

RURAL WOMEN ENTREPRENEURSHIP AND ICTS- A CASE STUDY OF RURAL E-SEVA IN WEST GODAVARI DISTRICT

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ABSTRACT

Promoting rural women entrepreneurship is essential for reducing poverty and aiding economic growth of our country. ICTs are considered as one of the effective tools for economic development and Digital India programme. Rural e-seva centres working in ICTs in west Godavari district of Andhra Pradesh were run by women self-help group (SHG) members of Andhra Pradesh. This rural e-seva project trained the rural women of west Godavari district of A.P as e-seva entrepreneurs with the objective of empowering them and giving them economic freedom on one hand while increasing the ICTs utilisation on the other hand. Training and education are crucial for the adaptation of ICT technology by the rural women entrepreneurs and self-help groups. This also created a market for ICTs in rural India. This benefitted the government, the public and the rural women entrepreneurs. The aim of the present study is to gain insight into the concept of rural women entrepreneurship in ICT sector focussing on to study opportunities and advantages experienced by rural women, issues and challenges in the practices in ICT to make them beneficial for rural communities and to identify the changes in the lives of the rural women entrepreneurs after ICT's intervention. And most importantly it facilitates the "Digital India" initiative of central Government.

Keywords: *Challenges, changes, Digital India initiative, Information and Communication Technologies (ICTs), issues, opportunities, Rural women entrepreneurship, rural e-seva centres, self-help groups, West Godavari district*

I BACKGROUND

The incidence of off-farm and informal sector work in rural India is high. For example, many rural women are engaged in small-scale farming, seasonal agricultural labour work and non-farm employment. For many rural people, however, agriculture is the most important source of income. The dependence on agriculture as a main source of income makes many, especially rural women vulnerable to weather and seasonal fluctuations in demand.

Against this background, enabling rural people to start non-agriculture related businesses can be an important step to diversify their sources of income. In particular, rural non-farm employment shall serve as a source of income to those who are unable to participate in agricultural activities. In addition, these entrepreneurs may create further employment opportunities for individuals within their business.

Women entrepreneurs are an important source of economic development of our country. A majority of the Indian women live in villages. Therefore there is a need to develop rural women entrepreneurship for the true development of our country. Urban women are motivated towards entrepreneurial activity by their education and the occupational and economic status of husband/father. These urban women consider entrepreneurship as Innovative, Challenging. Whereas the rural women are not much educated, have no prior experience, no financial resources and no family support. So, for these rural women entrepreneurship is just a source of income. In India, women play a substantial role in the rural sector.

And Digital India is a campaign launched by the Central government to ensure that Government services are made available to citizens electronically by improved online infrastructure and by increasing Internet connectivity or by making the country digitally empowered in the field of technology. India's Information and Communications Technology (ICT) industry pledged to offer solutions to turn India digital, as envisaged by Prime Minister Narendra Modi in his Independence Day address to the nation on August 15 2016.

ICT's have immense potential to create employment opportunities for rural women. ICT's can play an important role in empowering the rural women. ICTs are considered as one of the effective tools for economic development and Digital India programme.

Based on the above observations, the present study is undertaken to gain insight into the concept of rural women entrepreneurship in ICT's.

It also serves the objective of empowering them and giving them economic freedom on one hand while increasing the ICT potential and Digital India programme in the rural areas on the other hand.

II OBJECTIVES

It is necessary to increase the opportunity of self-employment for educated and uneducated women through the development of rural entrepreneurship. Also the self-employed women entrepreneur creates not only her employment but also creates employment opportunities to other rural people. It is most important to create a favourable atmosphere for a healthy development of entrepreneurship.

However, this study attempts to study how the rural women in the West Godavari district of Andhra Pradesh have managed to establish successful eseva ventures. This study also focuses on how they have managed to increase the opportunity of self-employment, economic independence, personal and social capabilities among rural women and have been successful in diversifying the non-agricultural related businesses in rural areas of diverse parts of India.

The development of a society largely depends on the access to Information and communication technologies. This study shows how it is possible for rural women to take advantage of the booming rural ICT industry and develop entrepreneurial activity instead of settling in seasonal agricultural jobs.

Thus the objective of the present study is

- to gain insight into the concept of rural women entrepreneurship in ICT sector in West Godavari district of Andhra Pradesh focussing on to study the women entrepreneurs in ICT's,
- to explore the opportunities and advantages experienced by rural women in establishing their eseva businesses successfully,
- to investigate the issues and challenges in the practices in ICT to make them beneficial for the rural communities and
- to identify the changes in the lives of rural women entrepreneurs from ICT's.

III SIGNIFICANCE

Although women entrepreneurs are highlighted as making significance contribution toward the nation, however, research regarding the Contribution of ICT for the development of women entrepreneurs in India is still less.

ICTs have potential to deliver different solutions to management and business problems as well as to the exploitation of entrepreneurial opportunities. Supporting women entrepreneurs to introduce new technologies in their enterprises enhances the potential to increase productivity, create employment, reduce poverty, and promote local development.

Rural women entrepreneurship improves the wealth of the nation in general and of the family in particular. Traditionally rural women in India are more engaged in agriculture and household activities. But the emerging trend is the transition of rural women from low productive sectors to entrepreneurship. The rural women entrepreneurs in Andhra Pradesh, when provided with the opportunity of working in ICTs, took the situation as a challenge and contributed to the wealth of the nation and of the family. These rural women who took up eseva business are not educated, had no prior experience, no financial resources and no family support.

The rural eseva centres enabled the government to make necessary services available at affordable prices to all the concerned, plug leakages of revenue and enhance income of the government. This also empowered the rural women and improved their incomes by profit sharing. The success of these rural women paved way for thousands of other rural women to take up entrepreneurship thus making the study of their activity significant.

Therefore this research paper focuses on the rural eseva activity undertaken by the Andhra Pradesh rural women self-help groups of West Godavari district and presenting the main findings.

IV METHODOLOGY

For Secondary sources and information Journals, articles, newspaper, internet, books and ILO report on women entrepreneurs are referred. The secondary data is also collected from the published reports of the Planning commission on self-help groups in A.P.

V LIMITATIONS OF THE STUDY

The study is conducted based on the secondary data available which is only a conceptual research and no empirical results are available. Also the study is limited to the West Godavari district of Andhra Pradesh.

VI LITERATURE REVIEW

ICTs are consistently hailed as one of the most effective tools for economic development. (Rice (2003) and Kenny (2002) described ICT's as below:

- ICT can allow individuals in developing countries to participate more competitively and with greater ease in the regional, national and global economies and reduce uncertainty for women while doing business.
- Access to ICTs allows women entrepreneurs to sell their products in the most portable markets and define the optimum timing of sale.
- ICTs reduce the exploitation of women entrepreneurs by e-middlemen.

ICTs are associated with increases in productivity and efficiency at the level of the firm, as well as lower transaction costs and rapid innovations (Pilat 2004). In development planning and decision-making, women's participation is considered an essential element in all spheres in order to confront power relations (as noted in the Beijing Declaration and Platform for Action). In the development spectrum, India is home to the largest number of ICTD projects in the developing world, covering a wide range of objectives, including e-governance programmes, e-commerce projects, community media-based strategies, new institutional alternatives in development like telecentre-based enterprises and service delivery initiatives with a localised orientation (Paul et al 2004). Colle and Roman (2002) also use case studies from ICTD projects in developing countries to assess the factors necessary for building participatory community processes in tele-centre design.

Thus, it is understood that Information and Communication Technologies (ICT's) bring with them greater efficiency as well as new possibilities for rural women empowerment.

VII INTRODUCTION TO SELF-HELP GROUPS IN A.P

Self-Help Groups are set up in India for the women welfare. All women in India have the opportunity to join any one of SHGs for training and development, so as to be an entrepreneur.

SHGs have played valuable roles in reducing the vulnerability of the poor through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them more control over the assets and increasing their self- esteem and knowledge. (Zaman, 2001)

As per the Statistical Information about Andhra Pradesh report, in Andhra Pradesh alone, an estimated 850,000 SHGs involving over 10.2 million poor, rural women have generated over 19 billion rupees (287 million dollars) in savings over the past decade. As per the NABARD, it is reported that total savings amount of SHGs with

banks as on 31 March 2010 are Rs.6198.71crore, out of which Rs.4498.66crore are savings of exclusive Women SHGs

Status of DWCRA/SHG in Andhra Pradesh

Total Groups	4,57,526
Women Covered (Members)	61.10
Savings	(Rs. In crores) 847.06
Average Corpus per group	(Rs.) 32957
Total Corpus	(Rs. in crores) 1507.89
Loan mobilised from banks under SHG linkage programme	(Rs. in crores) 1160.71
Average Savings per groups	(Rs.) 18514
Average Credit per group	(Rs.) 32975

(Source: Women Empowerment and Self Employment Department, 2003, AP)

According to the Society for Elimination of Rural Poverty, Government of Andhra Pradesh report (2013), as of 31st March 2013, there were 10,59,101 SHGs with more than 1,15,00,000 SHG members.

The statistics in the above table are a clear indication of the remarkable success of self- help groups in the rural Andhra Pradesh and also it is evident that given an opportunity by fulfilling all the needs and requirements the rural women will make use of opportunities in the solar power projects and also contributes for the development of the country.

VIII NWORKING OF THE SELF-HELP GROUPS IN ANDHRA PRADESH

Andhra Pradesh has generated a successive SHG promotion.

Livelihood Enhancement Action Plans (LEAPs), i.e. Village Micro-Plans are developed as sub-projects through the SHG’s. LEAP starts with the social and resource maps of the village Infrastructure gaps, constraints and structural needs are also identified.

The Comprehensive Insurance Package (CIP) seeks to develop a community-based delivery of life and health (hospitalization) insurance services through SHG’s. These would comprise about 30,000 households, including about 140,000 adults and children. The Comprehensive Basic Health Package (CBHP) is supposed to improve the health status of the poor through community managed preventive and quality ambulatory care and a scoping study of Weather Based Index Insurance, is to serve as an alternative to traditional crop insurance scheme.

Project Shakti ("strength") connects self-help groups with business opportunities. Hindustan Lever offers the groups the chance to become very local, small-scale sellers of the company’s products. The groups, typically 15-20 people, buy a small stock of items such as Lifebuoy soap, Wheel detergent or Clinic shampoo, which are then

sold direct to consumers in their homes. Working in conjunction with the local district authorities, Project Shakti was piloted in 2002 in 50 villages in the state of Andhra Pradesh.

The World Bank, UNICEF(The United Nations International Children's Fund), UNDP(United Nations Development Programme), CARE(Credit analysis and research), IFAD(The International Fund for Agricultural Development) etc. are working in coordination with the self-help groups in A.P. A key in the success of the self-help program has been the commitment of NABARD(National Bank For Agriculture & Rural Development) administration with this program. In Andhra Pradesh Self-help group movement, one noteworthy observation relates to the linkages between different approaches towards development, poverty reduction and empowerment. The Andhra Pradesh Government is able to successfully implement all the above projects through the SHG's.

As per the Planning commission report, out of 2.10 lakh DWCRA (self-help) groups in the country 79,000 are in Andhra Pradesh. As per the World Bank report, more than 40% of the SHGs that exist in India are in Andhra Pradesh and about 20% of all the women SHGs that exist in the world belong to Andhra Pradesh.

As per the Planning commission report, not only the Andhra Pradesh state had the highest number of DWCRA groups but also the most successful in the country. The success of this programme has been attributed to adult literacy among women.

"What we see happen here I want to see happen in every country"- Kofi Annan, Secretary General - UNO in March 2001, Commenting on the success of self-help groups. 'Export order from South Africa for pickles worth Rs 0.8 million' - these were just two of the success stories of women self-help groups in A.P.

IX THE CASE STUDY OF RURAL E-SEVA IN WEST GODAVARI DISTRICT

The rural eSeva centre is run by an entrepreneur or a group of entrepreneurs from SHGs. The project also focuses on women's empowerment through the selection of SHG women as entrepreneurs. Entrepreneurs are selected under the schemes of the District Rural Development Agency (DRDA) and of the agencies for Scheduled Castes (SC). Preference was given to women who are members of SHGs, and about 30% of the centres are run by them. The rural women entrepreneurs receive computer related training and guidance in managing the centre in the initial period for six months, followed by periodic meetings to get inputs on new services and to discuss issues and problems.

The aim of the eSeva project was to provide rural citizens with different government services at a single point and place through web enabled kiosks. As a considerable number of these centres were run by women self-help group (SHG) members, the project would empower them to become women entrepreneurs in their communities through the use of ICTs in rural areas.

The project was set up in West Godavari District, where kiosks (e-sevaKendras) were established at the 46 mandal headquarters with extension centres at the village level, called Rural Service Delivery Points (RSDPs), in 18 villages. More centres were then established in over 200 small villages, large villages or towns in Andhra Pradesh, delivering services to citizens.

This project, which is run by the West-Godavari District Administration in Andhra Pradesh State, India, has established Web-enabled rural 'e-Seva Centres' run by self-help groups of women from the poorest segments of

society. The project is cost effective for both government and beneficiaries as the centres work offline and access the Internet as required with a single local telephone call using dialup, thus providing a low-cost networking model. To further improve communication, wireless technology was adopted and 85 nodes were networked. Adopting wireless technology also enabled the project to reach citizens who were unable to connect to the Internet through traditional telephones lines.

The actual number of computers at each eSeva Centre varies from place to place based on local needs. In a small village an eSeva Centre will operate with one computer, a scanner, Xerox machine, digital camera and printer. In a town there would be more computers and provision of Web-cams etc. Each centre has an Internet connection – in villages they use dial-up; in towns they use a leased line connection. A very wide range of services is provided – including not only bill payments, issuance of land/birth certificates, Internet browsing, tele-medicine and tele-agriculture but also access to online auctions, the filing of complaints and grievances, and matrimonial services. A large percentage of the citizens, including women and children, use services offered at the eSeva centres.

The project delivers government services, facilitates utility and tax payments and provides business services, thus enabling poor women to get a better price for their products. This benefits government, the public and the women who run the centres or work in them.

X CHANGES IN THE RURAL WOMEN ENTREPRENEURS LIVES AFTER THE ICT's INTERVENTION

The project was developed with the initiative of the West Godavari district collector Sanjay Jaju. Rural women's hard work and dedicated service helped them to maintain the rural eSeva in an effective manner. Women operators strongly believe that their work in the kiosk brought them a respect in the community, especially in the Panchayat. The West Godavari district collector confirms this: 'the power equations changed. In many cases, women stood for elections and became sarpanches. It also helped generate a new SHG movement in terms of linkages'.

Engaging women entrepreneurs is also reflected in the fact that 30-40 per cent of the citizens who came to register online complaints through the grievance redressal mechanism were women. According to Ms. Nagashiromani, an entrepreneur in Denduluru: 'Had the centre been run by a man, women would not have come forward. It is because the centre is run by a woman that they feel comfortable'. Such a vision is also accepted by district officials.

Continuous training of the women, who run the centres, and the women's ability to get trained in IT very quickly is the biggest strength. They are self-motivated and enthusiastic. Unemployed youths are chosen to train them. As these systems are very user-friendly, and the women have opportunities to practise before working independently they are able to learn quickly.

These centres are regularly monitored and evaluated in terms of their income level and the number of transactions handled. If there are any problems then corrective action is taken.

The rural women's keenness to become entrepreneurs is the greatest strength. These women entrepreneurs are financially and socially well doing when compared to other rural women. They are also able to support their family financially and there by gaining a hold in the family affairs. They are also able to contribute to the wealth of the nation. Their confidence in life has improved.

XI OPPORTUNITIES FOR RURAL WOMEN IN ICT's

There has been a change in the status of the entrepreneurs, who have moved from undertaking odd marketing jobs or working as agricultural labourers to becoming kiosk owners.

The rural women entrepreneurs are making a decent income through kiosk operations. The women users in the community are also benefiting from the newly available information and services.

Integrating women into the project was found to be a useful strategy to ensure successful outcomes, as it was felt that women operators were more likely to stay in the position for a longer period of time and were more dedicated to serving the community.

Statistics suggest that citizens are able to save around US\$0.10 per house as consumers of e-Seva services, which would lead to district-level savings of over US\$100,000 per month (c.US\$1.4m a year) which is considered a great success.

11.1 Advantages to the rural women entrepreneurs:

1. Social Respect. As the women's income increases, and they become well trained and well educated, they gain social respect. Villagers are coming to centres, taking their advice and using their services.
2. Employment in their village.
3. Self- respect. Working with technology makes them feel proud.
4. Monthly income. Currently the monthly net income for each of the larger e-Seva Centres averages US\$300. This is shared among those involved in that centre, which varies from two to ten. On average each woman is earning US\$45 per month.
5. Good public relations and hospitality.
6. Maintaining trust levels and quality. The women – who previously worked in agriculture – now maintain village e-Seva Centres so they are highly satisfied and encourage villagers to sell their products through e-Seva, which gives them better prices. Initially it was tough for them to gain the villagers' trust but gradually, because of their speedy transactions, they succeeded.

XII ISSUES AND CHALLENGES EXPERIENCED BY RURAL WOMEN ENTREPRENEURS IN ICT's

The centres are currently partially dependent on government in order to get the initial loan which must then be paid back on a monthly basis. This would take about two years for an average centre. The expected encouragement is not materialising at village level.

Pace of government services: There may not be synchronisation in government services if officers are demotivated. For example e-Seva workers forward applications to appropriate government departments according to the citizen's requirements. There may be a risk of officers deliberately delaying the process of such applications.

Many villagers have little or no literacy so fear being cheated when making payments online. Discomfort of government officers when they see work they were previously doing now being handled by women who are less educated and less trained than them. Also many government officers were collecting bribes to issue land records, death and birth certificates, etc.

The government officials felt their power was almost godlike, given that they were able to approve or withhold electricity, agricultural loans and so on. Now these government officers fear losing all this power and money.

The provision of an uninterrupted power supply and computer networking are challenging infrastructural issues for remote villages.

Ensuring ownership of centres by SHG women is in the hands of the politicians and officials. Securing the cooperation and involvement of local panchayats is a big task for these rural women entrepreneurs.

Also, the need to get the project running in an extremely short span of time, so as to prove the possibilities of IT in a large-scale project is another difficult task.

In the extension centres at the village level (RSDP centres), the rural women are unable to generate sufficient income to offset monthly expenses, due to the lack of a demand pool at the village level.

XIII CONCLUSION

Majority of Indian women live in rural areas. They are illiterate, poor and engaged in non-productive sectors like household activities and agriculture. Rural women entrepreneurship is seen as an important factor for the development of rural areas and rural women.

In India, ICT's can play an important role in promoting the social and economic status of the rural women thus providing a scope for research on this issue. So, the focus of this paper is to study the impact of ICT's on rural women generally. ICT educate the rural women on various issues and also helps them to build their capacity utilizing their own potential. This study shows the positive prospects of ICT utilization on the rural women and their empowerment.

Women entrepreneurs working in ICTs are benefiting through their new roles, status and opportunities. The aim is to help them achieve economic independence. It is also an attempt to replace the traditional form of governance and its accompanying deficiencies with a modern, more open, transparent and responsive service delivery system.

A.P government has entrusted the e-seva contracts to women of Self-Help Groups in West Godavari district. Many rural women have shown excellent results from this. This is an outstanding example of rural women entrepreneurship.

This paper intends to explore the issues and the changes in the rural women lives after the rural e-seva centres intervention and provides a rationale and strategy for women to maximize potential benefits from participation in the sector. The primary purpose of the paper is to understand the challenges faced by the rural women e-seva

self-help groups and the way they emerged victorious thus paving way for others to follow. This proves the emerging trend of women as having amazing ability to work hard and develop innovative ideas towards building an economically sound and healthy society.

However, the main advantage in the implementation of these ICT projects is that it empowers rural communities to own and use ICT's and eventually become partners to bring and expand ICT's in their communities. It seeks solutions that empower women, the disadvantaged, create jobs, facilitate rural development and especially protect the environment. ICTs are considered as one of the effective tools for economic development and Digital India programme.

The rural e-seva project in Andhra Pradesh functions as per the central government's "Digital India" programme. These projects involving women entrepreneurs can be implemented in the entire country thus giving the scope for future work.

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