

Mobile Connectivity and ICT Related Livelihood Skills for Women's SHGs

Adding Value to Lives of Rural Women

Concept Paper and Call for Proposals

Introduction

Women represent half of humankind and 48% of India's population. The important contribution that ICT can make in bridging the gender divide and empowering women has been recognized by the International Telecommunications Union of which India is a member. The paragraph below is a self-explanatory extract from ITU's Development Sector-Gender Related Special Initiatives Section website:

Equal right for women and men is a fundamental human right. Ending gender discrimination by 2015 is one of the Millennium Development Goals. There is still much work to be done to end discrimination against women and girls in education, at work and in promoting health and safety.

Information and communication technologies (ICTs) can be used to close the gender gap by creating new jobs for impoverished women. Women, for example, have been at the forefront of the village phone movement, selling airtime to rural people too poor to own their own phones. ICTs can also be used to promote basic literacy and education for women and girls, provide job training and prepare women for careers in the ICT sector as well as to ensure health and safety.

We seek to facilitate women and men's access to, and use of, information and communication technologies in developing countries and countries in transition through implementation of gender-related activities and projects and sharing information about the ICT-gender work of BDT, its partners and other stakeholders.¹

Recognizing the pressing need for addressing gender imbalances, the Government of India has introduced Gender Responsive Budgeting (GRB) and mandated the setting up of Gender Budget Cells in each Ministry/Department. GRB initiatives must promote gender equality and development and ensure allocation of necessary resources to this end.²

¹ <http://www.itu.int/ITU-D/sis/Gender/index.html>

² Workshop on Gender Budgeting(March 18-19,2010, Ministry of Women and Child Development & Indian Institute of Public Administration)

In India, the plight of rural women is particularly dismal. For example, literacy rate of rural women is only 46%³ and the rural maternal mortality rate is more than 600 per 1000 live births.⁴ Plagued by life-long discrimination, subjugation and dependence, most rural women are unable to realize their potential as equal and important participants in social, political and economic fabric of the nation.

The SHG movement is primarily aimed at addressing the needs for capacity building of rural women by organizing them into homogenous support groups that pool their resources to engage in micro-entrepreneurship activities and share the income thus generated. The SHG model of targeting women's empowerment initiatives has been found to be more sustainable than individual based models as these groups with their community/NGO backing tend to accumulate necessary social capital and also display better economic viability.⁵ The Ministry of Rural Development and the National Bank for Agricultural and Rural Development (NABARD) support self employment activities of SHGs through schemes such as *Swarnjayanti Gram Swarozgar Yojana* (SGSY) whereby credit and other support is provided to SHGs to enable them to engage in income generating activities. As on 31 March 2006, a total of 2.22 million SHGs had been formed of which 0.27 million groups, covering 3 million members had been assisted for taking up economic activities. NGOs too play an important role in such schemes by nurturing and supporting SHGs.⁶

The Universal Service Obligation Fund of India came into being with effect from 1.4.02 with the passing of the Indian Telegraph (Amendment) Act 2003 in December 2003. The Fund which is headed by the USOF Administrator, has a mandate of providing access to Telegraph (Telecommunications) Services to people in rural and remote areas at reasonable and affordable prices. The Fund has initiated a large number of schemes aimed at promoting public and individual access to telephony and broadband services in rural India. In recognition of the requirements of GRB, preferential allocation of broadband connections to women's SHGs has been incorporated in the USOF Wire Line Broadband Scheme. Further, a special scheme for provision of Broadband enabled Rural Public Service Terminals to SHGs has been incorporated in the Fund's activities⁷. These terminals will enable SHGs to provide banking, financial services and other broadband enabled Value Added Services (VAS) to the rural population. In the current Financial Year, DoT's Gender Budget Cell and USOF intend to

³ 2001 Census

⁴ <http://www.azadindia.org/social-issues/maternal-health-in-india.html>

⁵ Concept paper on USO Fund Support for SHGs prepared by Sasken Communication Technologies

⁶ <http://www.nabard.org/development&promotional/specialschemes.asp>

⁷ For more information on USOF, please visit www.usof.gov.in

initiate a series of pilots aimed at empowerment of women through ICT. The focus of activity shall be SHGs.

Programme Description

Recognizing the vital role that ICT can play in the empowerment of rural women, the Gender Budget Cell and the USO Fund of DoT propose to launch pilot projects aimed at facilitating SHGs' access to ICT enabled services. Further, as an endeavour to address common impediments to rural ICT connectivity⁸ while simultaneously providing employment opportunities to rural women, it is proposed to undertake pilots for provision of ICT related rural services by SHGs. In this initiative DoT would like to enlist the assistance of various stakeholders including inter alia mobile service providers, handset and modem manufacturers, mobile VAS providers, NABARD, Ministry of Rural Development and NGOs. Initially it is proposed to carry out pilots in the states **of Maharashtra, Gujarat, Kerala, H.P, A.P, and in the North-Eastern States.**

Objective

Given the importance of self employment and financial independence for the empowerment of rural women and the indisputable fact that connectivity can facilitate SHGs access to skills, knowledge, financial services and markets, enhance independence and reduce their dependence on exploitative intermediaries, DoT's Gender Budget Cell and USOF wish to bring together the CSR initiatives of various stakeholders to provide a discounted bundle of mobile services (connectivity and VAS) to rural women's SHGs. The envisioned mobile VAS would include those aimed at women's health, well-being and education, banking and financial services, market information, knowledge and skills etc. The VAS packages must take into account existing language and literacy barriers and support the specific self-employment activities engaged in by the SHGs being supported. Similarly, to provide a valuable means of livelihood to rural women while also facilitating rural ICT connectivity, it is proposed to facilitate CSR projects for SHG run rural mobile handset/ modem repair centres and SHG run solar based mobile charging facilities. It is hoped that these pilots will help to establish the workability of the SHG based model for women's empowerment through ICT and also demonstrate the success of

⁸ Such as lack of local repair centres for handsets and modems and non availability of power for charging mobiles and battery run CDMA FWT handsets

decentralized SHG run rural service centres for ICT related repair/charging facilities.

Project Categories

- Provision of a mobile connectivity bundle consisting of discounted handset, prepaid tariff plan and VAS subscription to SHGs with a service validity/warranty of at least one year
- Setting up of SHG run mobile repair centres in rural areas
- Setting up of SHG run modem repair centres in rural areas
- Setting up of SHG run solar based mobile/CDMA FWT charging centres in rural areas

Methodology and Timelines

(i) June 2010

- A Meeting of all stakeholders shall be organized at DOT HQ in mid June 2010 wherein concept papers, proposals, and presentations may be made and ideas exchanged. Service providers, handset manufacturers and mobile VAS providers may come forward with independent proposals or offer bundled service packages in coordination with others.
- At the end of the meeting a consolidated bundle of service benefits which can be offered to SHGs under each project types shall be arrived at. The required support from NABARD and DoT shall be highlighted.
- If possible each entity may indicate its preferred area/region of operation and partners if any, including NGOs.

(ii) July 2010

- Within 4 weeks after the above mentioned meeting, the list of projects and participants shall be finalized. Each entity/group would submit a detailed project proposal indicating clearly its selected area of operation, objectives, deliverable, time lines, partners, roles and

responsibilities and support if any sought from NABARD/DoT. Each project must be designed to achieve quantifiable results within 6-12 months with a clear time frame for mid-term review and project termination. For each project, a lead NGO shall be identified by project proponents/NABARD to assist in awareness creation, training and program implementation. (At the mid-term review stage and at end of the project, detailed reports indicating experience, achievements and necessary conclusions duly substantiated by statistics are required to be submitted to DoT's Gender Budget Cell for evaluation, feedback and compilation.)

(iii) August-September 2010

- Projects proposals shall be evaluated by DoT and the finalization of projects selected for implementation shall be completed within 4 weeks. This shall be followed by necessary formalities for integration of DoT/NABARD support, including signing of MoUs with stakeholders.

(iv) October-November 2010

- The projects will be launched in the months of October and November.
- The Gender Budget Cell-USOF team shall monitor progress and facilitate program implementation including interaction with NABARD, state/local agencies where needed.

(v) October-November 2011

- A comprehensive report on the entire program shall be prepared by DoT-USOF with the help of NABARD for sharing and dissemination of implementation experience and achievements with requisite quantification of results. This shall form the basis for future scaling up of successful pilots.

Support Sought/ Anticipated Roles and Responsibilities

- *DoT's Gender Budget Cell*: To coordinate and facilitate the contributions of various agencies including NABARD. To evaluate and compile programme results for further scaling up of the program.
- *USOF*: To provide subsidy towards tariff plan /subscription to VAS.

- *NABARD*-To facilitate micro credit for purchase of handsets/other infrastructure by SHGs and to designate lead NGOs for project implementation.
- *Mobile Service Providers*: To offer a special discounted prepaid tariff plan to women's SHGs including some free monthly talk time.
- *Handset/Modem manufacturers*: To offer discounted handsets capable of supporting various VAS, to women's SHGs. To train SHGs in repair work and provide sponsorship and support for setting up of rural repair centers.
- *Application Service Providers*: To offer discounted subscriptions to suitable VAS to SHGs. To adopt/develop applications to cater to the unique requirements of the SHGs supported.
- *NGOs*: To clarify the requirements of SHGs and coordinate with DoT to reach out to SHGs and facilitate scheme implementation including training of SHGs and handholding throughout project duration.

Benefits/Anticipated Outcomes

Through this initiative it is primarily hoped to enrich the lives of the women that are provided with ICT connectivity, information, skills and livelihoods under the programme.

It is also envisaged that the success of these pilots will effectively demonstrate the viability of Mobile Value Added Services to both rural populace (consumers) and to the various service providers. This programme shall give an impetus to the development and commercialization of meaningful mobile VAS applications for rural markets, especially those targeted at rural women.

It is expected that the SHG run repair/charging centres will adequately address some of the common impediments to the take up rural ICT by providing local repair facilities and overcoming power shortages. It is envisaged that these projects will encourage the setting up of such centres by service providers/manufactures and also impart the necessary confidence amongst all stakeholders about the practicality of running these centres by SHGs.

Finally it is expected that the success of these projects will lead to scaling up of such initiatives to the national level under both commercial and CSR agendas of service providers/telecom manufacturers.

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