

WHEN WOMEN UNITE
CONNECTING THE POOR - A VISION FOR THE FUTURE

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Experiments in various developing countries have proved that organizing the poor into small self help groups (SHGs) goes a long way in addressing the problem of poverty. Women are the best change agents to touch the core of poverty. Hence women SHGs have become the ray of hope for developmental practitioners. Realizing the power and potential of SHGs in alleviating poverty, the Government of Andhra Pradesh has started mobilizing poor women into SHGs. This is a unique phenomenon where the government has taken the role of an NGO and started mobilizing the poor into SHGs.

A typical SHG constitutes 10-15 like-minded women living below the poverty line. Often, women belonging to neighborhood communities, sharing thoughts and problems with one other form SHGs. Members of SHGs save an equal amount of money as decided in their groups. The SHG movement started with the slogan 'save a rupee a day'. However, there are a number of groups today that save more than Rs.2/- or Rs.3/- a day. Over 5.5 million women have organized themselves in 4 lakh SHGs and their turn over is projected at around Rs.1200 crores.

The SHG movement in the Ranga Reddy district is not merely confined to savings and internal lending. The SHGs are fast emerging into instruments of socio-economic change in rural areas. This has taken the shape of a silent revolution, initiating social transformation in rural areas. At the village level, these SHGs associate into village level federations and later expand to the mandal level. At the mandal level, there are 33 Women SHG federations called Sneha Sanghas. In a widely appreciated move, 13 of these federations are now registered under Mutually Aided Cooperative Thrift and Credit Societies (MACTCS) across the country.

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It consists of 15 Board of Directors (BOD – Honorary workers) among these one President and one secretary will nominated. Initially, the amount is generated by the society through share capital (Rs. 3000-5000 thousand) from the SHGs in very good grade. The MACTCS in turn gives a loan of Rs.0.25 lakh – 1 lakh to the shareholder of SHGs. The MACTCS gives loans to the groups and the groups in turn give loans to the individual members. Thus, the responsibility at the MACTCS level is with the groups and within the groups it is with the individual members.

These village level SHG organisations have grown to a level of self-sustainability where they now demand greater access to Information. They demand information on public sector schemes, market prices, weather and so on. Most of the farmers in these villages are involved in vegetable cultivation and they supply their produce to the city market (as Ranga Reddy District is a periphery to the twin cities of Hyderabad and Secunderabad). The Government of Andhra Pradesh has opened 8 Rythu Bazars (Farmers' Market); where the farmers can sell their produce to the consumer directly.

In fact, these village level organisations are just ready to absorb information and communication linkages with the rest of the world. MANAGE is a National level apex institution supported by the Ministry of Agriculture, Government of India on capacity building issues. It is engaged in developing and testing new models of agricultural extension. MANAGE is currently working on new innovations in technology dissemination across the country. Cyber Extension, the use of information and communication technology for Agricultural Extension is one of the most important themes of MANAGE. Under this initiative, MANAGE is testing ICT connectivity at the state, district, block and village level.

The Ranga Reddy Project is the village level action research project of MANAGE. To test the information needs, information supply and the efficacy of setting up "*Village Information Kiosks*", MANAGE has taken up a project on "*Reaching The Last Mile: Information and Communication Technology for farmers and farm families at their door step*" in Rangareddy District of Andhra Pradesh, the home district of MANAGE.

The main objectives of the programme are

- Creating IT awareness and providing necessary online support with required equipment for farmers and farm families at the village level.
- Providing need based research and extension information to the villages.
- Reducing drudgery of account maintenance and other manual book keeping by providing appropriate software at MACTCS/village level.
- Facilitating communication among DRDA/Collectorate/State level functionaries through email/Internet.
- Providing access to global information on various aspects (agriculture, weather, marketing, health etc.) to farmers.
- To empower rural women through information technology.

Felt needs identified by SHG women on ICT

- Information on agriculture and allied aspects
- Market trends
- Crop cultivation practices
- Good quality inputs (seed, fertilizers, etc)
- Source of Information on research recommendations
- Weather report
- Land particulars
- Income generating programmes (IGP)
- Marketing facilities of IGP
- Health education
- Child care
- Promoting education
- DRDA programmes, policies, etc
- Railway and bus timings and reservation
- Linkage between SHG women and other Government Departments
- Communication facility
- Details about SHGs
- Daily news

Record maintenance at Sneha MACTCS

Computers were installed in 10 mandal level SHG federations in the Rangareddy District in the last week of September 2000. (Medchal, Maheswaram, Keesara, Ghatkeshar, Shameerpet, Hayathnagar, Ibrahimpatnam, Ganded, Chevella and Shabad Sneha MACTCS) to establish a two way communication linkage among all the key departments, agencies and other rural communities and also for getting information access (both local and global) at the village level. One System with one Printer, one Modem and a 1 KVA UPS was provided to each village. Initially, the expenditure for this Project was borne by MANAGE. The connectivity at these 10 villages was set up at a total cost of Rs. 10 lakhs. In the RR District project, the ten village-booths cater to the surrounding 25-30 villages, from where these MACTCS have SHG members. *The Village Information-Kiosks* have been established in the buildings of MACTCS, which are located in the vicinity of Mandal headquarters (a sub-district administrative structure in A.P.; A district has on an average 40-50 Mandals, and each Mandal has around 25-30 villages i.e. to around 25000 to 30,000 people). These places are well connected with major roads that are important as bus routes. . Thus, the total reach of the RR District project is around 250-300 villages. The *Village Information-Kiosks* are located on the roadside in the central villages where people normally travel.

Village Information-Kiosks

To begin with, *Village Information-Kiosks* have telephone connectivity. The hardware is procured and given to the women groups under agreement with the President of the respective MACTCS. The MACTCS has a President, a Secretary, Board of Directors, an accountant (basically to maintain MACTCS finances), a Manager and community organizers, at the Mandal Head quarters who manage the *Village Information-Kiosks*. All MACTCS have constructed their own buildings and have provided adequate space for the “computer room”. They have also provided the telephone and electric connection as well as the furniture. These functionaries have been provided “basic IT training” by the MANAGE IT facilitator at the *Village Information-Kiosks* sites. MANAGE has provided the service of one IT Facilitator at each of the 10 *Village Information-Kiosks* for a period of 1 year to ensure proper

training to Board of Directors, community organizers and other literate members in the groups. The facilitators also assess the information needs at the village level.

The IT Facilitators at these *Village Information-Kiosks* have already trained over 20 persons at each site on “ MS Office”, Internet and e-mail. At some of the villages, the younger generation has already learnt Ms-Front Page and other web-designing software tools. These high-school level students have shown keen interest in learning new technology. Language was no barrier for learning computer. MANAGE has also taken care that the IT facilitator is from the local area, so that he/she can interact with participants in the local language and create awareness about ICT by organizing Individual and group contacts with SHG members, through frequent meeting, Maha sabha, Processions, exhibition on Use of ICT in their daily life, etc.

Services

Maintenance and operation of MACTCS finances is one of the major services in the *Village Information-Kiosks* sites. Earlier, two accountants (appointed and paid by the MACTCS groups) maintained the accounts, though at present only one of them is able to shoulder the whole responsibility. The other person is free to collect information needed by village members and host on the website of the *Village Information-Kiosks*. The Accounting System Software was provided by MANAGE. MANAGE has also provided Telugu software to make learning easy.

At Present, this ICT facility is being used for the following purposes

- Learning through CDs (Agriculture, CDs like Vyavasaya panchangam, crop cultivation practices of different crops, Watersheds, Sangam CD on Group dynamics, Health and sanitation, Child labour, Child education, Care during Pregnancy and lactation, -Pickle making, IGP etc.)
- Fast communication with different officials through e-mails
- Browsing of Internet on different areas of interest like., weather report, health and nutrition information, Agriculture related information, railway and bus timings, newspapers, school results, market rates etc.

The telugu websites are very popular at all these kiosks. The newspaper websites of Vartha.com, eenadu. Net and even Deccan.com (an English daily), are being accessed regularly. Evaram.com a telugu website is very informative and gives information on virtually every issue right from the subjects like child health and nutrition to DVDs, films, matrimonial and medical services. These websites have helped create tremendous awareness among rural masses and a hunger for education.

All the MACTCS Executive body members have their individual e-mail IDs and they send feedback to the PD, DRDA the district Collector and ministers through e-mails. They are also keep MANAGE informed on technical issues and information needs.

The MACTCS Office bearers have improved their skill significantly and give power point presentation to all the visitors. Power point presentations are also used to demonstrate their progress to the board of Directors and group members. To reduce telephone charges, they keep the required information offline after browsing.

Who owns the project

Initially, MANAGE paid honorarium of Rs. 4500/- per month to the IT facilitator for one year After that, for six months, MANAGE paid 50%, i.e 2250, MACTCS paid RS. 1500 and the IT facilitator had to generate Rs. 750 from the kiosk. After this period, MANAGE gave 1/3rd of the amount i.e Rs.1500/- & -MACTCS gave Rs.1500/- and the IT facilitator had to generate the rest. Now MANAGE is not paying; and as the -MACTCS owns the project. Presently, the manager and accountant of Sneha MACTCS are operating computer in eight Kiosks. The remaining two kiosks the MACTCS are paying Rs. 2000/- honorarium to IT facilitator and he has Rs. 2500 to generate from the kiosk; by providing training; to the members children on ,-browsing Internet, Sending and receiving mails, etc., on charge basis in addition to the Society transactions.

Common Problems

Initially, women hesitated to use the computer. However, after many interactions and a lot of encouragement, they learnt the use of computers, and eventually reached the comfort level of creating their own e-mail IDs and keeping in touch with others with e-mails. The main drawback is that there is not enough agriculture related information in the internet and the available information is in English So language is the other major problem. As many of them are not conversant in English, it has become a stumbling block.

Current activities

- Group members are undergoing training on the basics of computers
- Getting information through Internet and transferring the same to the villagers through community organizers as liaison workers.
- Providing day-to-day weather and market related information to the villagers.
- Sending and receiving mails.
- Computerization of total MACTCS transactions and each and every group member's particulars.
- Providing agricultural and allied sector information to the villagers in the form of CDs, or through Internet.
- Developing their own federation/MACTCS web site at the mandal level and linking to the MANAGE web site
- Computerization of insurance particulars of the group members in group insurance scheme

Why IT is needed – Experiential sharing by SHG women

- “Maintenance of accounts has become easy.” – Ms. Sabitha, Accountant
- “I can learn to use the computer without any knowledge of English.” – Ms Vijaya Lakshmi, Board of Director



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- “We are able to generate income by watching income generating programmes on CDs like Maa Nestham which teach skills like pickle making, rolling of sarees surf making etc.” – Ms. Varalakshmi, Board of Director
 - “Telugu websites would have been more useful to us.” – Smt. Vasantha, AGS
 - “I am able to browse the internet and send mails to PD., DRDA, collector etc. without prior knowledge of English or computers.” – Ms. Suimathi, Manager
 - “Being illiterate farm women, the weather reports, news, market rates and other information is very useful to us.” – Smt. Kamamma, President, MACTCS
 - “I have harvested the tomatoes after seeing the weather report.” – Smt. Krishnaveni, Farm Women
 - “I am a brick maker and the weather reports are very useful for me.” Smt. Vasantha, Group member

Replication of the Model

The Information and Communication Technology for Rural poor through SHGs started with 10 kiosks, in 10 SHG federations in the Ranga Reddy district of Andhra Pradesh. It is replicated in 100 such federations in Andhra Pradesh. Soon it may extend to 1000 kiosks within a year and then to 10000 within a span of five-years. The model has evolved over a period of time considering peoples’ information needs. It is necessary to develop forward and backward linkages considering the existing information needs of the rural poor.

Overall learning: A message to the people

- Computers are useful even in rural areas – Within a mandal it has a high usability at the Panchayath level, Mandal level and SHG Federation level. Its relevance is the highest at the SHG federation level and women who belong to the group can access/utilize the system to their benefit.

- High degree of literacy is not a pre-requisite for using the computer/ internet facilities.
- Local language software, information in the net and digitised information in the local language should be tailored to the needs of the rural poor.
- Initial capacity building is very crucial. The service of the IT facilitator can be on a tapering basis

Recommendations / Future thoughts

- The ICT should be promoted to all such places where mandal level federations exist.
- Investment of capacity building on tapering basis.
- Investment on digitising information in local language
- User friendly kiosks at market yards/rytu bazaars where in young agricultural graduates can be given a chance to establish linkage with the farmers
- Linkage with the technical resource organisation - Direct interaction between farmers and scientist in public and private sector should be encouraged. Information relevant to the farmers should be made available on the Internet.
- Provide market linkages through ICT with the help of concerned department
- Direct contact with scientists and export systems through ICT (DRS, V.C etc)