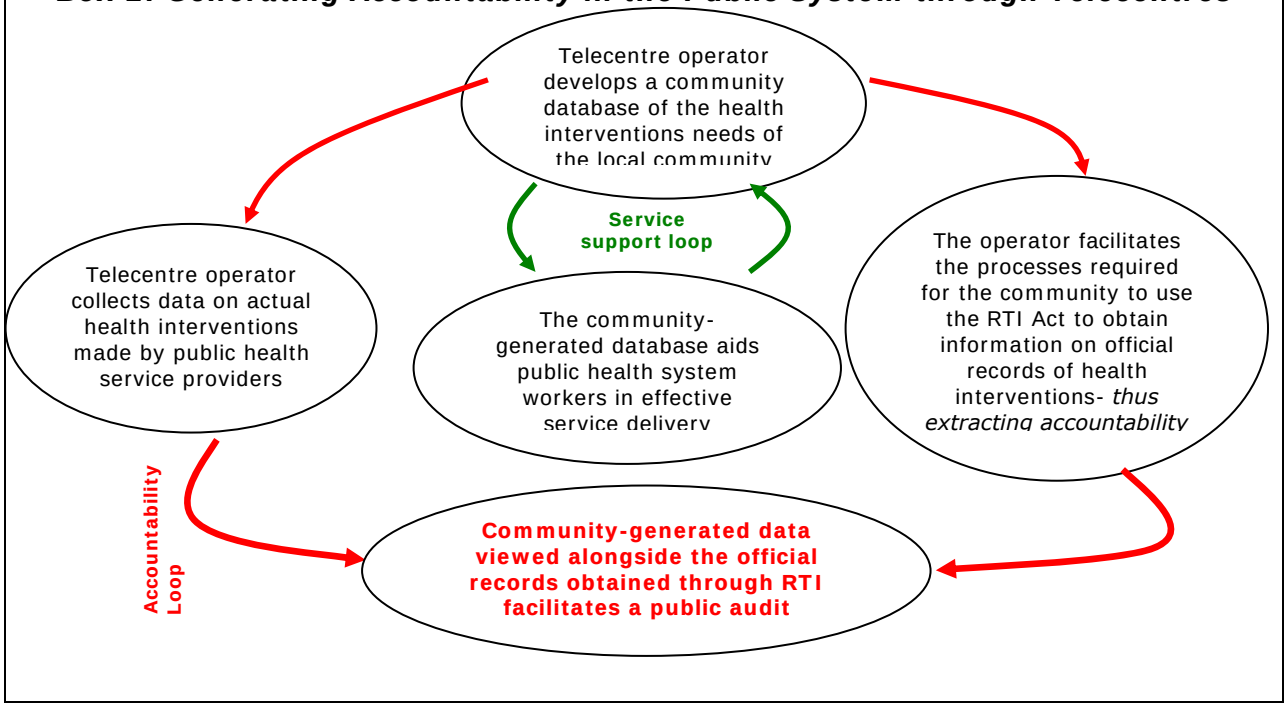
- Information on the structure and processes of the public health system as well as on the timings and responsibilities of public health providers – Primary Health Centre doctors, Auxiliary Nurse and Midwives, Registered Medical Practitioners, Dais – can be provided through a telecentre or kiosk, to ensure that the community is aware of their health entitlements and can access health services.

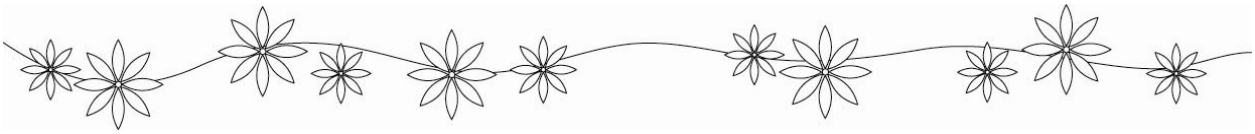
- Telemedicine is another significant area of intervention. Where health-seeking behaviour is low in rural areas and even lower for poor women, telemedicine facilities can encourage women to seek information related to their health and body, by simply visiting a telecentre at pre-determined hours and consulting with a doctor through the computer. This saves both time and money and more critically, ensures better health outcomes for women. Often, interactions through telemedicine can provide the stimulus for seeking further institutional support and intervention (visiting speciality hospitals, for example) for rural women who have many kinds of inhibitions in this regard. It also helps higher-level health facilities to optimise time and resources by using telemedicine systems for initial consultations.

- At a broader level, computer applications can be used to develop a centralised health management system that can track, record and monitor health behaviours and patterns at the district, state or even regional level. Such data management is not only useful in controlling/ restraining the spread of epidemics like dengue or cholera, but is also useful in tracking the incidence and control of illnesses like TB and HIV/AIDS, which have long-term treatment protocols and are key priority areas in community health. A centralised data system in health can help NGOs and local governments stay alert on the health status of the local community. Additionally, such systems can enable periodic monitoring and intervention in pregnancy and childcare, to track pregnant women for pre and post natal care, high risk pregnancies, institutional deliveries and the number of children who are eligible for and have received immunisation.

- At the local level, community health databases maintained by the telecentre, capturing the health needs of the community can serve two purposes: they can be made available to local health service providers to enable them to better deliver health services to the community. Concurrently, the telecentre operator can also maintain records of the actual interventions made by the service delivery personnel, and, through the Right To Information provisions, obtain the official records entered by the personnel on the health intervention. Linking the information obtained through both the sources, the telecentre operator can facilitate a public audit and ensure that the community secures its health entitlements. This is illustrated in Box 2.

Box 2: Generating Accountability in the Public System through Telecentres





Legal rights

Women's lack of awareness and lack of access to information about their rights has made them vulnerable to subordination, exploitation and abuse. Dowry harassment, wife beating and other forms of domestic violence, rape, lack of property ownership and divorce are some of the legal problems that women face in their lives. Although these issues are enmeshed in the social and cultural environment in which they live, a significant reason why women fail to take action against their condition is because they are unaware of their legal rights and the channels that they can follow in order to seek redress when their rights are violated.

ICTs can help reduce the huge information gaps in this area by providing information in simple and straightforward formats as well as opening up channels to seek redress.

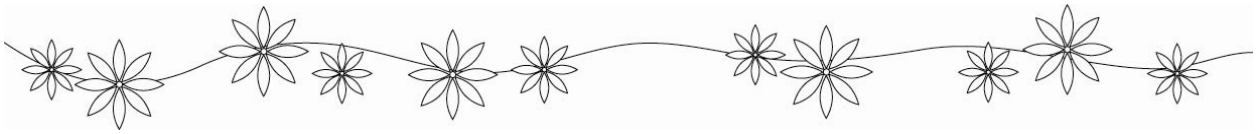
- Telecentres and help-lines are a good way of providing round-the-clock information on where a woman should go, whom she should contact, and what is the process she should follow to claim her rights.

- The Right to Information Act on its own would continue to be meaningless to poor, rural women, unless the information is readily available on the Internet and in digital format. Telecentres with Internet connectivity can facilitate this process.

- In addition to the RTI, computerised, online filing of police complaints can also help overcome huge barriers that women face in seeking justice for violations committed against them. Through this process, tampering of reports and corrupt practices associated with filing a report reduce significantly, as the data immediately feeds into a central system and the complainant gets a copy of the filed report.

- Mobile phones catalyze the process of seeking help in the case of emergencies and have been used by a variety of organisations fighting against domestic-abuse, by giving mobile phones to women at risk of violence and exploitation.

- Additionally, short videos or radio broadcasts, in which experts talk about the procedure of seeking justice in case an injustice is committed against a woman, or in which a group of women discuss their rights to inherit and own property, are other examples of ways in which legal awareness can be raised among women. The reach of such formats can be increased by making these available in an 'offline' format at telecentres so that women who missed the broadcast can access such resources at any time.



Political participation

This is a realm that has been repeatedly emphasised as a critical area for women's empowerment. As SHG women take on community-level issues and demand their rights from local officials on one hand, and as women begin to take on leadership through the 33 percent reservation of seats in the local Panchayat on the other, it is important to provide the support necessary to strengthen and sustain such initiatives.

How then can ICTs facilitate the process?

- Roles, responsibilities, contact information, facilities, timings, schemes, budgets, and other information relevant to the Gram Panchayat can be made available through telecentres so that SHG women and others from the local community can avail of these at any time in order to be informed of their eligibilities and entitlements.

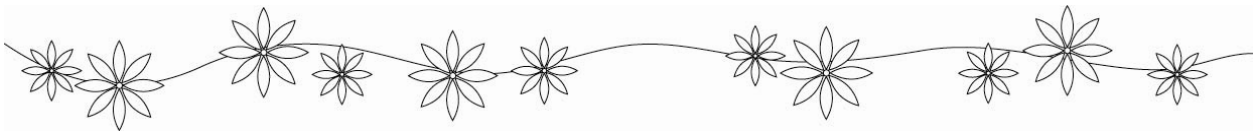
- Web conferencing with various government departments on a periodic basis can allow local citizens to communicate with public officials, voice their grievances and learn more about government programmes and schemes.

- As mentioned earlier, the RTI Act can be made accessible to the poor through the telecentre and facilitate public accountability so that services and schemes actually reach the target group.

- ICTs can be used in various ways to build the capacities of elected women representatives so that they play their political roles more effectively. These women representatives, who are at a disadvantage in terms of their mobility compared to their male counterparts, can use ICTs to seek and share information, communicate and build networks.

- Successful protests, campaigns and negotiation processes by SHG women with local authorities can be captured in video format and shown to other SHG women so that they understand better how these processes work and are themselves motivated to engage in the similar struggles in their local area. Similarly, videos and radio broadcasts of interviews with women leaders can bolster the confidence of those already in leadership positions as well as encourage others to take on leadership roles.

- Conferencing, using a web camera and voice chat options, can be used to strengthen networks amongst elected women representatives, and create a forum for them to share, discuss and solve problems.



Livelihoods

As mentioned in the introduction, livelihoods includes much more than just income-earning opportunities and ICTs can help enhance women's existing livelihood initiatives as well as enable new opportunities for women.

- Directly, through ICT-based enterprises such as data entry and DTP centres, computer hardware and software assembly, bill collection and payment centres, etc, women who possess basic literacy and computer skills are able to secure jobs.

- Indirectly, through the Internet and mobile phones, ICTs help facilitate market-linkages for local women producers and artisans so that they can procure materials and orders as well as find avenues to sell their products (this is explained in detail in Chapter 3).

- Short 'how-to' videos and computer modules, available at the local telecentre, which explain the process of making products such as handicrafts, organic pesticides, detergents, *agarbattis*, food products and simple tailoring items, can encourage women to venture into new income-generating areas.

- Localised computer applications can be used to record and maintain information on SHG women's savings and credit activities. These can be supplemented with videos and modules on strengthening bank linkages, the abovementioned 'how-to' videos, as well as others on marketing skills, communication skills, and so on, to strengthen women's microcredit and micro-enterprise activities.

- Telecentres can provide updates on employment opportunities for the local youth and women. They can also be used to keep track of public-works programmes such as the National Rural Employment Guarantee (NREG) to ensure that those in the local community benefit from them.

- Videos or computer resources can be used to support and encourage women to follow sustainable agriculture practices such as organic farming and bring about greater food security in the household. In addition, mobile phones can connect food producers and fisher folk with the buyers from nearby villages and towns, allowing them to get the best price for their goods that they may not have got by relying on the local middleman. Community kiosks, which feature the latest market prices for various goods also stem exploitation by buyers and middlemen and ensure that producers get a fair price for their goods.

- ICTs can also indirectly reduce women's domestic and household burdens that hinder their participation in decent livelihood options. Telecentres and information kiosks enable women to learn about, apply for and access government schemes and social security programmes

such as pension, insurance and health benefits for themselves and household members. They also provide a starting point for women to make use of the Right to Information Act, through which they can demand basic public service entitlements such as *anganwadis* for children, public water supply in the village or electricity connections, among several others.

As can be seen through some of the indicative examples mentioned above, the areas of education, health, legal rights, political participation and livelihoods, which are central to the wellbeing of poor, rural women, are highly information-driven and communications-dependent. In each of these areas, ICTs can serve in dynamic ways to minimise information gaps and overcome communication barriers.

It is important to re-emphasise at this point that although ICTs clearly have the potential to bring positive changes in the lives of rural women, they cannot be seen as the solution to problems that have plagued women in poor communities for decades. In other words, simply placing a computer, making videos, broadcasting local radio programmes or digitising government information and making it available on the Internet are not going to reduce poverty, increase health outcomes or strengthen women's political struggles. The larger institutions and systems that govern women's lives also need to change so that they are in sync with, and help bolster, ICT initiatives that attempt to empower women at the local level.

Keeping in mind the importance of socio-political structures, the next section moves on to examine the ICTs and livelihoods connection – exploring the kinds of ICT-based enterprise options that exist, their benefits from a gender point of view, and the motive for organisations to take advantage of this new opportunity to bring about women's empowerment.

What was this chapter all about?

- There are several areas in which women's information needs and opportunities to communicate are inadequate.
- ICTs, whether older ICTs such as telephone, radio and television, or the newer ICTs such as VCDs, computers or the Internet, can help in several dynamic ways to bridge these gaps – by providing localized, relevant information to women on areas central to their lives and by providing communication opportunities so that women can network with other women, government departments, health and legal professionals.
- Recognizing the many possibilities that ICTs hold for disadvantaged women, we also need to be cognizant of the larger structural and institutional factors that subordinate women and the changes required at these levels in order to make local level change lasting and sustainable.

Eashwari, Village Photographer, Kuppam HP i-Community Project, Andhra Pradesh

Before the 'i-community' project entered our village, I was a member of a local self-help group. The project was introduced to this group and as I expressed interest, I was taken to a training session. The only income source I had before this was through commission- I operated a sari insurance business. Amongst all the women who got training, only a few who showed promise – about 15 or so – were selected for the camera project.

We had to pay an initial deposit of Rs.3,000 for which we were given a camera. We also had to give a percentage of our earnings to the HP office. Along with the initial set-up and training provided by HP, all technical matters were also attended to by the office. Now, after HP has dropped the project, we do not get any technical support. We women therefore make our own arrangements; for instance, I have my brother do the repairs and maintenance.

On a typical day, I spend my mornings working from home and then go to the Community Information Centre (CIC) in the village. The CIC was set up before the HP project came in, and I currently take care of all the photo needs at the centre, including passport, government certificates, etc. The CIC collects payments from customers and I get a salary from that. I have been doing this for more than 2 years now.

I have an interesting story to recount regarding how I managed to get a job for myself at the CIC… I had approached them for changing one of my black-and-white pictures into colour and found that there were no facilities to do this. So I requested the CIC people to provide some training on how to convert black and white pictures into colour. This was arranged for, and I suggested that I could use the training to perform this job as well as other tasks at the centre. And so they hired me, and I have been working at the centre since!

When I first expressed interest in attending the camera training session, my parents were not too keen. I am a widow with a young son and spend all my time at home. My parents were not keen on me going outside the home. But I persevered, and managed to attend the training. Once I developed my skills, I gained a lot of independence. Now my parents say that it is by a blessing from God that I have become so talented. They are happy for me. My parents give me full support in my work.

Before starting this job, I never used to leave the house. But now, the whole village praises and respects me. Other villagers scold their own daughters for not having taken up this opportunity. Everyone knows me and everyone knows my son as "Eashwari's son!"

I prefer ICT enterprise over all others because it doesn't even feel like I am doing much work. For all other jobs, like running a shop or tailoring, women have to devote a lot of time. But with my camera, I can photograph and make prints in 10 minutes, which makes it seem very easy! I am not educated, but I have taught myself to memorise the computer commands and the things that have to be typed in. I've even learned how to use Adobe Photoshop now!

In the future, I want to improve my computer skills. I manage to function well without having literacy skills, but I would like to learn my language so that I can read and perform even better.

In terms of the support from other agencies, I do not believe it would be possible to work without Mr. Bobby's help – he is the field coordinator for the project. Right now, if we women have any questions, we wait for Mr. Bobby to visit our village, and that makes our work easier. It would be difficult for us to connect as well with someone else. So without him, work would be much more difficult. But to improve the project, I think that along with camera training, the project should offer video training also. When any event goes on in the village, people want both camera and video coverage. Since I am unable to provide that, villagers prefer to hire another source, and that causes me to lose a fair amount of business. Therefore if video is incorporated into camera training, it would make the project more beneficial to the women.

In terms of the overall benefits of this project, the most important one is that this kind of work is easier for women to do than other forms of business and enterprise. In terms of how it has benefited me… earlier no one knew who I was but now the whole village knows me. I cannot even leave the village for a few days without everyone asking after me! The villagers are not happy with men running the CIC; they want me to be there always. Also, after the villagers have seen how far I've progressed, they are encouraging their own daughters to do the same kind of work. For instance, one woman with five daughters is encouraging her daughters also to learn how to use a camera and become photographers. Such is the respect that has come out of my entrepreneurship.

III: ICT-BASED ENTERPRISE: WHAT ARE THEY & WHY SHOULD WOMEN'S ORGANISATIONS JUMP ON THE ICT BANDWAGON?

What will I get out of this chapter?

- What is entrepreneurship?
- What is ICT-based entrepreneurship and what are the different project types that exist in South India?
- Why is it important for disadvantaged women to own and operate ICT-based enterprises?
- What is so unique about ICT-based enterprise compared to other more traditional forms of enterprise, from a women's empowerment perspective?

Entrepreneurship and ICTs

Entrepreneurship is the process of designing and organising a business strategy by an 'entrepreneur', or an individual who possesses the skills to take risks, generate new ideas, methods and processes, and innovate, and in return for which, is rewarded through the earning of profit. In today's context, entrepreneurship has come to be narrowly conceived in terms of any small business owner who can conduct a business effectively in order to generate profit. The aspects of innovation and experimentation with new opportunities have been sidelined, even though these are the essential elements that distinguish an entrepreneur from a business person.

Entrepreneurs are broadly associated with the business sector; yet, characteristics such as innovation, risk-taking, problem-solving and rewards associated with these are not restricted to the business domain alone. **Social entrepreneurs**, in fact, constitute a significant category of entrepreneurs, using these principles to achieve the end reward of social change. This category of entrepreneurs has a key role in the development space, wherein they work alongside other development actors like the government and NGOs and use new approaches and ideas to change the community for the better. **Public entrepreneurship** forms yet another category, wherein the entrepreneurs are representatives from the government, who are not solely concerned with profit-seeking, but are willing to risk trying out new approaches and ideas towards reaching public services more effectively to citizens.

Box 3: Social Entrepreneurship in the Context of the Free Market

By defining "entrepreneur" in a broader way we can change the character of capitalism radically, and solve many of the unresolved social and economic problems within the scope of the free market. Let us suppose an entrepreneur, instead of having a single source of motivation (such as, maximizing profit), now has two sources of motivation, which are mutually exclusive, but equally compelling – a) maximization of profit and b) doing good to people and the world.

Each type of motivation will lead to a separate kind of business. Let us call the first type of business a profit-maximizing business, and the second type of business as social business.

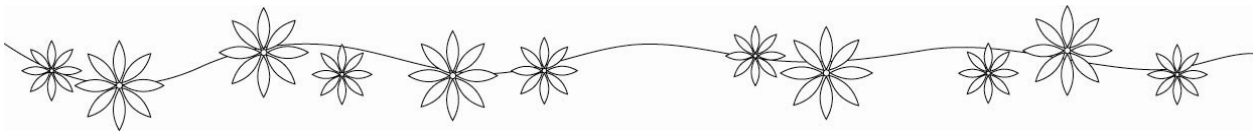
Social business will be a new kind of business introduced in the market place with the objective of making a difference in the world. Investors in the social business could get back their investment, but will not take any dividend from the company. Profit would be ploughed back into the company to expand its outreach and improve the quality of its product or service. A social business will be a non-loss, non-dividend company.

- Excerpt from Nobel Lecture by Muhammad Yunus, Founder, Grameen Bank, on December 10, 2006 in Oslo, Norway[5]

ICT-based enterprises, which are one amongst the several kinds of entrepreneurship options, simply refer to those enterprises that use and integrate ICTs in their activities. These enterprises can have several orientations: they may be focused on business goals – where the end result is the use of ICTs towards the generation of profit – or they can be focused on social ends – where ICTs may be used to create and strengthen positive community change – or they may focus on a combination of both these interests (this is discussed further in the chapter 4). The bottom-line, though, is that ICT-based enterprises are using new technologies that are extremely malleable and bring with them a high scope for innovation to adapt and transform different fields of activity. In this dynamic field, where technological changes are taking place at a rapid rate, risks will need to be taken in order to fully exploit the potential benefits that can come out of harnessing ICTs in existing activities.

The following sub-sections discuss a) the range of ICT-based enterprise options that exist in South India and the benefits that each of these hold for women entrepreneurs b) from a gender standpoint, why it is important for organisations to embrace ICT-based enterprise opportunities in order to meet their empowerment goals.

[5] The full lecture is available online at: http://nobelprize.org/nobel_prizes/peace/laureates/2006/yunus-lecture-en.html



The Different Types of ICT-Based Enterprise in South India

1. ICTs to facilitate business activities – where women/ women's groups use new technologies such as the Internet and mobile phones to strengthen and expand their existing enterprise activities.

These fall under the category of e-commerce and mobile-commerce and provide an opportunity for women to benefit through their integration into the market. There are a few successful examples of this kind of use of ICTs:

a. Toe-Hold Artisans, Athani, Karnataka

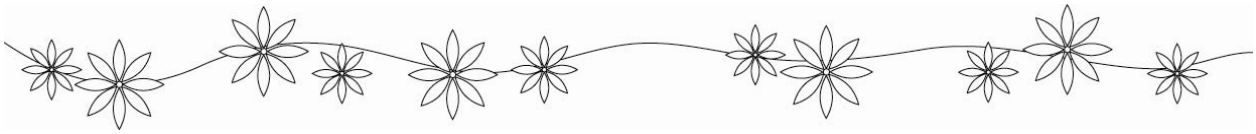
b. Foundation of Occupational Development, Chennai, Tamil Nadu

The main advantage of using ICTs to strengthen existing enterprises is that they enable poor women to build and strengthen networks with customers, suppliers, banks and funders, and this in turn improves their business opportunities – this is both in terms of making market linkages and obtaining orders. Using ICTs, women entrepreneurs can secure resource and raw materials in a prompt manner so that they can process orders efficiently and maintain timely feedback with their customers so that they establish a strong client base. ICTs provide a whole new opportunity. For instance, procurement of raw materials is more efficient through the use of ICTs, and this can reduce delays and inefficiencies in production arising as a result. Also, the market is no more restricted to the small village community but can extend to nearby villages, towns, cities or even to other states and countries.

2. Enterprises that produce ICT outputs – this includes a small category of women who are directly engaged in making hardware, software and telecom products.

This immediately brings to mind the picture of poor women working in exploitative settings and making computer chips or small parts which are part of a large global assembly line. Kudumbashree in Kerala offers us an alternate model of women engaged in an ICT production enterprise. In these enterprises, women go much beyond their role as manufacturers: they are not only the owners of the businesses that they set up, but are also equipped to hold responsibility for the overall management of the enterprise and all key decisions and innovations that need to be made to sustain the enterprise.

The benefit of this enterprise for women is that they can make a substantial income either because they may not have many competitors (if the enterprise is located in a small town, for example) or because they are able to sell their products at a lower price than 'branded' products regularly available in the market. From a women's empowerment standpoint, this kind of enterprise is critical because it brings women respect and helps weaken gender stereotypes. Women are not just employed as workers but make many key decisions about the enterprise,



including how to improve the product quality, how to expand the customer-base, how much to reinvest into the business and how to diversify the business to meet broader needs.

3. ICT-based service enterprises – this is where women provide services that are facilitated through ICTs, primarily computers, including typing services, data-entry, DTP (desktop publishing), etc. They also include the use of still and video cameras by women to cater to the social needs of the community (capturing marriages, births, festivals and religious occasions) and legal needs of the community (photos necessary to apply for ration cards, voter cards, etc). Examples of such enterprises include:

a. Akshaya, Kerala
b. Kudumbashree, Kerala
c. Tel-Nek, Bidadi, Karnataka
d. Kuppam i-community, Andhra Pradesh

The provision of these services may necessitate basic literacy skills as well as the skills necessary to handle the particular technology for the particular service provision. The benefit of such enterprises, however, extends both to the community and to the women. The services offered are valuable to the entire community – from school children to the elderly, who require assistance in typing of documents, taking print outs, providing, filling and submitting applications forms, making photocopies, getting passport photos for official forms, and getting trained in computer applications. Thus, women entrepreneurs have to work doubly hard to ensure that they are able to supply a steady flow of information and services within a reasonable time period that the people demand.

Another big advantage is that there is minimal competition in this enterprise activity. ICT services are rarely available within the village or surrounding areas and availing of such services necessitates a trip to the nearest town or city. Most often, rural people do without the service even though they are of critical importance because availing them would require huge time and resource investments on their part – something that they cannot afford in their day-to-day lives.

4. ICT-based service delivery initiatives - these are initiatives where grassroots organisations geared towards social development and empowerment, enhance their efforts using ICTs. Examples of such initiatives are:

a. DHAN Foundation, Madurai, Tamil Nadu
b. M.S. Swaminathan Research Foundation, Tamil Nadu
c. Samuha, Karnataka
d. Mahiti Manthana, Karnataka

Through telecentres and kiosks, as well as videos and radio programmes, organisations reach health and education services, relevant and localised agricultural information and government

services and schemes to the people. The operators of the telecentres/ the film makers are community women who are trained and then supported by the organisation to serve the community. For this, they receive a basic income or stipend. By meeting a critical community need through ICTs, women entrepreneurs are recognised for their role as key information nodes and their ability to link with external agencies in order to provide valuable services that cater to the local needs.

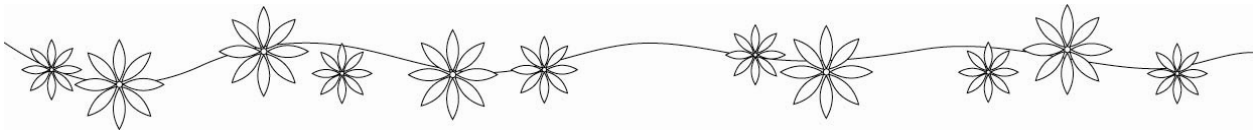
Women operators may combine their community-oriented activities with the previous category of ICT-based service enterprise to generate additional revenue streams. For example, a telecentre operator may provide data entry and typing services for a fee in addition to the community databases on health information that she tracks and maintains. Women film makers may undertake marriage video coverage in addition to making videos on issues such as domestic violence, organic farming, etc. Where the community is concerned, there is almost always a mix of free services and fee-based services. For example, government-related information on job opportunities or schemes may be provided for free – as they are perceived as basic rights and entitlements of the people – but services such as typing of documents and taking print outs may have a small charge based on the costs. These fees tend to justify the time, labour and financial costs an individual in the community would incur to access these services independently.

Why ICT-Based Enterprise for Disadvantaged Women's Groups?

> *"With increasing awareness of ICTs among SHG women, people have started realising that women's brains are located on the top of their head and not at the bottom of their feet!"*[6]

As can be seen from the previous subsection, each of the ICT-based enterprise activities seems to offer a range of benefits for disadvantaged women as well as for the larger community. While these reasons may seem convincing by themselves, there are larger compelling reasons as to why disadvantaged women's groups should own and operate ICT-enterprises in their communities as well as why these groups and supporting organisations should choose ICT-based enterprise over other kinds of enterprise (tailoring or candle making) in order to effectively reach their empowerment goals.

[6] Ms. Savitha Kumari T.S., Resource Person, Mahila Samakhya Karnataka, after participating in a workshop "Women Run ICT Initiatives: Entrepreneurship in the Development Context" organized by IT for Change and held in March 2006 in Mysore with support from University of Manchester and DfID, UK.



Why is it important for disadvantaged women, over other community members, to own and operate ICT-enterprises?

There are many examples in South India, aside from those listed in the previous section, where ICT-based enterprise activities have been initiated in poor and rural areas. In such projects, organisations have not 'positively biased' their selection criteria to favour any particular group in the community – i.e. adopted affirmative action policies towards certain groups. This in effect means that in order to ensure 'success' of the initiative, they have selected a 'suitable' candidate, who typically is a community person who already possess the skills to handle an ICT enterprise. In some cases, organisations have provided basic training to any community member who is willing to invest and take on the responsibility of running the enterprise. Not surprisingly, the majority of those selected as operators and managers are men between the ages of 20-35 years, who are educated up to school or college level and have some basic technical knowledge and management experience. Women, especially those from disadvantaged caste and class backgrounds, and who possess very basic literacy skills, obviously have not fit the 'criteria' specified by the organisations, and so, constitute a negligible percentage of kiosk operators, telecentre owners or video reporters.

From a gender point of view, a project design where the selection process is 'unbiased' can have adverse consequences for women and dalits. Where certain sections of the population have retained power in their village for several decades due to their higher wealth, income, educational and work opportunities, projects that do not have specific criteria targeting socially disempowered groups, will end up favouring those who already possess the necessary skills to take on new opportunities brought about by ICTs (discussed in greater detail in the next chapter).

For organisations attempting to bring about social change and challenge power relations, there are several reasons to ensure that disadvantaged women are the owners, operators and managers of ICT-enterprise activities:

Visibility and Status: Given that asset inequality is extremely high for women and that women have been historically deprived of their right to land, building, and other forms of property, ownership of a valuable asset such as a telecentre space/ kiosk or control over technical equipment such as computers, radio and video equipment, increases women's visibility and status in the community. In addition, where information asymmetries are acute in rural areas, and even more so among rural women, ownership of ICT-based enterprises transforms women

into central information nodes in the community. Women entrepreneurs[7] all note that as they come to be seen as the key actors in bridging the information gap and poor communication facilities in rural areas, they gain greater visibility, and more importantly, greater social status.

> *"Now, wherever I go, no one refers to me by name. They call me computer akka (sister)! There's not a single person in the village who doesn't know me."*
>
> *"We are recognised by the community for providing fast and efficient services."*
>
> *"People know that if they come to us, their work will get done correctly. If they had to go to the government office themselves, it may take 5-6 days or get delayed. With us, it hardly takes one day."*
>
> *"We are the bridge between the government and the people. On their own, people would not be able to get the service done or wouldn't know about how to do it. We get it done, saving their time and daily wages."*

Bargaining Power: Ownership of an asset also increases women's bargaining power in the community. When women have the power and authority to exercise control over the use of an asset, they have greater 'legitimacy' as perceived by others in the community. This gives them the power to negotiate and bargain in other spaces, and thus, demand positive empowerment outcomes in other spheres.

Women-Friendly Space: Given that women have limited presence in public spaces, and that their movement is restricted, a telecentre space owned by a male entrepreneur would be frequented by men, thus restricting women's access. It would become yet another community-space that is the domain of men; women who visit these centres will be looked upon negatively by the community. On the other hand, if a woman entrepreneur owns the space, then other women, both young and old, feel comfortable visiting the space and using its facilities. Similarly with radio programmes, women's control over the broadcast not only brings visibility to their issues, but also carves out a space for women where they feel less inhibited from freely expressing their issues, concerns and feelings.

Women-Centred Content: Again, if a male entrepreneur or private entity owns the space, they may provide those services which are perceived as popular by those who visit the centre – namely, men – which leads to greater frequenting of the facility by men. This implies that services such as Internet browsing, games, chat, films, and other kinds of entertainment activities may get precedence over community development services such as provision of information on health, education, agriculture and livelihoods, networking with government officials, or payment of bills. When a *dalit* woman or women's SHG is in charge, the

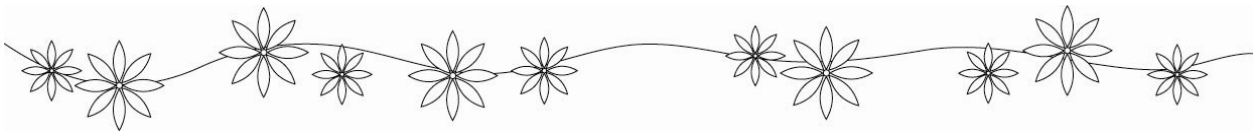
[7] The quotes below and in the rest of the book are from interviews conducted with women ICT entrepreneurs from 4 projects in South India: DHAN Foundation, Kudumbashree, Akshaya Project and eSeva. The interviews were conducted as part of the film "Exploring New Horizons: Stories of Women and Computers".

empowerment of women and fulfilment of the community's needs remain a top priority over leisure or business services. Women trained as film makers, while meeting social needs of shooting marriages and community events, also tend to prioritise women's issues in choosing the subject of their films and maintain a gender sensitive lens in the socially-oriented films that they make.

Community Service: Women entrepreneurs who own telecentres or kiosks vouch for the fact that although they are making a decent income, the community service element is central to their existence. They do not just provide services in order to make profit, but are willing to take on extra steps to ensure that the services reach those for whom they are meant. This includes measures such as subsidising services for those who cannot afford them; visiting households in the community to encourage and motivate people to visit the centre and avail of its services; serving as linkages between the community and the government so that they can reach government services to the people at a quicker and more affordable rate; training children in the village so that they can also develop their skill sets. Women operators are also more cognisant of the time constraints faced by other women and are willing to adjust their hours or keep centres open until late so that other women can utilise the services. The community service aspect was noted by several women entrepreneurs.

> *"The real work is outside the centre and involves relating to the people. We need to keep people informed about the services we offer. I go from house to house and talk to people about the services."*
>
> *"If you ask me what advantage we have over male operators… we [women] are willing to go to the same household even ten times to talk to them. But they won't. We meet and talk to a lot of people, even if they scold us. But they won't. They have prestige issues."*
>
> *"Women hesitate to go and see a doctor. Through our video conferencing facility, they find it convenient to come to the centre. It saves them the time and effort of going to a regular health facility."*
>
> *"In one situation, an SHG required some documents to be printed out urgently in order to apply for a loan the next day. They asked me for help as the private centres would have closed by that time. I stayed overnight at the centre and got the documents ready because of which they were able to secure a loan to start a dairy farm. They were very appreciative of my help."*

Women Help Women: In addition to bridging the community's information and communication gaps, women who own ICT enterprises tend to support and encourage other women in their community by offering them jobs, training them, and assisting them through the services provided. This creates a ripple effect, reaching out to a much larger number of households in the community than would be the case if a male private entrepreneur owned the telecentre/ kiosk. Women operators, filmmakers and radio programmers, also serve as role models, giving



confidence to other women that they can also own and take control of a valuable community resource.

> *"Not only has our enterprise expanded, but we have also given jobs to more than 50 women from poor families."*

Technology to Meet Reality: If technologies are controlled by the power elite and those who are socially and economically better off, they will continue to meet the needs of the group without actually engaging with the needs of those who are marginalised and poor. Only when the poorest and most marginalised people own, control and use new technologies, is it possible to assess if these technologies are actually meeting development ends; and, based on rural realities and women's needs can they be modified and redesigned to effectively serve their purpose.

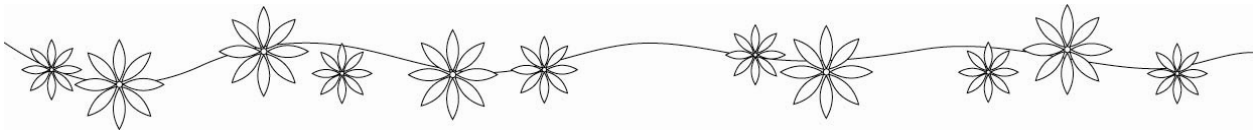
What are the special motivations for an organisation to choose ICT-based enterprise over other kinds of enterprise activities?

> ***"We chose this area because there is more technology involved here and we find it suitable for our education and skills background. Compared to non-IT enterprises, this is higher level work and the field itself is growing and getting more important in the world."***[8]

Economic empowerment is a central focus of many organisations setting up SHG for women. Alongside awareness raising and training programmes on issues of health, education, local governance, legal rights, and other areas, organisations have initiated women into savings and thrift activities. Loans are issued through internal rotation of savings or through external agencies such as the government. Most of these loans are used for consumption-smoothing activities – paying off previous loans, meeting monthly household expenses, once in a year educational expenses or seasonal agricultural expenses. Some loans go towards strengthening existing entrepreneurial activities of women, such as basket-making, animal husbandry, selling utensils or clothes and making and selling food products. And a small percentage of these loans go towards establishing new entrepreneurial activities – women are trained in vocations such as candle making, soap and detergent production, tailoring and embroidery, and *papad* and pickle making. These are usually supported with leadership training, marketing and business skills, and other types of training necessary for rural women to sustain their enterprise activities.

Given the range of choices, what are the benefits of setting up ICT-based enterprises for women? A few of the advantages are detailed below.

[8] S. Manju, Kudumbashree Project, Kerala, discussing her work in the computer hardware assembly unit that she set up along with 6 other women.



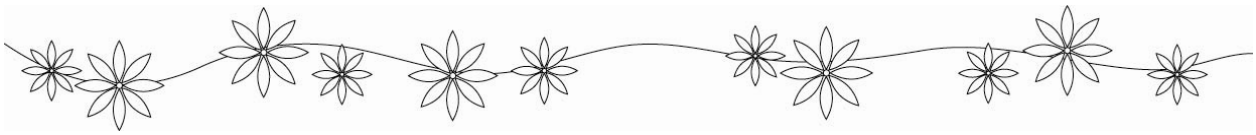
Breaking Gender Stereotypes: A majority of the activities in which women are trained tend to be those that are typically associated with the 'female domain'. Clear examples are tailoring, food processing or making washing soap. Although they provide new avenues for women, they reinforce gender stereotypes in which women continue to be associated with activities of cooking, caring, cleaning and other domestic tasks. In contrast, ICT-based enterprise activities constitute a new domain in which gender roles have not yet been set in stone. As technologies increasingly shape our lives, it is important that women take control of these opportunities so that they can secure the benefits of these new technologies.

> *"Initially, we were worried about what people would say about women like us using computers. Many ridiculed us saying, 'Why are these women, who've only completed 10th standard being selected for the project, when there are unemployed graduate youth? How can these women do the work?' They said it wouldn't be a success. But we went forward and proved ourselves. Now we are recognised in the community for our work."*

> *"People said that this centre will have to close down. They said, 'Who needs all this when there are hungry stomachs to feed?' Now, people feel that for any service or certificate they need, they can come to our centre and the work will get done without any extra money being paid."*

Makes Business Sense: Products sold through traditional enterprise activities mostly cater to other groups of women and tend to be exchanged within and amongst different SHGs. This is problematic because within an existing small rural community, the demand comes from an even smaller pool of household women. Moreover, most of the products made in traditional enterprise activities are already being produced either within the household or by huge commercial enterprises – such as soap or phenyl. Rural women producing these products on a small-scale, without much business skills and capital investment, find it hard to compete with these forces to sell their product at a lower price while still generating profit. Given the influence of mainstream media and advertisements on the lives of even the remotest of villagers, SHG women, who do not possess marketing skills, may find it hard to convince the community to buy their products. Restrictions on their physical mobility prevent them from going to bigger towns and centres to sell their products. All these may lead to huge inventories of unsold products, sale of products at an unprofitable price for women within the existing community of buyers, or even failure of the venture.

On the other hand, where ICT enterprises are concerned, the 'products' that they sell are something that is valuable to people of all ages and groups – school children and youth who demand computer training, parents who require various kinds of certificates for their children, the elderly who require pension and scheme information, farmers who require prices of agricultural goods or inputs on quantity of fertilisers, seed varieties, weather patterns, and general services required by all groups of people, such as making photocopies, typing of documents, taking print outs, filling and submitting applications forms, paying bills, taking



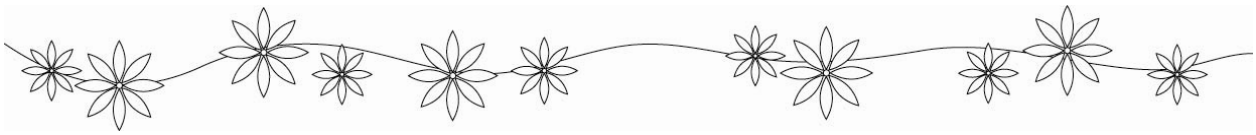
passport photographs and videos. In the case of e-commerce based enterprise activities, as noted earlier, women are able to tap into markets much beyond the immediate village community or surrounding areas. Thus, the demand pool is extended to a much larger community of people.

Another big advantage, as mentioned earlier, is that competition in this enterprise activity tends to be low due to the poor availability of ICT 'products' within the village or surrounding areas. Many women entrepreneurs note that even where substitutes exist in the form of other privately-owned ICT-centres, people prefer women-owned businesses because they are lower cost (as they earn a much lower profit margin), more efficient (providing services instantly or within a few days) and are flexible (take in requests that do not meet with their given profile).

> [Panchayat member about the entrepreneur] *"Earlier, we had to go to the nearest town or city which is at least 10-20 km away. Now, we give it to the telecentre operator and she completes it very fast, and it is cheaper, too. We find it very convenient.*"
>
> *"If people go elsewhere for the same service, such as computer training, they'd have to pay much more. Here, our services are available right in the village and that too, for a very low cost."*
>
> *"As we source and assemble the computer parts ourselves, we are able to offer a competitive rate. We provide high quality at low cost."*
>
> *"We offer commercial services but if you compare us to any private firm, which charges high amounts for DTP or training, we charge much less."*
>
> *"We finish the work ahead of time and to the satisfaction of the clients. They were happy and we developed more confidence."*

Community Service alongside Personal Gains: As mentioned above, women are able to meet critical community needs through ICT provision. Although they make an income from running the ICT activity, the community recognises that women provide valuable services that meet a myriad of community needs. The user fees and training fees charged to the community are usually a minimal amount, outweighing the time, labour and financial costs for an individual in the community to access this service independently. Women entrepreneurs are aware that setting up a centre is not enough as the community will not visit the centre. They must visit households, speak to community members, constantly generate awareness on the kinds of services provided and their value, and keep innovating in order to actually serve the community. They are also flexible in terms of subsidising services for those who cannot afford them, training other women and young girls, and following up to ensure that they have done a satisfactory job.

> *"This kind of work benefits us and others"*
>
> *"This isn't just a commercial venture. The motive is social service."*



"I travel to several villages a day. If I go there and provide services, it requires only one person's trip. But if all villages had to come to a taluk centre, it involves hundreds of people's travel."

[Villager on the women entrepreneurs]:*"Normally, offices open around 9 or 10 am, by which time we are already at work. But these women come to our villages early in the morning. This is very convenient."*

"This is much more than a money-making venture. If money is the goal, it can be earned in any way. Our goal is to serve the people through our work."

Respect and Value**:** As noted earlier, women working in ICT-based enterprise often describe the respect and appreciation it brings with it. Rather than engaging in tasks that primarily revolve around their manual labour, these activities constitute 'knowledge' work. Women are perceived as the central nodes of information and key liaisons with government bodies, external agencies and other professionals such as doctors and lawyers. This brings greater visibility to women, and creates a new image that poor, rural, semi-literate, disadvantaged women can take control of a critically important technology and provide services in an efficient, affordable and useful manner. As women begin to travel to block- and taluk-level government offices, meet with professionals to set up tele-links with the village, take videos of key events in the community, travel door-to-door seeking household information in order to develop a community needs database, become familiar voices on radio channels, and interact with a wide group of people, their acceptance and presence in the public space – traditionally associated with men – and their autonomy in the public sphere becomes more accepted, challenging and weakening unequal gender norms.

"Within 4 months of joining this centre, I changed. I had to, because the job involves talking to others. Let others think whatever they want about me. I will say and do what I need to. My mother always used to tell me to be bold. I am bold now because of the job."

"Now I have confidence. All this has been made possible through my work"

"This job has given me hope. Now, even when I am at home, I only think about work!"

"We were ordinary women who spent time in the house and in the kitchen. But all that has changed."

"We did not know anything before. We didn't even know about computers. Now, I've learnt a lot. And there's still a lot more to learn."

"As women, we were very apprehensive about starting a business. But the agency gave us full support and encouragement. Now we have changed."

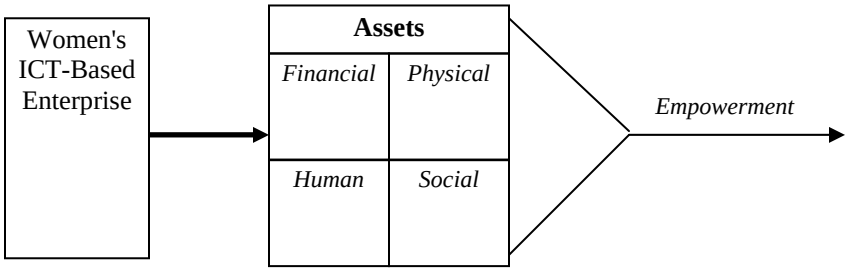
"Why won't we be happy? We were housewives who started savings [through SHGs] and were then trained to start computer centres! We're not educated, nor can we speak English. Yet they saw potential in us. They support us in all aspects, and at the same time, they encourage us to be independent, so even if they stop supporting us, we will go ahead with what we have learnt. They have given us the courage to go ahead in the future."

Asset Strengthening**:** ICTs strengthen various dimensions of women's asset ownership as listed below and illustrated in Box 4[9].

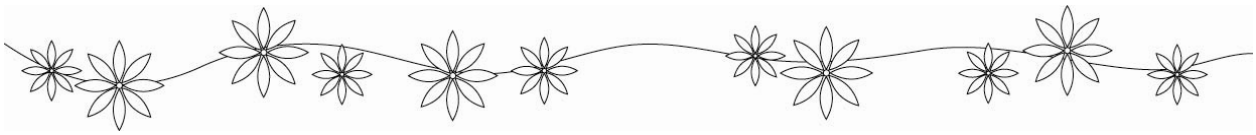
- Improved financial assets: regular income from work in ICT-based enterprises has enabled women to contribute to their household's needs (such as healthcare, education or payment for marriage of siblings) and even to add regularly to savings, when previously they might be unemployed with no income.
- Improved physical assets: income from ICT-based enterprises has enabled women to purchase land, housing, gold or physical goods for their family, and also to purchase hardware and software equipment for use at work where previously that would not have been possible.
- Improved human assets: women develop personally and professionally through work in an ICT-based enterprise, particularly in terms of technical skill development and in personal confidence. Many become involved with management activities and decision-making, and some develop entrepreneurial skills such as an understanding of cash flow or customer service.
- Improved social assets: women working in an ICT-based enterprise see improvements in their social relations: linkages to customers and suppliers (business linkages); links to government departments, support agencies, banks and Panchayats (institutional linkages); and links to other women working in similar enterprises as well as community members using the enterprise services (social and community linkages).

> *"ICTs are unique because in the current context where women are not allowed to move around freely, ICTs can help women share information and gain economic independence working from their homes"*
>
> *"If you ask me what qualities are required to be an entrepreneur, I'd say… they must have interest, they must be bold, they must have a desire to learn, a willingness to try, patience, boldness… and they must speak well."*

Box 4: How ICTs Strengthen Various Dimensions of Women's Asset Ownership



[9] Taken from Richard Duncombe, Richard Heeks and Sharon Morgan. 2005. "Supporting Women's ICT-Based Enterprises: A Handbook for Agencies in Development".



Decent Work: Compared to some traditional entrepreneurial activities, which fetch minimal income or profits, 'products' made available through ICTs can provide an adequate liveable income. Where women entrepreneurs receive support from NGOs or the government, at least in the initial period, they are able to cover the basic costs incurred for electricity, travel, printing and paper and also the repayment of loans that may have been taken to finance the physical infrastructure and/or computers. Women report earning between Rs.1000 and Rs.7000 per month, depending on the nature of services provided at the ICT centre. Furthermore, the nature of work in ICT-based enterprise is dynamic and constantly changing and evolving. This provides women, including disabled women, an exciting new opportunity, breaking away from the drudgery of their daily lives and the 'repetitiveness' associated with traditional enterprise activities such as food processing or embroidery. It gives them a chance to engage in an occupation outside their household and to interact with other women and community members. It increases their skill and capacities in many ways through the networks they form with other people and institutions and broadens their opportunities. It thus brings with it respect and those working in ICT enterprises report that the job has brought with it an increase in self-confidence, a sense of purpose, and a distinct positive identity within the village community.

> *"ICTs give women social status and are dynamic tools, offering a number of opportunities for women. Given the gender inequalities in society, ICTs are a step to bring women and men on the same plane. By learning a new skill, women have become confident."*

> *"IT is a line of work that is well respected by society. Also, as all government offices become computerised, there are more and more opportunities as well as a decent income. Now it is even possible to work from home."*

This chapter serves to outline the kinds of ICT enterprise opportunities that exist and how they have particular advantages for SHG women. It also brings out the larger gains that ICT-based enterprises hold for bringing about women's empowerment and challenging unequal gender norms in a community. In the next chapter, we examine some of the considerations to be kept in mind and the challenges to be faced when an organisation desires to support an ICT-based enterprise for women.

What was this chapter all about?

- Enterprise as a concept has come to be broadly associated with any business activity in which profit seeking is the goal. Yet, the definition extends much beyond that, incorporating aspects such as innovation, new approaches, problem-solving, risk-taking etc.

- ICT-based enterprise is one kind of enterprise, wherein innovation and dynamism are key elements necessary to cope with the ever-changing world of technology

- In a local community setting, it is most important that disadvantaged women's groups own and control ICT-based enterprise as it brings them greater visibility, respect and bargaining power in other spheres. It also creates a women-friendly space, wherein disadvantaged women help other women and the larger community.

- Amongst the various kinds of enterprise activity, ICT-based enterprise holds particular potential for women's empowerment as it helps break gender stereotypes, creates respect and value for women, strengthens their asset holdings, and offers a decent work opportunity wherein women can make a reasonable income while meeting the community's interests.

Rajasree, Telecentre Operator, Akshaya Project, Mallapuram, Kerala

I had already started a telecentre in 2000 based on training I received from another project. In 2003, the application process for Akshaya telecentres began, and I applied and got selected to run a centre. Since that time I have associated myself with Akshaya.

The first training provided by them was entrepreneurship development training. Then, as the project progressed and e-literacy became an important component, they also trained me on this. I already had three computers and bought two more at a reduced price, making use of the tie-up Akshaya has with a hardware company. The project also provided loans for buying infrastructure like web cameras, etc, but since I already had some capital, I did not avail of these loans.

A typical day for me begins at 7:00 am, when I come into the centre for my first class. In addition to the Akshaya e-literacy courses, I also offer post-graduate courses. The government provides the course materials to me and the Panchayats subsidise the fees that the students pay for classes. I hired three teachers from nearby areas to help teach these classes and collect the fees from the students. In addition to the classes, my centre also offers browsing, DTP, bill payment and other services, so I manage these as well. The Akshaya team trained me in all these aspects, and each time a new course is introduced, they provide training in that also.

Every day, I interact with several village people, most of who come for browsing. Women are the majority of those who come in for the e-literacy courses. There are many women studying at the centre and that is very good. Many of the people who come here ask for my help in accessing services, and this has given me a lot of confidence in my abilities. My knowledge of computers and experience in running the centre have greatly increased my opportunities. For instance, I worked part-time for 2 years as an IT teacher in a government school. I got this opportunity only after I started the e-literacy training programmes of Akshaya.

In terms of the benefits for women in the community, the fact that 70% or more of people who use the centre are women is a clear indication. Now, men also have the belief that using this facility is useful and both men and women come both for educational and service-related aspects of the centre. This project is also beneficial to women because I keep them informed if any job opportunities become available. When village women take up these jobs, their image becomes more positive.

At a personal level, I have earned much respect. I feel like I help the community, and that makes me happy. For example, there was a man, Salim, who did not have much education, but had many scientific ideas. He approached me and asked for my help in getting out his ideas. I translated his ideas into English and sent it to the president. He got a response from the president and was invited by a group in Gujarat for a demonstration. The District Collector also commended his ideas on alternative bridge construction techniques. In this manner, through my skills and contacts, I am able to help other members of the community.

Additionally, I am the best student in my B.Ed. course, for which I recently was selected. Wherever I go, I am well-respected. People ask me to teach them how to operate the computer so that they too can earn an income.

But I have to deal with some problems. Personally, I feel slightly upset that I'm already 30 and not yet married. Where the project framework is concerned, the main problem is a lack of teachers. I am unable to pay them high salaries, so after being trained by me, they work at the centre only for a little while, and then move on to better-paying jobs. Akshaya project should provide a solution for this by contributing towards the salary of the teachers. They could also support us by giving us more training and generating newer ideas.

These days, my father and brother run the centre in my place, as I am attending the B.Ed. course. In the future, I hope to take on many of the new programmes introduced by the government; this will enable me to provide more and more services at my centre. I am deeply involved in the work at this centre and always stay late at work, and so I haven't had a chance to get married. I also hope to get married in the near future.

IV: RISKS, CHALLENGES AND CAVEATS

What will I get out of this chapter?

- What are some of the issues, concerns and challenges that organizations will need to factor in while establishing and supporting women's ICT enterprises?
- What are the reasons in favour of adopting a business enterprise model for an ICT initiative?
- What are some reasons to adopt a social enterprise approach to an ICT initiative?

The focus of this handbook so far has been to highlight the benefits of ICTs and emphasise the important need for organisations working on women's empowerment goals to engage with ICTs in order to reach their goals more effectively and extensively. While weighing the possibility of integrating ICTs, organisations also need to be aware of the challenges that may arise and considerations that have to be dealt with. Some of these are outlined below.

Factors to Contend with in Establishing and Supporting an ICT-Enterprise

Gender-Specific Issues: Women involved in entrepreneurial activity have a triple role: family, community and business – and this can affect their contribution and commitment to any enterprise. Where women are expected to take the full responsibility for childcare or domestic duties and collect firewood, water and earn a livelihood, their flexibility to work full time, stay late, arrive at short notice or to travel to nearby villages and towns for work may be limited. In the long-term, marriage and childbirth bring with them the expectation that women will discontinue their work, either because of a change in their location or because the entrepreneur may be pressured by her family into giving up her enterprise activities. In the initial period, women may also feel uncomfortable about the presence of males in the telecentre or kiosk, or about shooting films and doing radio interviews in the presence of males – and may have to face community 'accusations' about their character and morals. Organisations intending to support women's leadership in ICT-based enterprise will have to work with both the women entrepreneurs – building up their confidence – and with communities – broadening their outlooks so that they encourage and support women in their initiative.

> *"My husband was not supportive initially. I used to work long hours in the beginning and didn't get much income. I had to borrow money from our family. This upset my husband. Also, it was very dusty and the work hours were long and hard. But now I earn almost Rs.5000 a month and contribute to the household. So there is no more opposition and everyone is happy."*

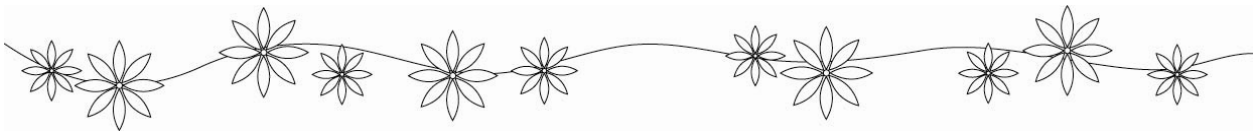
"My mother didn't give me permission to receive training. She didn't like that I would be travelling to other places for work and interacting with various people."

"My husband and parents were not supportive initially because we had taken out a loan. But after a year, when we started doing well, they were happy. My income has increased and so my daughter goes to a good school. I can also support her after-school tuition fees and other things."

Box 5: Women-Centred Questions to Consider in the Design of an ICT Enterprise

- Gender division of labour: What kinds jobs are women presently involved in (and not involved in), what kinds of jobs do women want, why are they getting or not getting these jobs?
- Control of resources & empowerment: Do women have an equal share in decision-making powers (such as in the kinds of services provided, fees charged, hours of operation, etc)? Do women having an equal share in strategy and policy development, regarding the goals and direction of the organisation?
- Access to technology: What education/training is being offered to these women, what education/training would they like/do they need, what kind of access to information do they need and have?
- Gender & technology: What are women's use and understanding of different technologies? What are their perceptions of technology, gendered professions, etc?
- Gender roles: What is the interaction between the technology and women's triple gender roles? How are women's perceptions of their own roles and worth in other spheres affected by their participation in ICT enterprises?
- Gender inequities: What are the transformative effects on society & inequities? Is there evidence of change in the community's views and perceptions of women and gender roles?

Skills and Capacity Building: ICT-based enterprises require that the women owners and workers have specific ICT skills to run and manage the enterprise. Basic skills may be sufficient for some kinds of enterprise work, such as data-entry, word-processing or Internet searching, but more advanced professional-level knowledge and skill are required for controlling and managing IT infrastructure, and for carrying out more specialised services such as web-site development and hosting, e-commerce and database application development and management, radio and video editing, network management, and so on. Organisations that target women entrepreneurs will have to deal with the challenge of finding women who can pick up the skills needed to run the enterprise. For disadvantaged women in particular, who tend to have very low levels of literacy and so, require longer periods of training, organisations need to be prepared for delays in getting projects up and running, and may also have to find resources to provide additional support to these women.



> *"We were scared of the thought even – us and computers? But the government officials gave us courage, training and support. Whenever we came across a problem they gave us another 10 days of training, for over a year's time almost. Now we know the work well.*

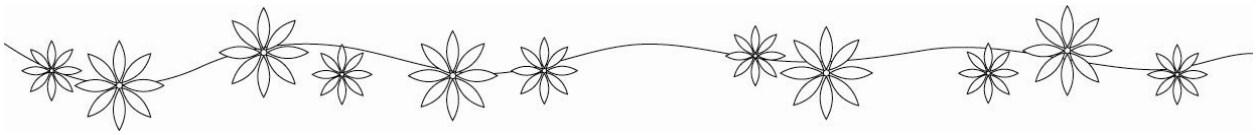
Capacity building has to be a continuous, long-term undertaking, particularly since technology changes constantly and skills quickly become out-dated. A lack of attention to further skills development of the staff can impact the success of the enterprise. Scarcity of women with the necessary skills also means that staff departures due to marriage, child bearing or family-imposed restrictions can have a negative effect on the sustainability of the enterprise. The situation is not inevitable, however; planning on the part of the organisation in terms of devoting adequate time and resource allocations towards finding, training and sustaining disadvantaged women's participation; preparing for contingencies such as departures; and strategising about how to find replacements as well as how to cope with any consequent drop in motivation of the women left behind, can significantly minimise the 'losses' resulting from staff turnover. Also, the pool of women, including disadvantaged women, who possess basic computer skills, is growing very rapidly, even in small towns and villages in South India, and so, the scarcity of women with these skills is becoming less of a problem.

Sustainability: ICT is fast-changing and therefore there is a need to constantly update and be flexible to changes in the market. For instance, women working on digital data entry work face various threats: that their customers will run out of paper records that need digitising; that their customers will build an in-house set of staff to do the work previously outsourced to the women's enterprise; or that new technologies like voice recognition or scanning will remove the need for typing in of data. Entrepreneurs and agencies, then, must always consider the medium- and long-term future of any market which a women's entrepreneur wishes to enter. Uncertainty means that an enterprise may also need to think about diversifying into other areas of ICT-related activity.

Women may be particularly vulnerable if they come to rely on the income that the ICT-based enterprise provides. Support organisations need to assist them in thinking of ways to budget and invest in order to avoid immediate problems stemming from a slowdown in the pace of activities, and come up with creative solutions for entrepreneurs to diversify their portfolio in case the backend support provided by the organisation comes to an end. Some of these ideas were highlighted by women entrepreneurs:

> *"We do not provide IT services only. We also provide those services deemed important by the community. For example, birth certificates for infants, applications for government services…"*

> *"We ran into a problem where other people saw the success of our enterprise and immediately started opening centres nearby offering the same services. We complained*



to the official about this and said it would be difficult for us to continue. So he issued a policy saying that there has to be at least 3 km distance between two such centres."

"It is not enough to provide information-related services alone. If we must offset expenses, we definitely have to generate income by looking out for other jobs with the Panchayat, schools, etc. We have to approach people."

"The support agency helps us get orders from other schools and Panchayat offices in various districts. In addition, we do a lot of advertising and marketing to increase awareness about our services."

"During school time, we teach children and after this time, we offer other courses to college students, teachers and housewives. This way, we are able to supplement our income. Now, if our contract with the school doesn't get renewed, we are confident that we can start our own IT centre and offer these type of services under the umbrella of the government project."

"We constantly brainstorm on how we can provide more services and do a better job. We get up early in the morning and visit villages. We undertake all chores related to the centre by ourselves without hiring outside help. This is why we are doing so well and are able to pay off the loan properly. We treat people well. This is why we got an award for our performance."

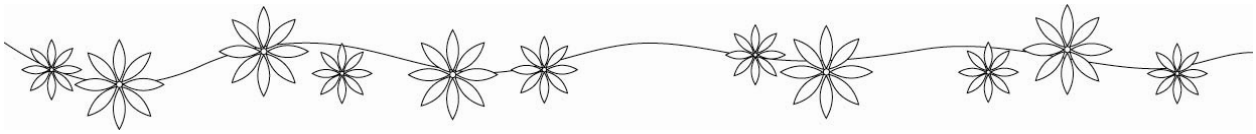
Community buy-in: Although the ICT terrain is just being understood and isn't set in stone as yet, entrepreneurship in this sector is seen as 'men's work', as most technical sectors are perceived. Stereotypical notions of women's capabilities in business, added on with those relating to women's grasp of science and technology, can be a big challenge. This impacts the relationship between women ICT entrepreneurs and the community as well as other stakeholders like local elites, government officials and suppliers. At the initial stages, men and women from the community may be reluctant to give patronage to an enterprise run by a woman, especially if she is from a disadvantaged background. People may simply refuse to visit a telecentre or go to a woman entrepreneur for their video requirements, because of prevailing gender norms and practices.

"We went to several offices to seek business but the answer would always be the same. 'You are a woman and you will not be able to shine in this business. If you were men, we would give you business. But one organisation was willing to take the risk of working with us and so we got started on our work."

"There are times when I go to canvass and people look at me and say, "Are we going to learn from her?" I don't take these comments to heart."

"The officials organised awareness camps and through drum announcements, made people aware that such and such services are going to be made available through our centres and that everyone should come here to avail them. So people started coming."

As noted earlier, women entrepreneurs need to pay repeated visits to the households of community members or to client sites to remind them of the services offered, ensure that they continue to make use of these services and encourage them to try out new services. Agencies



may also need to ensure on an ongoing basis that the services provided are in line with the needs and demands of the community so that women entrepreneurs can stay afloat.

Additionally, projects that do not invest in convincing the local opinion leaders, government officials and the larger community about the value of the initiative may find it hard at later stages to secure their cooperation and participation. Even when they do invest in involving these key stakeholders at the beginning stages, they may be faced with delays and resistance in moving their project forward. A positive aspect of ICTs, however, is that in a large number of initiatives, women telecentre operators outnumber male operators, and so, challenging community norms may be a bit easier in a field where there aren't strong pre-defined gender roles.

Cost Investment and Funding: ICT equipment (hardware and software) tends to be expensive, both at initial setup and with ongoing costs. Constant upgrading is needed which again comes at a price. Initial and ongoing skills training may also be required for women so that they remain competent in their initiative. All these have to be kept in mind when making decisions on the kind of hardware and software to employ – whether to use open source or proprietary software, whether to use locally assembled hardware or branded hardware, and what kind of warranty and maintenance services to set up.

In addition to the actual equipment costs, investments need to be made into the space if a telecentre or a kiosk-based service is being provided. This involves the availability of land, the construction of a centre/ kiosk and then making available electricity and connectivity at the centre. Where new electricity connections take several months to obtain, and telecom connectivity, let alone broadband connectivity, don't exist in small towns and villages, these can cause serious delays in the initial stages of the project.

Although these constraints may be seen as beyond the control of the support organisation working at the local level, it calls for engagement by the organisation at the national and policy levels to lobby for publicly-provided telecom and broadband connectivity in rural areas, greater investment by the state in basic infrastructure facilities (specifically power), strong public stance in favour of free and open-source applications, and better cooperation between state agencies and departments to ensure that women entrepreneurs can link up with sectoral departments to get application forms and data, with banks to access credit and to officials who can provide their expertise on topics like agriculture, health and schemes. ICTs can help organisations build support networks so that they can lobby for some of these issues.

To summarise, these are a various questions and considerations that a support organisation may need to take into account when they create an ICT-enterprise. Some of the key concerns in the design of an ICT initiative are highlighted in the box below.[10]

Box 6: Key Problems Encountered by ICT-Enterprise Organisations and Potential Solutions to these Problems

1. Power, power, power: Electricity is probably the single biggest constraint that all projects face. Some projects have developed solutions by using solar-powered technologies and chargers and UPS back-up systems, but they note that these are expensive.

2. Technology: The difficulty in obtaining new technologies and replacing parts and the reliance of rural ICT centres on urban areas to get equipment fixed and replaced was highlighted.

3. Gender-based constraints: women face multiple difficulties in carrying out their work, travelling to new places, securing support from various constituencies and so on. Also, from a project-end, trying to find women who are interested in this kind of initiative and encouraging them to take up this new opportunity.

4. Lack of community support: People may not be aware of the benefits of the services provided at the ICT enterprise, and this requires concentrated efforts towards building awareness and explaining the value of services. Also, vested interests may create hindrances, or the community may not want to support a gender-sensitive, women-focused, pro-poor, pro-dalit project. This again requires social mobilisation and awareness efforts as well as needs assessment to understand the requirements of all people.

5. Political will: permission and cooperation are difficult to get from all officials involved, and the absence of supportive legislation, as in the case of sanctioning of community radio stations, can affect the growth of the initiative.

6. Political pressure: Changes in the political system, particularly those initiated by the government, can affect sustainability of the project. A solution is to build the public as a constituency so that they continue to demand services even after the political regime changes, and can prevent the quality of services from deteriorating.

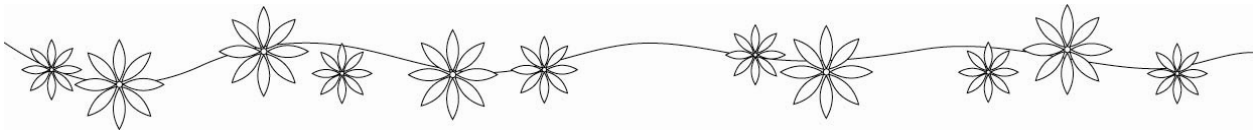
7. Sustainability: This was spoken about across various dimensions:

a. Organisations note that they are limited by donor agendas and have to compromise between what donors expect them to do and what the community really needs.

b. ICT-based services cannot be offered for free because it isn't viable in the long run. A minimum user fee must be charged to all, or a higher fee must be charged to those who can afford it, in order to subsidise the poor. Another approach is to strengthen the quality and value of services offered so that they would automatically sustain themselves, as citizens begin demanding the services and support agencies recognise women's expertise and provide new opportunities for them. Alternatively, e-business activities could be carried out to bring in revenue.

c. Finally, women noted that initial support is not enough- they must receive sustained training so that they can upgrade their knowledge and experiences, develop contacts and network, and diversify and innovate with their services, and thus stay competitive in the long-run.

[10] The insights come from the aforementioned workshop on Women-Run ICT Initiatives. The experiences and views shared by field coordinators and local women from different ICT projects in South India are presented here.



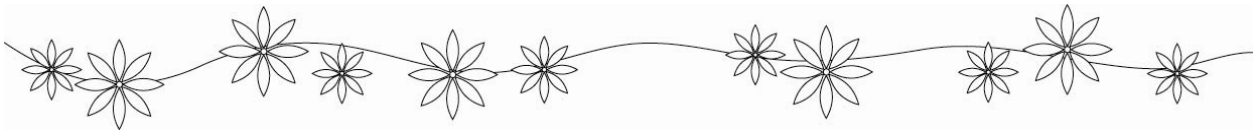
Service Delivery vs. Entrepreneurship: How do Organisations Balance their Social Enterprise Goals with their Business Enterprise Goals?

Organisations also need to make strategic choices and priorities regarding the nature and approach of the ICT enterprise. For example, they need to decide whether their goal ends with training disadvantaged women in ICT skills and then suggesting linkages so that the women may find employment elsewhere or set up individual enterprises and offer ICT services of their choice. Or, organisations may go further and train groups of women so that they can jointly run an ICT enterprise in the community. Some organisations may choose to run a single telecentre or make a few videos on women's issues, thus making an impact within a small, local context. Others may decide to take advantage of the opportunities of scale presented by new technologies, and adopt an aggregated approach in which a) ICT-based services are distributed across a large area, and b) there is sharing of networks, resources and experiences across different groups of women.

One of the most critical decisions that organisations need to make relates to the balance between business enterprise goals and social enterprise goals. Where the former is given a higher priority, organisations may choose to charge for the services they provide (whether ICT-services or information services) in order to use the income generated towards meeting monthly expenses, paying of women entrepreneurs, and achieving financial sustainability. Where the latter is given priority, organisations may either provide the services for free – if they are themselves receiving support – or may subsidise their charges for certain 'essential' services (such as information relating to government schemes or agriculture); or may subsidise services for certain categories of people (for instance, children, sangha women and elderly); or may charge less for a certain period of time (for example, they may initially provide services for free if they are receiving backend support, and eventually, once support is withdrawn or the community buys-in to the services, they may start charging).

What may motivate an organisation to prioritise one model over another? There are some key considerations **in favour of adopting a social enterprise model**. Where ICT-enterprises are operating to meet the needs of poor communities, who may not be able to afford the services provided, a purely business-enterprise approach may not be suitable for the reasons described below.

In areas where the demand pool is not large and the kinds of services provided are not those that are frequently required by the community (such as one-time birth certificates or school certificates), the operator may not be able to generate sufficient revenue each month to sustain the costs incurred during the period. If the success of the venture is gauged in terms of the ability to generate revenue and make profit, then the venture may be deemed as a 'failure' even though it is serving a critical purpose in the community. On a related note, woman entrepreneurs



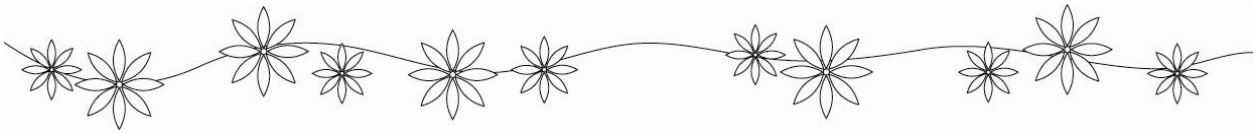
are set apart from women engaged in small business activities in their ability to innovate and try out new approaches, all of which may not be geared towards profit-making. An emphasis on profit-making, which characterises a business-enterprise approach, may discourage women from experimenting with new services and ideas that can have positive effects on their own status as well as on the quality of services offered to the community.

In relation to the above point, a focus on revenue-generation may deflect the focus away from service provision and may bias the choices made in relation to the nature and purpose of the ICT centre. For example, it may lead to efforts being centred on strengthening those services which are likely to bring in revenue as opposed to those services which are not. Where poor women are concerned, the services they may most require, such as information on agricultural prices, immunisation information for infants, or tele-medicine services, may not be those which fetch a profitable income. Instead, services such as utility bill payment or email browsing, which tend to be accessed by those with more time or resources may be prioritised.

Also, where the poor, and in particular women, have not been exposed to ICTs and their potential value, user fees and charges may deter them from even visiting the centre and testing out the services as consumers to decide whether they are indeed useful. The 'risk-takers' may be those who are better off, and have less to 'loose' in terms of scarce time and resources- which may be the men, the elites and the less disadvantaged classes of women – who are willing to try the services offered at the telecentre. In any case, these are new services for which the service infrastructure, community demand and usage habits require dedicated time and resource investments to be built – in this situation, an overemphasis on running it as a business of profit may not be conducive towards building a woman-centred ICT initiative.

A related argument is that a business enterprise focus may deter those more disadvantaged sections of the population – women, dalits, landless, etc, who tend to be risk-averse and have little risk-taking capacity – from managing an enterprise. Without experience in running an enterprise, the pressure of having to generate revenue each month may deter them from becoming owners and operators at the telecentre or managers of other types of enterprise. Those sections of the community who already have experience with managing economic assets and enterprise activities may take control of these new ICT-centres, further alienating the poorest sections of the population.

Thus, where an organisation is targeting the poorest of the poor, who are most vulnerable to social and economic changes and so, are least likely to take up new and 'risky' opportunities such as ICT-enterprises, a business-oriented enterprise model may not be appropriate. On the other hand, there are **valid reasons to consider charging a user fee or service fee** – even if only a small one – for providing certain services.



Charges, when reasonable and appropriate to the local setting, may not actually exclude or deter the poor from accessing the service, when they are for services that are critical and essential for the poor. Where the community would otherwise not have access, or may be paying a high price and travelling a distance to access such services – for example, taking passport photographs for applications forms, or getting birth/ caste/ death certificates – even the poorest sections of the community may be willing to pay a reasonable amount to receive the benefits of the service.

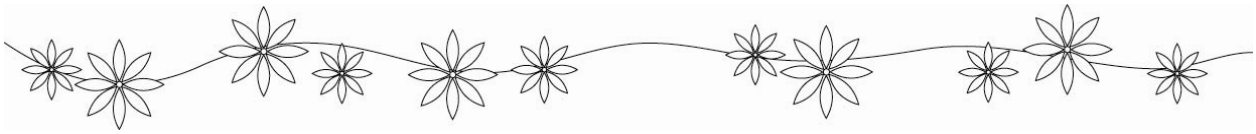
User fees create value and respect for the services provided that a 'freely' handed out service may not bring. Charges can encourage commitment from the entrepreneur as well as the end-receivers. The Kudumbashree project, for example, initially provided all types of training for free but then discovered through a survey that 99% of the women they supported would pay for training, because they saw value in it.

Charges can prevent a dependency culture from developing between the women entrepreneurs and the support agency which is the government or an NGO. Beyond the initial period, the generating of a monthly income for the services provided puts entrepreneurs in a better place to function independently and deal with changes in policies of the support agencies. Also, if a woman entrepreneur's income is dependent on the revenue stream created through a business-model approach, she may be motivated to think about new possibilities and innovations that can be experimented with. ICTs, which by nature bring with them endless possibilities and diverse uses, can be creatively engaged by women entrepreneurs to provide dynamic services to the community that simultaneously increase the income earned by the entrepreneur.

Finally, charges can encourage the enterprise to focus on longer-term sustainability. Working along a revenue-generation model forces enterprises to think about how they are going to survive in the long-term, where they may be functioning independently of the support agency, and accordingly provide services that are both essential to the community and meet the interests of the community.

As can be seen, there are strong reasons in favour of both a social enterprise model and a business enterprise model. A social enterprise model may be more successful in reaching out to the poorest of the poor and bringing about social change, but may face difficulty in sustaining itself in the long-run, especially if the backend support and funding comes to a close. On the other hand, a business enterprise model may be more successful in surviving volatilities in the short-run and staying sustainable in the long-run, but may have difficulty in gaining acceptance from the community, particularly from *dalits* and women.

Selecting a suitable enterprise model calls for finding a suitable balance between both types of enterprise models. This requires careful consideration of the environment under



which the enterprise is operating – the socio-economic profile of community they are working with, the needs and demands of the community, the market environment existing in the local area, specifically in terms of whether competitors are present – as well as the goals of the enterprise and those of the supporting agency.

It also requires decisions on the part of the supporting organisation with regard to it's own commitment – whether it will support the entrepreneur in the form of seed money/ initial capital/ provision of assets or community space/ establishing linkages; whether it will provide ongoing support in the form of training/ enhancement of skills/ upgrading hardware and software/ widening networks with external agencies/ and strengthening institutional linkages; whether it will set aside resources to provide a monthly income to entrepreneurs/ create a system where remuneration received by the woman is in terms of per-transaction (where for example, the entrepreneur makes a small amount for every utility bill payment that she processes) – or what combination of these support strategies they will adopt.

In achieving entrepreneurship and empowerment goals, organisations must not lose sight of their primary objective, which is to expand women's choices and bring about positive community change in terms of gender equality. In this regard, we may need to ask several questions including those described earlier, and accordingly develop a model that takes into account the complex realities of rural women's lives. Additionally, we must keep in mind that it takes a strong organisation with the capacity and the long-term perspective needed to take investment decisions that have payoffs in the long-run. Local self-help group women, who are trained to manage and operate telecentres or make video and radio programmes, cannot easily make decisions on their own on what kind of model works best – they require the support and guidance of committed NGOs and the government (or preferably both!) over a continued period of time before they can independently take control of the enterprise.

What was this chapter all about?

- Recognizing the enormous potential that ICTs bring with them for women's empowerment, there are several factors to contend with in establishing and supporting women's ICT-based enterprise. These include: existing gendered divisions of labour that restrict women's involvement in enterprise activities, scarcity of women trained in the use of ICTs and related applications, staff turnover resulting from marriage and childrearing, the lack of sustainability arising from the ever-changing nature of the market and changes in donor support policies, lack of community buy-in, and in general, lack of finances to support equipment and software.

- The situation is not as dismal as it seems, however, as support organizations can take several measures to ensure that potential challenges do not become real ones. This involves, for example, diversifying the services provided by women entrepreneurs so that they are in tune with the community's demands.

- Organisations also need to make decisions which involve choices. A critical one is the model that it should adopt for the enterprise activities. There are compelling reasons in favour of, and against, the prioritising of a business model compared to a social enterprise model.

- Most organisations ultimately need to choose a mixed model, balancing their approach based on the local realities as well as their own goals and objectives.

V: WHAT INSIGHTS DO THOSE WORKING IN THE FIELD OF WOMEN'S ICT-ENTERPRISE HAVE TO OFFER?

What will I get out of this chapter?

- What are the insights of project coordinators working in this field on issues of project design, implementation, sustainability, successes, learnings and most important, what are their perceptions on the gender issue?

The handbook has attempted to discuss the main themes around a woman-run ICT-based enterprise: what are the information and communication needs in a rural setting, how do ICTs, specifically, ICT-based enterprises help meet these needs, what are the advantages when women – specifically disadvantaged women – own and run an enterprise, and what are some of the challenges and choices that organisations will need to make when they embark on this initiative. In this chapter, these elements are discussed in the context of existing projects in South India, and are brought alive through the insights shared by experts involved in these projects on various aspects of an ICT-based enterprise.[11]

Initial Investment and Support

Project representatives were asked about the initial set up and investments in the project as well as how the stakeholders were organised around different tasks. In all cases, a combination strategy is used: the support agency provides resources and support for certain aspects of the project and the women entrepreneurs are responsible for certain other aspects. Even where the latter aspect is concerned, the support agency establishes linkages with external technical providers – hardware, software and content producers, telephone and internet connectivity providers, etc – so that the entrepreneurs can secure the best deals in setting up their enterprise. Tie-ups were also made available with banks so that entrepreneurs could avail low-interest loans to purchase assets for the initiative. These kinds of backing are considered essential by women entrepreneurs in getting started on ICT activities.

Project 1: *"We developed a PPT model for the telecentres, wherein 100% of the hardware costs and infrastructure development was the responsibility of local community entrepreneurs. However, even in this regard, the government arranged for procurement of subsidised hardware and also assisted in locating spaces for the telecentres. All administrative and implementation expenses are borne by the government. We provide free training and content (with periodic updates for existing content and new content) for use in the telecentres. We also subsidise the fees for the students in this programme.*

[11] This chapter feeds off from insights coming out of the aforementioned workshop held in March 2006. In addition, telephonic interviews were conducted with 3 project directors/ coordinators from South India in November 2006 – Akshaya Project in Kerala, iKuppam in Andhra Pradesh and eSeva in Andhra Pradesh – their insights have been featured under Project 1, Project 2 and Project 3.

The entrepreneurs are selected based on a rigorous selection procedure. They are the chief trainers and are responsible for hiring second level trainers at the centre. The fees got from the students for the training, which was a subsidised amount, goes directly to the telecentre owner."

Project 2: *"Our selection process was fairly stringent. Women from SHGs were selected and trained by us for no cost. They were given the equipment worth Rs.50,000 upon paying an initial deposit of Rs.3000. There was also an agreement that they would pay a percentage of their earnings back to our organisation. This was a futuristic-thinking type model, which paid for itself right from the start."*

Project 3: "*The government departments are the major partner in this project because most of the services rendered through the centres are G2C services. Local political representatives also played a major role in consenting to give up the power relationship to the citizens. Banks came forward and financed the centres. And the citizens themselves were very enthusiastic about the initiative because it allows them to access government services now provided by fellow citizens. The district training centre provides training and consultancy support to the project and also undertakes the responsibility of assessing the competencies of various stakeholders. The computerised package and the district portal have been developed locally. All these allowed for establishing computer kiosks in far flung rural locations where citizens could walk in and access various services*

All centres are run on commercially viable lines and user charges are collected for the services rendered through the centres. The equipment provided to each centre has been financed through the banks. In addition, an upfront subsidy is given at the beginning to minimise the burden on women's groups. Once the centre is established, the groups are in a position not just to meet incidental expenses and repay their commitments but also to make adequate returns for consumption and ploughing back into the project. This type of investment therefore ensures that each stakeholder gets adequate returns to sustain their interest in the continuance of the project.

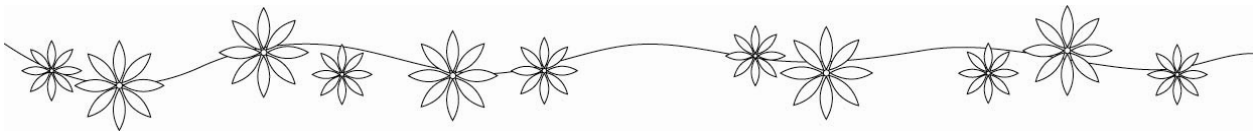
As can also be seen above, a major component in the initial period is training – especially where the project is targeting women who do not have technical skills or may be seeing a computer for the first time. All projects provide intensive training in the initial period reinforced in the months thereafter either when women express need for the same or when new products and applications are made available at the enterprise.

Approach and Objectives

Organisations were also asked about the objectives they had in mind and the approach adopted while embarking on ICT-enterprise activities. These are important in that they inform the kinds of processes adopted and activities undertaken.

Project 1: *"There was a need at the grassroots level, specifically in one district, which had a huge workforce, but no employment opportunities. So, we felt that by increasing basic knowledge levels and work opportunities, employability would increase."*

Project 2: "*The main objective was to intensively work in a small area and to run a living "lab-type" targeted ICT intervention. ICT penetration in villages is a novel concept and therefore there is a good market for ICT-based products and services. The advantages of this not only include community-level benefits and revenue streams, but also that we as the support*



organisation get new innovative ideas for our work. [We felt that] new products and ideas could come out of this, which could then be scaled up. Even though this project cannot be sustainable on its own, the ideas are sustainable.

The overall project was broad in scope and the intervention covered every aspect of the community. Health, economic benefits and citizen empowerment were three of the main objectives."

Project 3: *"The project dispels the myth that Information Technology solution is anti poor and is an unaffordable luxury to nations like India. The objective is to bridge the digital divide in rural areas and use IT to provide rural people with access to various citizen-to-citizen and citizen-to-government services. Under this project, web-enabled rural kiosks have been established at the sub-district level.*

The project visualised that lack of empowerment [for disadvantaged groups] is primarily due to information gaps and once the right access is ensured, a real change in the outlook of these communities can be made possible. The unique thing about the rural kiosks we established is that they are run and managed by the women SHGs and have positioned the rural women as 'information leaders' to help bridge the gender divide."

Addressing Gender Considerations

As can be seen above, all three support organisations had a strong development-oriented vision while establishing their ICT-based project. Even with a pro-poor approach that attempts to change rural realities by providing new opportunities for rural people, there is no guarantee that rural women, and within this community, old, illiterate, *dalit*, minority women will benefit from these new avenues created by ICTs. The organisation representatives were asked specifically how the gender component was handled – Are the projects 'gender-blind'? Are women integrated as consumers/ beneficiaries? Are women involved in operating and managing the ICT enterprise? Are women involved in project design elements? The responses varied significantly.

Project 1: "*Entrepreneurs are the key pillars in the project strategy and 33% of them are women. In the selection process, preference was given to women, but they were not 'induced' to participate. Even so, one-third of the participants were women. This was how women were featured in the project.*

On the other end, although the project did not have any specific mandate for participation from women, more than 50% of the e-literacy beneficiaries are women. The response from women has been increasing over time, because the focus is at a very grassroots level and all the trainings and information sharing is done at that level - which makes it accessible to community women. In addition, the government had two levels of promoting the project: one, through a state-wide publicity campaign featuring a film star, and another done at the grassroots level. The latter is the reason for increasing levels of women's participation, because without pressurising women, they literally have the ability to participate at their doorsteps."

Project 2:"*Integration of women was something we wanted to do for our own PR reasons. We specifically targeted women for this project. The women had to pay the deposit and attend a free training session. So, women were integrated right from the get go.*

The high level of women's participation is an example of trust. The equipment given to them was expensive, but not one of the women mishandled the equipment or used it for other purposes.

On our end, we set up an office with field workers and a full-fledged staff to solve technical issues women faced in their work. In all, about 10-15 women took up photography as a completely new form of employment and tapped into a new market. This is in contrast to other enterprise development done by SHGs, which tap into pre-existing markets, like basket making, etc. The women took photos for government purposes like certificates, passports, etc, and also for personal needs of the villagers. The money made by the women ranges from Rs.1000-1500 a month."

Project 3: "*The women population in this district has previously been subjected to exploitation and comparatively inferior treatment vis-à-vis their male counterparts. The project therefore envisaged a strategy that can catapult the women's movement to a different plane and allow their evolution as information leaders. The aim is to help them act as change agents and makes it possible for them to grow in strength and stature with the project.*

The centres provide a virtual meeting place and a focal point for synergising and pooling in women's efforts. Instead of individual groups maintaining accounts of their thrift activities, they have now got in a position to use the project computer for maintaining their internal lending records and also to enter into online transactions with their banks. Some of the banks have also proposed to put the ATM counters in some centres which would further facilitate these groups.

As a result, women SHGs, trained to handle a computer and the processes which govern the entire project, have been positioned as information intermediaries and this helps in improving their relative bargaining power over the men. Coming from the poorest segments of the society, the project helps them achieve economic independence. They draw strength from the project and buttress the project with their existing strengths – creating a win-win situation."

Successes and Lessons Learned

Finally, organisation representatives talked about their learning and experiences from running the project. These were in light of the project objectives, sustainability and gender equality goals.

Project 1*: "There needs to be an attitudinal change. On the other hand, even when women are well-educated, they do not feel 'shame' in staying at home and being homemakers. There is a need to bring them out and encourage them to seek out new ways of empowerment, both socially and economically. The learning from our project is that if opportunities are provided, women are able to use them and generate benefits for themselves.*"

Project 2: "*We were amazed at the enterprise of some of the women in the project. They picked up the technical skills very quickly. In fact, though a couple of them were illiterate, they wanted to learn advanced software packages. They were highly enthusiastic. Some travelled 10-15 km to get to the training programme.*

Women want to do better for themselves and are willing to work towards this. On all counts of individual empowerment and benefits, the project was extremely successful. Yet, we were not able to achieve scalability, because at the end of the project, we had trained 15 women photographers. This is a limiting factor. For sustainability of such projects, two major factors need to be taken care of: the costs and availability of equipment and the costs associated with encouraging village-level entrepreneurs and sustaining their interest in the project. If these aspects are taken care of, success will be complete at the village level."

Project 3: "*The project exemplifies how big tasks are easily done if broken down into small doable tasks and assigned to various stakeholders. It shows that anything is possible provided there is will and the ability to persuade partners, by giving them stakes in a seemingly public*

non-commercial activity. As far as citizens are concerned, the design of the project is demand-driven rather than supply-driven. And so, pressure from citizens will keep the administration on their toes and ensure the project's long-term sustainability.

The project also establishes that women are next to none and can achieve desired results. On the one hand, it has been able to buttress women's Self-Help Groups, while on the other, it has provided civic services to citizens in a user-friendly and hassle-free manner. By bringing in opportunities and prosperity to impoverished areas in the district, we have helped in the creation of a knowledge and information economy, wherein villages are knowledge hubs which can gain symbiotically from each other and derive benefits from the global networks."

Box 7: Support Required for Initiating and Running an ICT-Based Enterprise for Women

Small-group discussion was held in which NGOs were asked to discuss the kind of support and resources necessary to start and run an ICT enterprise for women. The responses were:

1. Government support:

a. Endorsement from senior officials, local government representatives and other influential people in the community.
b. Resource provision, through loans, subsidies or favoured contracts, so that entrepreneurs do not have to rely on private sources for loans, as these sources are usually reluctant to fund women's ICT-based enterprise.
c. Space and infrastructure provision
d. Reliable power and connectivity

2. General guidance, in terms of:

a. Technical support, in particular, a mechanism to ensure that prompt support is provided as and when the need arises.
b. Ongoing training from the project initiator to supplement self-motivated efforts by the entrepreneur to stay up-to-date and competitive in her skills
c. Guidance from experts in related areas of enterprise such as marketing and management.
d. Local language content and software that is adapted to their requirements.

3. Community support:

a. Involvement from project design, participatory decision-making and assistance in developing programmes to reflect the community's needs
b. Gender sensitivity at the community level, so that they support women-owned and run initiatives and there is no resistance against the project on gender grounds.
c. Through awareness building and the provision of quality services, strengthening the public demand for these services. This could ensure that service provision continues despite changes in the political system.

4. Support from the household: This is critical so that women can carry out their activities confidently and travel, if necessary, for training and exposure visits.

5. Self-initiated qualities on the part of the entrepreneur, to ensure that there is:

a. The right balance between entrepreneurship activities and community service activities.
b. The services provided through the enterprise cater to the varied needs of different constituencies of the population, including children, elderly, women and youth.

VI: THIS SOUNDS EXCITING! HOW CAN I MOVE FORWARD FROM HERE?

What will I get out of this chapter?

- Practical steps on what is involved in setting up and running a telecentre, establishing a radio programme or creating video content, so that organizations can strengthen their existing goals and activities.
- Information on existing ICT initiatives which can be contacted in order to get a detailed picture on how ICT-based enterprises are empowering women in various parts of South India.
- Concluding thoughts

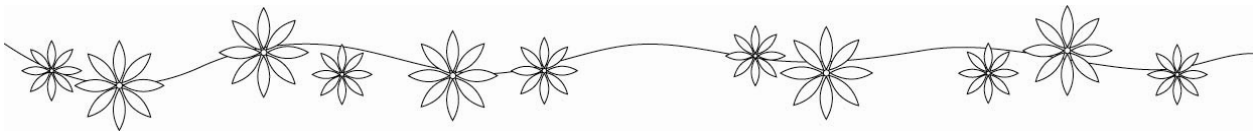
In this final section of the handbook, the attempt is to provide practical information for organisations interested in exploring how they can use ICTs within their existing approach and activities. Given the difficulty of providing exhaustive information on any one aspect of ICT – since the ways in which ICTs can and should be used is highly dependent on the local context – this chapter is meant to serve as a starting point from which organisations can then pursue their specific interests in greater detail. Accordingly, the first part of the chapter provides step-by-step guidelines on a women's organisation can set up a telecentre, create video content and establish a radio programme in a gender-sensitive, context-specific manner. The second part provides useful information on resources and support available for organisations embarking on such ventures. And finally, some concluding thoughts are provided on ICT-based enterprise for women.

Setting up a Telecentre

Telecentres are seen as central community spaces which can help members of the community access vital information, share information through new means of communication and network with external agencies. The process of setting up a telecentre is important because it has significant impact on how women and men benefit from the space and services created by the presence of the telecentre. Some of the key steps are outlined below:

Orientation of SHG women:

- The first and most critical step in the process is to introduce and explain the concept of a telecentre to sangha women. This involves a description of the various ICTs – telephones, computers, internet, helplines and photocopier machines – and an examination of where women might have come across these kinds of ICTs and what kinds of purposes they may have been used towards (ex: women may have seen a computer at the booking counter of a bus terminal).



- Then, women need to be engaged in a detailed exploration of their current information and communication context and the kinds of information and communication that they perceive are central to improving their lives. Making the connection between how ICTs can potentially meet some of these needs (and other 'general' community needs) through a telecentre set-up, organisations then need to inform women of the processes involved in setting up a telecentre. A key aspect in this process is securing the consent and support of community elites. For this purpose, organisations need to probe into finding out the influential members of the community; how the sangha's relationship is positioned with respect to the elite's authority and roles; and, how the setting up of a women's sangha-owned telecentre will impact this relationship.
- Another key element is in securing sangha women's buy-in for the project. This involves answering questions that women may raise as well as asking questions such as: how will the women contribute – in terms of financial and human resources – towards the process; how will members of different sanghas sort out their ownership and contribution so that the telecentre space is as inclusive as possible; and, where the telecentre will be located in the village so that it maximises access for all women and those belonging to oppressed castes. Finally, based on women's expressed interest in owning and contributing to the telecentre process, organisations can secure their formal consent.

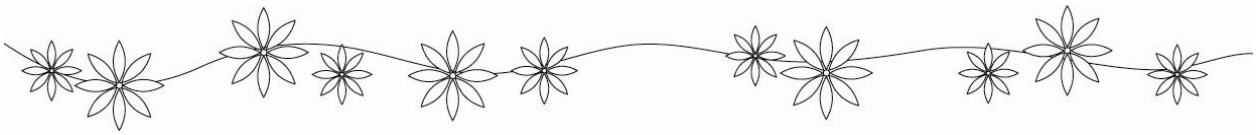
Village Leaders' Orientation

- As a critical step in the village entry process, this involves identifying the powerful people in the village – such as the sarpanch, caste leaders, landlords, government officials, teachers, Gram Panchayat members, etc – and discussing with them the proposed telecentre project. Securing their support and inputs makes a 'new' venture such as this seem less threatening and helps build rapport in the long-term. Meeting them in the presence of sangha members develops mutual understanding among both parties and provides an opportunity for both to discuss their respective contributions to the project.
- This orientation can be supplemented with a general community orientation, where all in the community are invited to participate, discuss, raise questions, and learn more about the project. The presence of village elites in this meeting can reinforce their support and confidence in the project.

Selecting the Telecentre Sakhi[12]

- A basic requirement in the process is that the sangha women engage in the preliminary interviewing and selection of the sakhi, based on the young girls in the community whom they find suitable for the role. The organisation can also conduct a formal interview with the short-listed girls to assess their commitment and skill levels.

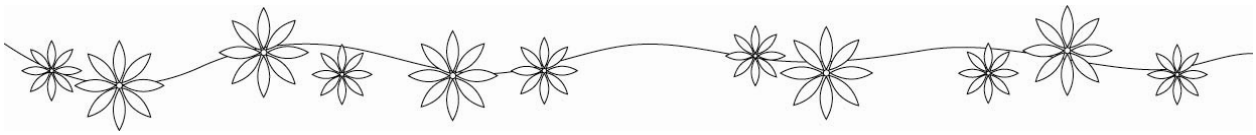
[12] 'Sakhi' translates into friend. In this context, as the telecentre operator serves the community by helping them access the information they need, communicate with others and avail their rightful entitlements, s/he is considered as a 'sakhi' or friend.



- Training of the sakhi needs to be factored in as most rural girls will not have the technical skills required to work as telecentre operators. This may take up to 2 months, and in the meantime the sakhi can begin offering some basic services at the centre. It is good to ensure that the sakhi contributes at least 25 percent towards the cost of technical training.
- Periodic training modules need to be provided alongside inputs on their roles and responsibilities. Fears and concerns of the sakhi need to be addressed in a regular manner.
- The salary or stipend needs to be agreed upon. This would vary widely depending on the socio-economic context in the local area and the kinds of alternate work opportunities available to the sakhi. A basic stipend would be Rs.500 per month, which could be increased over time with incentives.

Setting up of the Telecentre Space

- A concurrent process with sakhi selection is the finalising of a telecentre space. Where the sangha may already have a 'mane' or meeting area, the telecentre can be set up in the existing space. Where this does not exist, a community building in the village can be used. This can again be a lengthy process as organisations/ sanghas may have to secure community-wide support for using a community space towards an activity that is owned and run by the sangha. Using the previously obtained buy-in of the village elites to convince the community is a good strategy in the process!
- Purchase of equipment: furniture, stationery (printer paper) and technical equipment needs to be purchased. Basic equipment would include a computer, speakers, microphone, web-camera, printer, scanner, UPS or back-up power). Sangha women should be made responsible for getting quotations on these from the nearest town. Organisations can take control of obtaining other services, such as the phone line, the internet connection, the local language software and relevant applications, and the bank of content to be provided at the telecentre, (for example, socially relevant video CDs, government schemes pertaining to the community and agricultural support based on the farming practices). There may be several delays in obtaining latter type of services – landline may not even be available in certain rural areas, or may take more than 6 weeks to be set up or government officials may be reluctant to share certain kinds of information – in these cases, organisations need to be persistent with the existing opportunities while simultaneously searching for alternate ones. Also, while the basic equipment may cost around Rs.55,000-60,000, the choice of additional equipment and software purchased must be informed by the budget available for setting up and running the telecentre and the end goal of the telecentre space. For example, telemedicine equipment and software may be purchased if health is a central intervention of the organisation, but this involves a high cost investment that organisations must account for. Where possible, organisations should use locally available resources to minimise cost and maximise sustainability.



Formation of a Telecentre Committee

- While sangha women's consent is the first step, their systematic and sustainable involvement in the telecentre process entails the presence of a committee, which involves the sakhi, representatives from various women's sanghas present in the village, an elite from the village, and a member of the support organisation. Based on the political context in the community, a local non-sangha member (man or woman) can be included. A wide constituency is necessary to ensure that any one party doesn't take control of or influence the running of the telecentre and so that all stakeholders feel responsible and accountable.

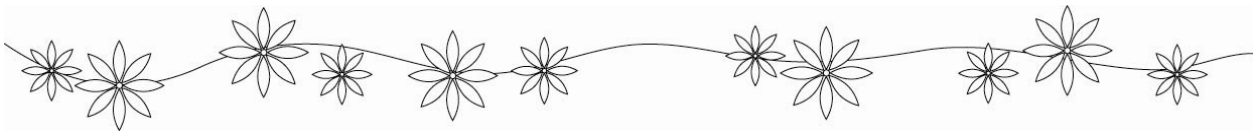
Finalising the Services Available at the Telecentre

- Organisations by now are well aware that a range of activities can be provided in the telecentre. These can be divided in terms of pay services and non-pay services.
- While paid services could be provided for free and vice-versa, organisations need to decide the pricing payment taking into account sangha women's input on the affordability of these services from the community's angle. Timings of the telecentre and other details such as specific women-only timings or children-only timings also need to be finalised. Finally, the way in which expenses – rent for the building, electricity, landline and internet bills and sakhi's stipend – as well as revenues obtained from pay services are to be divided between the women's sanghas, community members and support organisation need to be finalised.

Pay Services at a Telecentre	Non-Pay Services at a Telecentre
1. Email 2. Instant Messaging (chatting) 3. Web-browsing 4. Desk Top Publishing 5. Job-finding Services 6. Video conferences 7. ICT Training (short and long term) 8. E-government services, utility bill payments, downloading forms, etc 9. Digital photography 10. Printing and photocopying 11. Telemedicine services	1. Information on agriculture, animal husbandry, education, health and videos on these topics. 2. Edu-tainment 3. Right To Information facilitation 4. Information on job opportunities 5. Livelihoods enhancement materials 6. Databases which contain relevant information on government departments and schemes available for various categories of the community

Running a Telecentre

- Once a telecentre is set up, the role of the organisation doesn't lessen, but in fact increases. Organisations will need to assist sangha women in monitoring the activities at the centre and the performance of the sakhi, as well as assisting the sakhi in remaining up-to-date with her skills



(this aspect is discussed greatly by project directors in the previous chapter). Organisations will also need to maintain resources to support the cost of running the telecentre, which could vary widely between Rs.2000 to Rs.6000 per month (for rent, electricity, internet, stationary, sakhi salary, travel costs of the sakhi to visit government departments, businesses and so on).

Setting up a Radio Programme

There are three critical elements in establishing a development-oriented radio programme:

- The audience: for a radio programme to be successful, it has to have a well defined audience, equipped with a radio receiver and interested in listening to the programme. The programme should either be set up by them to meet their information needs, or by the change agency seeking to establish radio as a tool of development communication and oriented to the community so that they see the benefits of such broadcasts.
- The programme: the second important aspect is to produce appropriate audio programmes on the themes prioritised by the support organisation. A high degree of participation of the listening community has to be built in at the planning, production and evaluation stages of such programmes.
- The broadcast: audio programs become radio programs only when they are broadcast over the radio. This involves a radio station broadcasting the programs using a transmitter; signals in the form of electromagnetic waves travelling distances; and, listeners tuning their radio sets to receive these signals. Organisations intending to broadcast their programs need to own a radio station or negotiate with an existing radio station to broadcast their programs.

Each of these aspects is examined in detail below.

<u>The Audience</u>

Commercial broadcasting stations have a large, mixed audience because their basic objective is to reach a large number of people and their programming is structured to achieve this end. They thrive on the revenue they earn by way of advertisements and sponsorships, which depends on the size and kind of their audience. In contrast, development organisations are not revenue-oriented and the audience is not the object, but the very subject, of the broadcast. The nature and size of the audience is known, as they constitute members of the community, and to them, radio is used to communicate information and messages. An important aspect of establishing a meaningful radio programme is to convert the project participants into a radio programme audience.

- *Needs Assessment:* At the outset, a survey should be undertaken to understand the needs of the intended audience. The aim is to find out the current information and knowledge gaps, behavioural and attitudinal changes to be brought about, and the expressed needs of the target

audience. The survey also reveals the social, economic, demographic and linguistic profile of the target audience. This information forms the basis for the approach and content to programming policy and production.

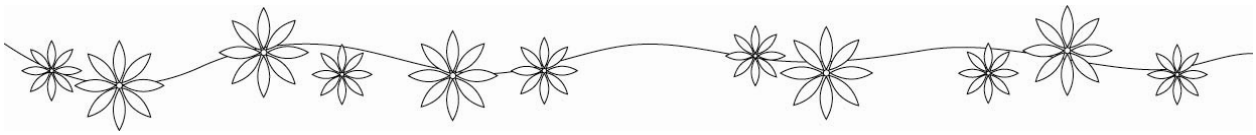
- *Community Radio Committees:* These are groups of community members who are responsible for various aspects involved in making the radio program relevant and useful to the community. The committee can come from the existing organisational pattern of mobilising the community or by organising people's representatives to take care of the tasks. Responsibilities can be divided based on geographic area of the project and/or the nature of work involved. The various tasks involved are:
    - Finding a location and a radio receiver so that the community can to listen to the programmes
    - Organising community groups around radio sets to regularly listen to the programmes
    - Setting up a mechanism to generate feedback on the programmes that can be communicated to those involved in making the programmes
    - Establishing and implementing a mechanism for the participants to follow-up, based on the information and learning coming from the radio programmes
    - Motivate individuals and groups in the community to participate in the making of radio programmes

While such organising committees are being formed, the stakeholder community has to be oriented towards listening to the radio programme and informed about benefits of listening to the programme vis-à-vis their needs and their stake in the programme. The radio programme's ultimate success lies in seeing that it becomes the community's felt need, rather than "one more things being thrust down their throats".

<u>The Programme</u>

This includes human and technical aspects.

- *The human requirement* is in the form of a production team. Decisions have to be made about the size of the team. The core programme production team unit calls for a producer/ director, an editor and a field assistant. Smaller NGOs with limited scope for programming will have to look for persons with multiple talents and aptitude, who can take on others' roles when required. Larger program production ventures need more people in each category, with the addition of a technician who has sound knowledge of computers and audio equipment.
- Getting persons formally trained in institutions is useful, but they tend to be more expensive. Additionally, most institutions do not provide training in a manner that would make them capable of directly taking up the work. Another approach is to appoint persons experienced in development work, who can be trained to handle the tasks involved in program production. Either way, the assistance of trainers or organisations who can handle this nature of program



production and broadcasting can be sought so that they can orient programme personnel with the necessary skills and perspective.

- Those working in the team need to be sensitised to the vision, the mission and the objectives of the NGO as well as the policy and the strategy of the intervention. The production unit should gel with the organisation and not stand out in the organisation environment.

The equipment calls for:

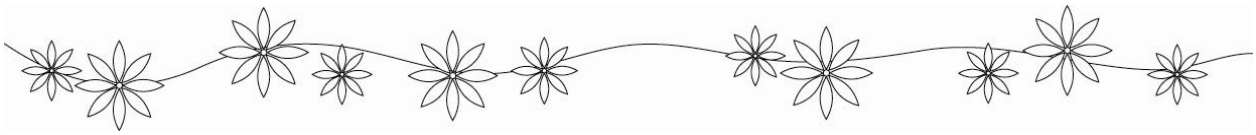
- Computer with suitable hard drive capacity, a CD writer, and other essential accessories to record and produce programmes
- Good audio editing software, such as Adobe Audition
- High quality studio microphone to record spoken word and music
- Portable audio recorder with a suitable microphone for field recordings
- Accessories such as tapes, CDs, cables and mixers, as required

If the staff appointed is experienced enough, they can purchase the equipment. Else, it is better to take assistance of experts who can make recommendations and help set up and troubleshoot.

- *Studio*: The kind of programmes envisaged do not require a highly sophisticated audio studio of the kind that All India Radio stations or commercial audio production houses have. A room with minimum dimensions of 15 feet by 10 feet is sufficient, and it has to be sound proofed so that external sounds do not affect the quality of recording taking place in this 'studio'. Acoustic treatment may not be required in a small studio. Covering the walls and windows with thick curtains, floor with a thick carpet and removing steel furniture would help the quality of recording. The place could also be professionally sound-proofed and acoustically treated, if you have the budget for it.

- *Cost*: The basic hardware costs anything between Rs.60,000/- and Rs.1,00,000. Visiting existing set-ups to learn the pros and cons of various equipment choices and doing a market survey in the nearest city is helpful in finalising the combination of technical facility and cost.

- *Planning:* You can form a Programme Committee, including community representatives, to envision, plan, monitor and guide the process of program production. The tasks involve:
  - Establishing a program policy to be followed during all the steps of program making
  - Identification of the areas of knowledge and information to be disseminated to the intended audience
  - Identification of specific themes and topics under various subjects
  - Identification of resources in terms of reference materials, data and resource persons to support the content of the programs
  - Identification and orientation of community members to participate in various programs



Production

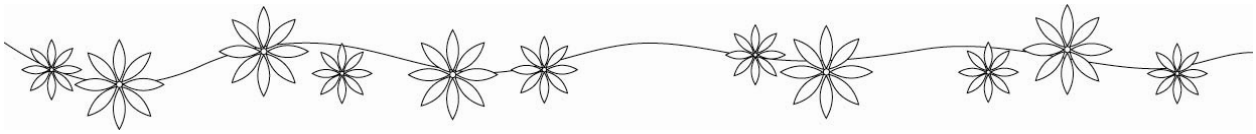
This is the process to realise an audio program in a format that can be played back to an audience. This involves three main steps: pre-recording and planning, recording and post-recording production and packaging.

Pre-recording and Planning:

- Ideation about the theme, the topic and message requires some research on the topic of the programme and consideration of the participants. It involves asking questions such as: Should the programme include a resource person or an expert? Should the programme be based on the opinion of the community members or performed by actors based on a dramatic or fictional script design?
- Script Writing: Not all types of radio programmes require a pre-written script. Some programme formats in vogue are: talk, dialogue, interview, discussion, play and feature as well as news reading, announcements and compeering. Usually, individual elements like talks, announcements and compeering require a pre-designed script and plays and features are by nature in a well-scripted programme format. The rest of the programmes require planning and preparation but need not be scripted.
- Either the program staff can be trained in script writing or writers can be hired to design scripts for radio programmes. The nature of a radio script must be clearly understood in that it is a written script that is spoken over radio and even non-literate audiences should be able to follow. This calls for a colloquial form of the language to be used, and furthermore, the local dialect, if the geographic area covered is small.
- Rehearsal before recording is essential for plays and features but is also good for individual talks. However, it is not advisable for interviews, dialogues and discussions. Preceded by a little preparation, such programs should be recorded spontaneously to give them a natural quality.

Recording: This is an important stage because what is put together at this stage affects the quality of programme that comes out. Depending on the way in which the equipment is used, there could be two types of recordings: field-based or studio-based.

- A battery-operated portable recorder with a hand-held mike is most convenient for field recording of community members and experts. This has some obvious advantages over studio-based recording in terms of the subjects being in their own natural environments where they are likely to feel more comfortable and empowered. However, care should be taken to bring home as much of a noise-free, quality recording as the equipment permits.
- Formal recordings could be done at the studio, where the facility to put more persons on the mike, use more mikes, control the quality of recording over individual mikes, mix the input from all the mikes in to one channel while recording, and other such options are made possible because of the location and noise-free recording environment.



Post-Recording Production and Packaging: In this stage, the recorded material is shaped into the intended programme. Other sounds, sound effects and music can be mixed with the recording to make the programme lively and effective. Finally, the product is ready for consumption. This stage involves steps such as: editing, mixing, production and packaging.

- Editing: This is the act of processing the recorded material, deleting unnecessary portions and trimming retained portions. Editing is done with multiple channels open for operation. In one channel, the main spoken word portion could be laid, and then, required sound effects and music could be added on other channels. The segments of recorded material can be re-sequenced to give better structure to the programme. Quality and volume of the recording can also be treated at this stage. Sound effects like reverberations and echoes or music can be laid in other channels at this stage.
- Mixing: When all the audio material required to go into the programme is laid in different channels and is ready in all respects, the channels are mixed into one master. This is the final form of an audio programme.
- Packaging: At the end of the editing and mixing stage, the programme is ready to be heard from the computer. From here on, it is usually recorded on CD. Part of the packaging involves designing a CD cover which contains the name and duration of the programme, the name and details of organisation which has produced the programme, and details about the content of the program. This can be passed on to the radio station if there is a tie up for broadcasting.

Broadcasting

Broadcasting is the process of transmitting the audio programme from the station to the radio sets. There are different aspects involved in getting audio programmes broadcast.

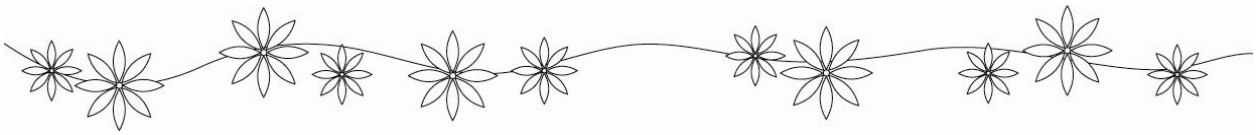
Setting up a Community Radio:

- After a long wait, the Government of India has recently agreed to issue licenses to bona fide NGOs to run their own Community Radio Stations.[13] As such, owning and running even a small community radio station is a huge responsibility. Only NGOs with substantial resources can mobilise their energy and resources to launch a radio station. Other NGOs can still think of the alternatives below to get their audio programmes on the air. If an NGO chooses to have its own radio station, the production process described above will feed programmes to the station.

Hiring Slots on All India Radio

- After transforming itself into a corporation called Prasara Bharathi, All Indian Radio (AIR) has adopted a commercial approach in its dealing with outside agencies. These days, a number of development departments, corporations, boards of the state government and NGOs are broadcasting series of radio programmes using All India Radio.

[13] The guide lines issued by the Government of India in this regard



- The procedure is simple. AIR has various 'slots' which it sells to outside people. NGOs with a development agenda are also eligible to buy time slots on AIR. The price varies on the basis of the magnitude of the coverage of a station and the extent of popularity of the listening time, known as prime time and non-prime time. An attraction of using AIR is that it allows certain amount of Free Commercial Time (FCT) with each chunk bought from them. By selling FCT to those who would like to advertise their products or services, organisations can earn some revenue.
- Organisations can approach the AIR Station nearest to them to get further information and tariffs. For example, AIR Mysore when approached by an NGO, offered a 30 minutes programme slot that is a part of a very popular rural audience programme called 'Krishiranga', for a price of Rs.3500 per week.

Gyan Vani *of Indira Gandhi National Open University* (*IGNOU)*

- IGNOU has its own broadcasting stations all over India and also has a radio channel called 'Gyan Vani', which broadcasts educational programmes to its thousands of distant learners spread all over the country. These stations have a fair amount of broadcast time left over after covering their academic broadcasts. There have been instances of IGNOU permitting NGOs and other organisations to broadcast their programmes in this left over time, free of cost.
- The constraint, though, is the limited number of IGNOU stations and the limited listenership, as almost all stations are established in urban centres. In Karnataka, there are only two such stations. While the one at Bangalore is run directly by IGNOU, the other one at Mysore is put under Karnataka State Open University. Although transmitters are erected in the cities or towns, the broadcast from those stations can reach rural areas. Organisations should check if they fall under such broadcast zones of the IGNOU station.

Cable Casting:

- A few organisations have devised another method of transmission within a limited area. To reach messages to the intended audience, they take the assistance of local cable operators. This has been possible due to the wide spread proliferation of cable TV even in rural areas.[14]

*Narrowcasting***:**

- In contrast to 'broad'casting is the process of 'narrow'casting. The essential difference between the two is the absence of 'transmission' on air. Narrowcasting simply involves playing back of an audio programme to a limited, captive audience, with or without an amplified loudspeaker system. While this type of casting is not uncommon, it becomes significant in the absence of a community radio license to broadcast, where this method is used as a technique to reach audio programmes to a large intended audience.

[14] Refer to the details of 'Namma Dhwani' run by MYRADA and VOICES later in this section as an example of cable casting.

- This method can be tried by organisations with established groups of project participants. Programs are produced at central place, transferred onto CDs and sent across to various groups. At the field level, listeners groups play the programme at specific times.

Audio Library

- This facility could be established either independently or as a part of a multipurpose communication centre meant for project beneficiaries. A CD player with speakers is provided in this centre in addition to a set of audio programs produced on various themes of interest. These can be played back periodically to a group of listeners or can be made available to individuals on demand basis. These programmes, like books, are especially geared to the non-literate population, who are disadvantaged from accessing material due to the lack of literacy skills.

Creating Video Content

We are all aware of the specific advantages of video programs over the audio programs. Yet, many organisations do not attempt to produce video programmes as production is imagined to be complex and expensive. While video film-making is complex, it depends on the kind of video and the purpose for which it is made. With the advent of digital technology, video film making has become easier and less expensive than earlier.

Some organisations may source videos on development themes produced by others and arrange to show those to their intended audience. There is a clear disadvantage in this, as videos made for a 'general' audience tend not to be adaptable for a specific audience, heavily lacking in relevance and usefulness. Without undermining the importance of such well-produced development video films, organisations should get into making their own video programmes and use videos for development communication and identity building purposes.

Here again, the entire cycle involves the production and distribution of video programmes, appropriate arrangements to show them to the audiences, and mechanisms to get feedback, which in turn influence the production of video programs.

As described in the previous section on radio for development communication, the exercise should start with focus on the audience, through the undertaking of a needs assessment and the formation of community video committees. The facilities required, the process of making video programmes and that of reaching them out to intended audiences, are described below.

Staff:

A simple production team calls for a producer (or director), a camera person and an editor. An assistant or two, to share the workload in these areas would be helpful. The director is responsible for the overall production of a video programme and is ably assisted by the camera

person for the shooting of the film. The editor in the studio puts the film together and completes it in a form that can be shown to an audience.

Skill development:

Various kinds of skill development options are available where video is concerned:

- One option is the specialised mass communication institutions at national and international levels that train youth in all technical and aesthetic aspects required for video production. In some cases, students also taught about the use of video in development communication. Hiring one such trained person could take charge of many aspects and reduce the burden on the organisation.
- Another option is commercially-run institutions, which offer short-term courses in film direction, videography and video editing. Most of them aren't well-equipped or well-staffed enough to impart the complex skills involved in video production in a short 3-6 month period. But the basic exposure received is useful upon which other skills can be built.
- Yet another learning ground for filmmaking skills is the field itself, where they gradually develop specific skills in videography, editing, script writing or direction. However, these skills are generally acquired from working in the commercial field and the persons so trained are unlikely to have a development perspective that is essential for working with an NGO.

Organisations must choose between these different kinds of artist-technicians: one option is to recruit well-trained personnel, with the right attitude towards acquiring a development perspective. The other is to recruit persons experienced in the development field and train them to undertake the task of making video films. The latter may be preferred in light of the simpler and more focused video requirements of NGOs and support organisations.

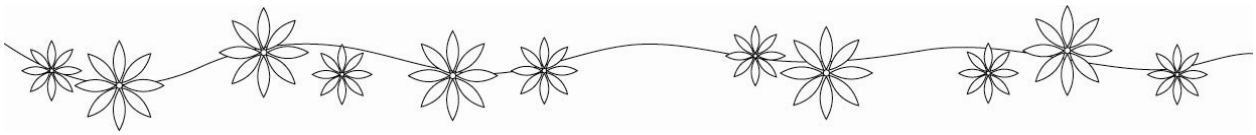
Equipment

A single unit requires:

- One video camera and accessories such as a tripod, extra batteries, lights and mike.
- One computer with suitable configuration, a DVD writer, speakers and editing software such as Adobe Premier Pro.

Types of Videos:

- An NGO intending to use video for development could produce various kinds of video programmes. These could vary from highly researched, well-produced documentary films to video reports, motivational videos, educational videos, videos as training tools, video clippings to initiate discussion, or even video for the purpose of identity building of project participants. Video programme production follows some general steps, described below.



Production

As in the case of radio programme production, the process involves three major steps: pre-shooting and planning, shooting and post-shooting production.

Pre-shooting and planning:

- This refers to the preparation to be done before actually shooting the film. Depending on the type of film attempted, the preparatory tasks would include the following:
  - Deciding on the scope, theme and topic
  - Based on the approach and message of the film, collecting information and undertaking research on the topic and the persons to be interviewed
  - Coming up with a tentative script for the film, which could be a narrative of what goes into the film or a basic skeleton that indicates the various parts of the film. This is essential to understand the structure and the work involved in making the film. If the film involves interviews, the questions to be asked should be designed. Other materials like photographs, charts, drawings and visuals that are to be used in the film should be made ready.
  - As the script is being fine-tuned, the shooting schedule should be planned based on the resources persons and project participants chosen and places of the shoot decided upon. This would help the technical crew and other participants make their own preparations for the shoot.

Shooting:

- This stage is important, as effort put into completing the shooting as efficiently and feasibly as possible decides the quality of the film. The schedule should be pre-planned: full preparations should be made before visiting places or persons. The director takes care of the persons, situations or events to be shot, the camera person takes care of various aspects of shooting, and the assistant takes care the audio, which involves placing of the mike (and if possible, a boom mike) in the right place to catch good quality audio.
- The shoot could involve a single person in front of the camera (if it is an individual response, narration or speech) or in the case of an interview, both the interviewer and the interviewee or just the interviewer. The event should be covered in an uninterrupted manner and all essential parts captured, whether the event is happening spontaneously or not. Dramatic performances can be recorded shot-by-shot. Before leaving the location, care should be taken to ensure that all necessary parts are captured, as lapses can be very expensive.

Post-Shooting Production: The actual construction of film really starts at this stage and involves:

- Logging: Before editing the footage shot, it is advisable to log all the shots by simply preparing a detailed list of the visuals shot, in the sequence they were shot, with indication in

running time of the place where it can be found on a particular tape. This is useful to get an overall idea of the content and to locate a particular shot easily.

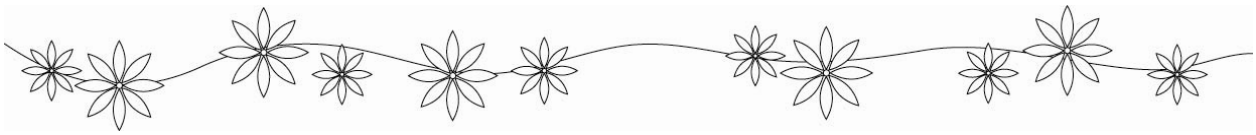
- Rough Cut: This is the posting the shots in roughly the sequence planned for the film. Interviews or other performances are placed along with the audio. The script, narration or the structure of the film is the guide to this layout. Some people record the narration first, edit the audio, and then start posting the visual shots along the length of the narration. Subtitles are added at this stage. This gives the film a rough cut.
- Review: The production team sits back and reviews the result as 'objectively' as possible and suggest changes or improvements to be made to the structure of the film.
- Music: The quality of the film can be improved by mixing in music at the beginning, end or in different parts of the film. It can set and sustain the mood of a dramatic sequence or simply serve as a transition between sequences of the film.
- Mastering: The film is ready to be made into a master. At this stage, all video and audio channels are mixed into one, and the ready-to-view program can be copied onto CDs or DVDs so that they can be played back on any other computer or CD/DVD player.

Taking Video to People

Finally, the question of how to get videos to the intended audience needs to be addressed. There are several options.

- Broadcasting: The programme could be telecast through a TV channel so that the audience can view it on their TV sets. Doordarshan has TV broadcasting stations all over the country and through their primary and satellite channels, they telecast programmes made by outsiders along with their own. For this, as in the case of radio, one has to buy telecast time for a specified fee. The commercial channels that reach us through the cable network rarely telecast development programmes of the kind described above. Further, it is quite expensive to buy chunks of time on TV and get the attention of an audience that tends to be immersed in mindless entertainment and sensational programmes. Most organisations don't find it worthwhile to telecast their films on TV.
- Narrowcasting: Like in the case of radio, the video programme could be cast to a small group of a captive, and perhaps, motivated audience. Organisations with their own network of Self-Help Groups can organise them in order to view video programmes on a regular basis at viewing centres.
- Such video films can also be used as training tools, as supplementary materials or as motivational tools during various workshops. These kinds of programmes are effective because the content is relevant to the participants and it allows for them to participate in discussion.

Combining the video shows with radio listening at the community centres is a good idea. These centres can serve as library of audio and video programmes, which can be made available on



demand. And when these types of arrangements are interlinked with village telecentres or kiosks, they tend to be highly effective as they meet multiple information and communication needs of the local community.

Where Can I Find More Information on Existing ICT Initiatives?

INITIATIVES IN KARNATAKA:

Namma Dhwani Local ICT Network Namma Dhwani Community Media Centre Budikote Village, Bangarpet Taluk Karnataka *Support organisation:* VOICES 165, First Floor, 9th Cross Indiranagar I Stage Bangalore- 560 038 India Phone: 080-5213902/ 25213903 Fax: 080-5213901 Email: Voices@vsnl.com	**MYRADA** No. 2 Service Road Domlur Layout BANGALORE - 560 071 Ph.: +91-80-25353166, 25352028, 25354457 Fax: +91-80-25350982 Email: myrada@vsnl.com URL: http://www.myrada.org/
Mahiti Manthana *Support organisation:* IT for Change 393, 17th Main Road Jayanagar 4th T Block Bangalore 560011 Phone: 080-26654134, 2653 6890 Fax: 080 4146 1055 URL: http://itforchange.net/mambo/content/view/99/55/	**n-Logue Communications** Head Office: Old # 54, New # 2/2, Balaraman Rd, Adayar, Chennai - 600 020 Tamilnadu, South India. Phone : +91-44-24455212 Fax : +91-44-24455335 URL: http://www.n-logue.com
Telnek Tel-Nek Center, Below SBI Bank, B.M. Road, Bidadi (H), Ramanagaram Taluk, Bangalore Rural District 562 109 Phone: 08113 728 2287 *Support organisation*: Anchorage #14, Ground Floor, Gurukrupa Mansion Krishna Reddy Layout, Domlur Bangalore-560 071 Phone: +91 80 5152 6640 Telefax: +91 80 51526641 e-mail:surbhi@idigitalbridge.org URL: http://www.idigitalbridge.org/projects/current/telnek/About%20Tel-Nek.htm	

Samuha 12/3, "Raghava Krupa", Bull Temple "A" Cross Road, 6th Main, Chamrajpet, Bangalore 560018, Karnataka, Phone: 080-2660 6532/3, Fax: 080 2649 2362 Email: editor@samuha.org URL: http://www.samuha.org/	**Rural Digital Services** National Informatics Centre, Karnataka State Unit VI & VII Floor, Mini Tower, Dr. B. R. Ambedkar Veedhi, Bangalore 560 001 Phone: 80 22863218, 80 22863819 Fax: 91 80 22863382 Email: webmaster.nickar@mail.kar.nic.in URL: http://www.kar.nic.in/projects.asp?department=Revenue%20Department&project=Rural%20Digital%20Services%20(RDS)

NON-KARNATAKA BASED ICT INITIATIVES

- **Kerala**

Akshaya Project
Kerala State Information Technology Mission Department of IT, Government of Kerala,
ICT Campus, Vellayambalam Jn.
Thiruvananthapuram- 695 033
URL: www.akshaya.net

Kudumbashree Project
State Poverty Eradication Mission TC 14/582 (1),
Opp. Valsala Nursing Home, Nandavanam Thiruvananthapuram – 33,
Kerala
Phone: 0471- 2324 205
Email: spem@asianetindia.com, kudumbashree@eth.net
URL http://www.kudumbashree.org/

- **Andhra Pradesh**

Deccan Development Society
Village: Pastapur; Mandal: Zaheerabad
District: Medak, Pincode: 502 318,
Andhra Pradesh
Phone: 08451- 282 271, 08451- 282 785
Email: hyd1_ddshyd@sancharnet.in
URL: www.ddsindia.com

E-Seva, West Godavari Project
URL: http://www.westgodavari.org/, http://esevaonline.com/

Kuppam HP i-Community
Operations Manager, Hewlett-Packard.
Emerging Market Solutions, e-inclusion
#3. Sterling Square, Madras Bank Road
Bangalore - 560 001
E-mail: balaji.venkatest@india.hp.com

URL: http://www.kupnet.org/, http://www.hp.com/e-inclusion/en/project/project_kuppam.html

- **Tamil Nadu**

DHAN Foundation
18, Pillaiyar Koil Street
S.S. Colony, Madurai - 625 016
Tamil Nadu
Tel: 0452 - 2610794, 2610805
Fax: 0452 - 2602247
Email: dhan@md3.vsnl.net.in
URL: http://www.dhan.org/

M.S. Swaminathan Research Foundation
3rd Cross Road, Institutional Area, Taramani, Chennai 600 113
Phone: 044- 22541229, 22542791, 22542698
URL: www.mssrf.org

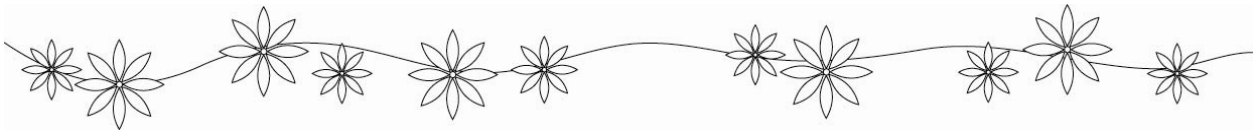
Foundation of Occupation Development
C-Block, 1st floor, Bharathiar Complex
100 feet Road, Vadapalani
Chennai - 600 026
Tamilnadu
Phone: (+91-44) 24848201
Email: food@foodindia.org.in
URL: http://foodindia.org.in/

Banks and Financial Support Agency

Organisations can engage in tie-ups with most nationalised banks to get favourable loans in order to start ICT enterprises. Certain government schemes, such as the Prime Minster's Rozgar Yojana (P.M.R.Y) Scheme or Swarnajayanti Gram Swarozgar Scheme (SGSY) and its related Training for Rural Youth and Self Employment Scheme (TRYSEM), can be availed by certain sections of the population to purchase equipment and get an enterprise started.

Concluding Thoughts

This handbook has hopefully provided a glimpse into the world of ICTs and how they can be integrated with the goals and aspirations of an NGO or support organisation that attempts to empower women. Various aspects have been discussed in detail; yet, the handbook has barely scratched the surface of the entire realm of ICTs – the opportunities and challenges and the new avenues as well as risks that it opens up for women. The bottom line though is that the world is becoming increasingly reliant on ICTs and even in India, various policy measures and project-level applications led by the government are focused on bringing ICTs within the reach of the most marginalised sections of the country. In other words, one cannot ignore the new prospects created by this new 'information society' and the ways in which it is affecting our everyday lives. It is then in the best interests of organisations who are working to challenge power relations at the grassroots level, particularly, unequal gender relations, to engage with this new paradigm



and use it to their advantage so that they can provide women with sustainable and decent livelihoods opportunities and empower them both individually and collectively. The handbook has explored some of the ways in which this is possible in the rural information and communications context and the various aspects that organisations must think through as they begin to engage with this new paradigm.

We hope you have enjoyed reading the handbook and that it has got you excited about further exploring the use of ICTs in your empowerment initiatives for women. Don't forget to view and share the film, which also shows how ICTs are working in very real ways to change women's lives. We look forward to your feedback and hope to be of assistance, should you need further clarifications or insights in this area.

Grassroots organisations have made remarkable progress in enhancing the opportunities of poor, rural and disadvantaged women and empowering them to demand their rightful entitlements at the household level and the broader societal level. Yet, these women continue to be left behind from the latest developments and technological advancements taking place globally. In today's world – which is characterised by an increased reliance on "new" technologies such as computers, the internet, mobile phones and DVDs, as well as new and dynamic uses of "older" ones like television, radio and telephones – the potential of these technologies in transforming the lives of women and other marginalised groups has not been explored adequately. This book attempts to examine how Information and Communication Technologies (ICTs) can be controlled and shaped by disadvantaged women to meet their information and communication needs and to enhance their wellbeing through better livelihoods opportunities. Drawing upon the personal narratives of women and the advice and insights of experts engaged in this field in South India, it encourages women's organisations to think of new ways in which they can use ICTs to strengthen their existing goals and activities.

The book is accompanied by a film, titled "Exploring New Horizons: Stories of Women and Computers", which highlights the experiences of women from three projects in South India. These women have used ICTs to create new roles, opportunities and statuses for themselves as well as reach services and entitlements to their community more effectively.

IT for Change

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