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ICTs for Poor Women - Grameen's Experiences

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IT for Change

ICT projects targeting the rural areas: Some examples

The revolution in computers and telecommunications networks and the accelerated rate of this change, along with the global explosion in knowledge, are creating unprecedented changes in the flow of trade, finance, and information in and among nations. New jobs, an explosion in entrepreneurship, access to education, ease of access to global markets etc. are dividends of this revolution in information technology. Yet, the fruits of the Information Age are out of reach for many in the developing countries like Bangladesh. This gap, the "digital divide", threatens to cut off populations from good jobs and the chances to participate in the affairs of the broader society. For some citizens living in the cities, technology brings the promise of inclusion, opportunity and wealth. Most of the population of Bangladesh living in the rural areas have poor access to information and inequitable access to ICT. This digital gap is widening between rural and urban population.. In the social context of Bangladesh, the rural women in particular, fall into this category.

"Grameen" felt that the application of ICT can play a vital role in the field of development and poverty reduction. A cluster of companies have been created to bring both information technology and education to the poor people of Bangladesh. Grameen Communications, Grameen Phone, Grameen Star Education, Grameen Telecom, Grameen Software, Grameen Shakti (energy) etc are created to bring ICT to the poor, and build ICT capacity in Bangladesh. Grameen Communications is dedicated in developing ICT projects targeting the rural areas.

Empowering rural women through "PALLI PHONE" project:

Grameen Telecom pursued ICT as a very potential tool to empower womanhood. **Since 1997** Grameen Telecom in collaboration with Grameen Bank, strengthening the ignored hands of thousands of rural women providing "Money Making" Cellular Phone under the project "PALLI PHONE" which means "Village Phone (VP)".

Village Phone (VP) is a unique idea that provides modern telecommunication services to the poor people in Bangladesh. Grameen Bank, world famous for providing collateral-free loans to the poor in rural Bangladesh, plays a vital role in Grameen Telecom's special Village Phone program. The Bank provides necessary organizational support to GTC in selecting members, collecting bills, handle day-to-day problems etc.

A Grameen Bank member, who has a good record of loan repayment and literate or having children or someone of her family who can read and write, is entitled to have a Village Phone. Village Phone Operators under the lease-financing program of the bank provide the services to the people in the adjoining area, covering both outgoing and incoming calls. Each Village Phone remains under the custody of a village pay phone operator, who is responsible for extending the services to the customers, collection of call

charges according to prescribed rates and proper maintenance of the telephone set.

GTC has 14 unit offices in different parts of Bangladesh who are responsible for the VP operation in the field. The duties of field level Officers are to locate new coverage areas, help GB branch manager to select member(s). Also to provide after sales service, which is related to repairing handsets or problem shooting (hardware/software), bill related issues etc. GTC has an understanding with Grameen Phone whereby GTC purchases airtime in bulk for all the VPs in operation. GP prepares the monthly bills and send these for payment. GTC prepares individual bill in Bengali, the local language and send these bills to the corresponding Grameen Bank branches with a bill summary for a particular branch. Grameen Bank collects the VP bills along with its other dues. The concerned Grameen Bank branch pays the bill to GTC within the last date of payment.

The operator's income is derived from the differences between the air time charges paid by the customer/s and the billed amount required to be paid by the VP operator along with a flat service charge. Main objectives **:**
- To provide easy access to telephone services, all over rural Bangladesh
- To initiate a new income generating option for the villagers
- To gradually bring the full potential of the Information Revolution to the doorsteps of Villagers (i.e., bringing IT to the Poor)
- Using telephone as a new weapon against poverty since connecting rural areas to the rest of the world brings new opportunities to the rural populations.

Grameen Communications (GC), an associate of Grameen family of enterprises is a not for profit organization launched its operation in 1997 and set to pull-in the benefits of ICT services to the rural, underprivileged population of the country. Since its inception GC has been working to

- Contribute to the *Economic, Social & Cultural development* of the rural livelihood by bringing the benefit of ICT to the rural doorsteps through its ICT based projects.

- Develop and utilize '*Advance Telecommunication Infrastructure.*'

- Serve those *who (Specifically Microcredit Practicing organizations and others alike) serve the poorest* by means Information & Communication Technology (ICT).

Understanding the scenario Grameen Communications has taken the initiative to bring the magical benefit of Information and communication technology to the rural doorsteps through its rural Tele-centers and help rural people connect to the pace of changes and development happening around the globe as well as to set a model to others who has keen interest to do good to the most ignored but major part (More than 80% of the population) of the society. GC made it because it has a strong social commitment and

honest will to bring light to the dark part of the country, connects the underprivileged to the free-information and communication pipeline, help them actively contribute to the on-going information revolution and bring the misfortunate, uneducated and financially week population to the same line where rest of the world stands.

1. Project: VCIP Modhupur

The project has been in operation since June 1999 at Madhupur sub-district in Tangail District, 160 km away from the capital. It is equipped with computers, laser printer, scanner, Modem digital camera & land phone. The project also works there as an ISP and provide internet connection to Three (03) individual persons/ offices including Jalachatra Hospital.

Connectivity mode	**:** Dial-up Internet
Area Covered	**:** 193.32 sq-miles
Market size (Demographically)	**:** 375295

2. Project: VCIP Dhanbari

This is a replication of VCIP Modhupur project and an initiative of a person who received training from VCIP Modhupur. Service initiated on April 2001 with technical assistance of GC. The project is located in Dhanbari sub-district, 170 km away from the capital. Its infrastructural facility is identical to VCIP Modhupur.

Connectivity mode	**:** Dial-up Internet
Area Covered	**:** 126.35 sq-miles
Market size (Demographically)	**:** 245346

3. Project: GDC Mirzapur

GDC Mirzapur has launched its' operation on June 2001 at Mirzapur sub-district in Tangail District some 70 km away from the capital. The project is equipped with Server, computers, laser printer, scanner, Radio modem, land phones and others.

Connectivity mode	**:** Micro Wave Link (Server + Radio Modem + Antenna at both end used)
Area Covered	**:** 144sq-miles
Market size (Demographically): 343198	

The project also works there as an ISP and serves 17 individual persons/ offices. Notable clients include Bharatesshawari Homes Institute (Residential

school & collage for girls), UNICEF local office and Small agro based business entities.

4. Project: GDC Telehealth Care Chittagong

Inaugurated on September 2002 at Chandgaon, Chittagong as a specialized telemedicine services provider to the poor villagers & tribal population nearby, low earner workers, patients seeking better treatment options, Doctors. The project equipped with Server, computers, laser printer, scanner, multimedia projector, radio modem, Mobile phone and others. A health & treatment information (Local, National, and International) website and portal containing health related information database is being developed but yet to host in the web. The project also works as an ISP and has a scheme to provide Internet to local medical practitioner at a low cost.

Connectivity mode : Micro Wave Link + Fiber Optic + Micro Wave Link network solution

Services of the projects:

The services are unique in context of the location and were not available before to the target population of the remote geographic locations. The services are

- **Information services:** Information on health, education, agriculture, environment, job, travel etc. is available now at the rural areas covered by the projects against a very nominal cost for internet browsing. Efficient browsing assistance for information seekers is available. The important value addition to the local agro based economy is the open access to the current major market-price of agricultural products information for local agro based industry.

- **Email & communication Facilities:** The projects make communication become easy & global, cheaper & faster to the target population. Today an illiterate village farmer from any of the project locations can send and receive emails, photos (Scanned/ Digital) to his relative living in the other part of the globe in no time.

- **Training courses on computer applications:** Provide basic course on computer, operating system, Internet, MS Word, MS Excel, and higher courses on Visual Basic, Web Designing and Development, Graphics Designing and Hardware Trouble Shooting etc. **Total 380** unemployed rural youth become computer literate from the projects so far.

- **Word Processing, Printing & "Digital Photo Studio" Services:** This Services includes facilities to write and print/ email applications, letters, resumes, newsletters and get digital photos. In VCIP Modhupur 1700 persons came till last month to get their word processing work done.

Computer lab facilities: **The projects provide computer lab facility to the schools and colleges around which do not have their own computer lab.**

- **Telemedicine services:** The GDC Telehealth care Chittagong project is dedicated to provide following telemedicine services
  - Health & Treatment (Local, national, international) information service
  - Communication service between rural patient/ rural doctor-urban doctors
  - Basic health awareness service conduct periodically using multimedia equipments in remote rural places

Impacts/Benefits:

Access to the Information

The Projects are providing access to information through Internet to the villagers. The villagers can have a direct access to the Internet that helps them decide things like admission to colleges and universities.

Availability of Information

Village people, government and also the local NGOs or institutions are accessing information by utilizing the services of the projects on education, health, agriculture, environment etc.

Creates local entrepreneurs and job opportunity

The projects are creating jobs in rural areas. At present Grameen Communications has recruited seven local youths as staffs to operate the centers. 70 persons have been employed in Grameen Bank data centers among the 380 students who have completed computer course form the projects. Some students started operating small computer services business replicating the VCIP/ GDC model. **Mr. Rahel Ahmed** was one of them. He was an unemployed ICT illiterate young man when he first came to enroll for the ICT training at VCIP modhupur project. After successful course completion Grameen Communications provided him technical know-how and other assistance to develop an ICT center at the village he resides. Today he runs his own ICT service center at Dhanbari and earns a good living from that.

Reducing the migration trend from village to city

The lack of job opportunities in villages creates mass migration from villages to cities. However, there are not enough jobs in cities to provide employment to the migrant villagers. As a result most migrant to cities end up living in slums, displaced from their homes and unable to find jobs. The projects reduced such migration trend to an extent providing local people computer training which helps them make open small computer services business in their own locality. Some other computer literate people are being engaged

with data entry tasks. As village artisans get direct access to global markets through the projects, their trend to rush to the city get reduced. They even had to go to cities for very minor jobs like composing, printing, emailing, chat, information seeking and others alike.

International and local correspondence

There is a large and growing number of Bangladeshi expatriate migrated in different parts of the country and in different countries like the Middle East, Europe, North America, Australia and Canada. It is difficult for the village people who have relatives abroad to contact them by telephone and by traditional postage system as high costs and long time delays associated with international and local correspondence. The traditional postal system is also not convenient enough, time consuming and chance of loosing the mail in the middle is high. Now understanding the convenience the village residents are using email facilities of the projects to contact with friends and relatives at a very low cost and that make the communications faster then ever. The record book of VCIP Modhupur says more than 3300 emails have been sent & received till last month. It is indeed a huge amount in terms of the remote village like Modhupur.

Reducing the impact of the middlemen

Village residents (both producers and consumers) can check real market prices of the local agro products by connecting to the Internet through the projects. It helps the farmer to have better bargain capacity in selling their produces. The easy online communications with the buck-buyers also helps reducing the middlemen involvement. As a result the both the farmers and consumers are getting benefit in pricing.

Pioneering the concept Grameen Communications has contributed in bringing the information & communication gateway to the villages in the following way

Infrastructure development and utilization

Bangladesh has a poor telecommunication Infrastructure. Today only 850,000 (Approximately) land phones are available for the whole country (Around 144,000,000 population) and unfortunately very few of them are in use in the rural part and most of them are in use in the urban area. To bring Internet to the villages like Modhupur, Dhanbari was not a reality before 1999 as even uninterrupted electricity supply was not available in those places. Eventually a land phone is being managed for Modhupur to access the server (Internet gateway) situated at the GC head office in Dhaka but none for the Dhanbari. At that time Grameen Telecom who provides Mobile phones for Villagers under the project PALLI PHONE (Village Phone), extend their helping hand and still a Grameen Telecom's mobile phone is being used in Dhanbari center to access the server (Internet gateway). But scenario is changing and understanding the need of communication infrastructure for organization like GC, several organizations has came up today providing innovative network solutions. For the most recent project (The GDC Telehealth care Chittagong) GC outsourced a network solution which is a combination of Microwave and

fiber optic link. In GDC Mirzapur a radio wave link has established the network with the internet gateway.

The Hurdles

Lack of awareness and educations
One of the major obstacles GC had to face is to make the villagers understand the utilities and benefit ICT services can bring to their living. In Bangladesh literacy rate is around 35% (2001) and most of the rest of 65% illiterate population reside in the villages where GC dares to bring the ICT services. But today villagers of Modhupur, Dhanbari, Mirzapur and Chandgaon knows what Computer & Internet are and how they can help them to get in touch with the rest of the world and their relatives migrated in the other parts of the world. They also understand how the training service of the projects opens an opportunity to build their professional career where there is very few career opportunity prevails in the rural part of the country.

Unavailability of relevant contents in local language
On of the major objectives of the Tele-centers are to provide appropriate information against specific local requirements, that varies place to place, on different issues like local agricultural products and its industries, agricultural market, modern agricultural process, pest control, farming, family planning, health, diseases and treatment options, downloadable forms, booklets of different agencies and others alike. But in most cases there are no or low quality information available on the internet or in any other soft form. Insufficient Supply against specific local Demand of information (May be in the local form) is experienced.

No supportive Govt. approach and overall ICT infrastructure
Though Bangladesh Govt. announce ICT as the most priority thrust sector but ICT supportive national policy and infrastructure are yet to achieve a standard. Govt. agencies themselves are still away from automating its bureaucratic operational mechanism and E-governance remains a conceptual phenomenon in the country. One of the major causes of the slow growth of the ICT based Tele-center is the Govt.'s numb approach to the concept. The ICT based Tele-center can not bring optimum benefit to the underprivileged unless otherwise Govt. provide appropriate assistance in every possible way.

Sustainability is questioned in terms of the major services
To be financially sustained by its own earnings, the projects are largely relying on the services like ICT Training and Desk Top Publishing which comparatively brings less benefit towards the overall socio-economic development rather then the Information and communication services which expected to bring diversified utility, knowledge and awareness. The information and communication services still couldn't able to attract the desired level of interest of the target population; may be due to unavailability of appropriate and well presented relevant information and comparatively high communication cost. The Tele-centers could be well sustained with the information and communication services if

- Govt. provides low cost infrastructure and lunch e-governance
- Group of appropriate academician design and develop contents
- Other agencies start using the center as a medium to reach the target populations
- The Tele-centers are owned by the local community or by local entrepreneur provided that the service model is predefined and strongly monitored.

In the case of owning by the local entrepreneur the capital investment can be provided as flexible loan and, Training on effective operation and technical support should be provided.

Change is inevitable. Change towards development is must. GC is proud to initiate the change in the rural life towards being global using ICT and happy to set the example that ICT itself can play an important role eradicating poverty and strengthening the hands of working people.