

EMPOWERING RURAL WOMEN THROUGH MOBILE SERVICES

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ABSTRACT

This paper is intended as a gender issue to the rural finance practitioners. It highlights the questions that need to be asked and addressed to the gender mainstream. It will also be useful to gender experts to wish to increase their understanding on specific gender issues in rural finance through mobile services. It focuses on rural microfinance that is accessible to poor and low-income rural households and individuals. The delivery of other types of rural finance involves different challenges and issues. The lack of reliable information on gender issues makes difficult to derive any conclusion. The mobile services are further integrated with a mobile cash application. It provides cash in the absence of banks to the isolated remote communities. So the product buyers and companies can outsource the work of the rural women and can pay the women, and in turn, enable women to buy their necessities.

Keywords: Empowerment, Mobile Services, Finance.

INTRODUCTION

According to Mahatma Gandhi "independence of the low and lower income group in which it relates must be self-sufficient and be able to be managers of their property through proper training". Knowledge, awareness and information are essential along with the opportunities and challenges for the desired change in economic, social and technologies. It will be useful and beneficial to the people, if the knowledge and information are used properly in their day to day life. More than 850 million people in our country have been away from a wide range of information, knowledge and awareness (Bastian and Bastian 1996).

Education is an important factor in improving life style of a human being. It is observed that rural poor people give low priority to education. Education is essential because society has strong internal contradictions such as strong feudal character that works against the interests of the poor, a high degree of caste factionalism, suppression of women and an ever increasing population (Dowla, A., and D. Barua 2006). The rural people believe that development will come as a gift from the government.

Equal right for women and men is a fundamental human right. Ending gender discrimination by 2015 is one of the Millennium Development Goals in India. There are more

work to be done to end the discrimination against women and girls in education, at work and in promoting health and safety (Blackden, M., and C. Bhanu 1999).

Microfinance programs have been increasingly promoted in India for their positive economic impact to empower women. Women empowerment is a process in which women challenge the existing norms and culture, to effectively improve their well-being (Arora, 2009).

The work done by Singh (2004, 2005, 2008, 2009) found that how women empowerment is taking place in the tribal areas of forest fringe villages and has resulted in the poverty alleviation for sustainable livelihood. In another study it was found that there is the regional dimension of women empowerment in India which governs by the cultural, social and economic values.

Singh, Singh and Sutaria (2008) found that gender budgeting is a very important tool for women empowerment in the agricultural, forest and service sector of Indian Economy. Ahmed (2009) found out that the micro finance is very important tool for women empowerment not only in the urban areas but also in the rural areas.

This paper grew out of a need from ongoing activities in rural area in the district of Tuticorin in Tamilnadu, where the people from poor families constitute the most deprived lot. When schools were started in those regions in the early

nineties, the attendance of children was found to be very poor. It was gradually learnt that:

- In some families girls were not even counted, when asked to tell about their children.
- Little attention was paid to their health, hygiene and education.
- Most of them were confined to the homes looking after routine domestic household tasks including care of children.
- They were usually married at an early age leaving little scope for individual development.

We live in the era of Mobile communication. Such Mobile services 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 and they are too poor to own their own phones. Mobile services can also be used to promote basic literacy and education for women and girls, provide job training and prepare women for careers as well as to ensure health and safety.

The importance of self employment and financial independence for the empowerment of rural women is the indisputable fact that connectivity can facilitate Self Help Groups (SHGs) access to skills, knowledge, financial services and markets, enhance independence and reduce their dependence on exploitative intermediaries, DoT's Gender Budget Cell and Universal Service Obligation Fund (USOF) wish to bring together the Corporate Social Responsibility (CSR) initiatives of various stakeholders to provide a discounted bundle of mobile services (connectivity and value added services (VAS)) to rural women's SHGs. The envisioned mobile 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 the 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 it, since lack of local repair centres for handsets and modems and non availability of power for charging mobiles and battery run CDMA FWT handsets is really a hurdle.

Women should be empowered by enhancing their skills, knowledge and access to information technology. This will strengthen their ability to combat negative portrayals of women internationally and to challenge instances of abuse of power of an increasingly important industry.

Scope of The Paper

The main objective is to reverse this notion and spread awareness among the poor regarding a process of development that builds on mobilization of their own resources. Secondly, gradually enable them to develop capacity for analysis and action in relation to various problems they are facing. This is a slow process that needs proper facilitation and should be strengthened through enhanced literacy and education for improved living conditions. Thus education and awareness are essential in the lives of rural poor especially for rural women.

The objectives are:

- To assess the impact of economic/social/academic background of women Workforce
- To analyze the role of credit institutions as the providers of small loans to the poor women in rural areas in Tuticorin District, Tamilnadu.
- To investigate the type of small entrepreneurs emerged through the effective involvement of poor women in Tuticorin Dist, Tamilnadu.
- To show how small businesses can empower women through building social capital, creating awareness and enhancing their capabilities.
- To trace out some socio-cultural barriers faced by rural women in Tuticorin Dist, Tamilnadu, to become a micro entrepreneur.

Potential Benefits of Rural Virtuous

The expansion of microfinance since the 1990s has significantly increased women's access to facilities for small

loans and savings. This increased access to microfinance has been seen as contributing not only to poverty reduction and financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and political empowerment for women themselves, thereby addressing goals of gender equality and empowerment.

First, increasing women's access to microfinance services can lead to their economic empowerment. Women's roles in household financial management may improve, in some cases enabling them to access significant amounts of money in their own right for the first time. This might enable women to start their own economic activities, invest more in existing activities, acquire assets or raise their status in household economic activities through their visible capital contribution. Increased participation in economic activities may raise women's incomes or their control of their own and household income. This, in turn, may enable them to increase longer-term investment in and productivity of their economic activities, as well as their engagement in the market.

Second, increasing women's access to microfinance can increase household wellbeing. This is partly the result of economic empowerment, but may occur even where women use microfinance services for the activities of other household members, for example husbands or children. Even where women are not directly engaged in income earning activities, channeling credit or savings options to households through women may enable them to play a more active role in intrahousehold decision-making, decrease their own and household vulnerability, and increase investment in family welfare. This situation may benefit children through increasing expenditure on their nutrition and education, particularly for girls. It can also lead to improved well-being for women and enable them to bring about changes in gender inequalities in the household. It is also likely to benefit men as a result of the increased household income.

Third, a combination of women's increased economic activity and increased decision-making in the household can lead to wider social and political empowerment (the linkages on the right in the figure). Women, themselves,

often value the opportunity to make a greater contribution to household well being – giving them greater confidence and sense of self-worth. The positive effects on women's confidence and skills, their expanded knowledge and the formation of support networks through group activity and market access can lead to enhanced status for all women in a community. In some societies where women's mobility has been very circumscribed and women previously had little opportunity to meet women outside their immediate family, there have been very significant changes. Individual women who gain respect in their households may then act as role models for others, leading to a wider process of change in community perceptions and men's increased willingness to accept change.

Finally, women's economic empowerment at the individual level can make potentially significant contributions at the macro level through increasing women's visibility as agents of economic growth and their voices as economic actors in policy decisions. This, together with their greater ability to meet the needs of household wellbeing, in turn increases their effectiveness as agents of poverty reduction. Microfinance groups may take collective action to address gender inequalities within the community, including such issues as gender violence and access to resources and local decision-making. Higher-level organization may further reinforce these local changes, leading to wider movements for social and political change and promotion of women's human rights at the macro level. Some NGOs have used microfinance strategically as an entry point for wider social and political mobilization of women around gender issues. Savings-and-credit groups have at times become the basis for mobilizing women's political participation.

Elements of a Gender Strategy

Achieving gender equality and empowerment goals depend not on expanding financial services, per se, but on the specific types of financial services that are delivered in various contexts to women from different backgrounds and by different types of institutions or programmes. Given the contextual and institutional constraints, gender mainstreaming in rural finance entails more than increasing women's access to small savings, loan and

micro insurance programmes or to a few products designed specifically for women. It calls for effective methodologies for product design, structural and cultural changes in organizations providing financial services at all levels, appropriate linkage with non-financial services of various types and mainstreaming gender in policies at the macro level.

Addressing gender issues will thus require not only a strategy to mainstream gender equality of access, but also strategies to ensure that this access then translates into empowerment and improved wellbeing, rather than merely feminization of debt or capturing women's savings for programme financial sustainability. At the core is a mainstreaming of women's needs, concerns and language: not as a marginal concern, but as a central and resourced element in planning and implementation at all levels. This methodology implies looking beyond the purely economic and market concerns to issues of non-market work and activities, power relations and underlying forms of social, cultural and political gender discrimination.

Methodology

Conceptual Framework

The study has been conducted in all five major villages of Tuticorin Districts. For the purpose of this study, the areas were selected randomly to identify the women folks as respondents. The total sample size was 500. The women included were of different age groups. The sampling units were selected using stratified random sampling scheme, as it is evident from the methodology. It is listed in Table 1.

Secondary Data

The secondary data was collected from the Corporation commissioner's office about the government sponsored schemes for promoting women participation in Mobile services and jobs. The information about different schemes related to Mobile services is also collected through

Location	Below 17	18-35	Above 35
Ranimaharajapuram	17	4	79
Putchikadu	27	4	69
Alagiyamanavalapuram	2	44	54
Aathi Natha Puram	8	27	65
Adiyakurichchi	19	22	57
Total	73	101	324

Table 1. Different age Groups

personal interviews with planners, implementations and beneficiaries of these programmes.

Primary Data

Besides secondary data, the primary data was collected using structured questionnaire. The questionnaire includes all aspects of socio-economic background of the respondent, their education, trading, income generation activities, constraints, benefits etc.

The following research questions were put forth to about 200 rural people in their own mother tongue (Tamil):

- The rural women folk are deprived of Mobile infrastructures;
- Entry of women service workforce in Mobile is affected by their social, economic and educational background;
- Impact on health of non working women
- There is sufficient support from the government institution to provide Mobile services education to women in study areas;
- The Mobile services contribution to employment to women in rural areas.

Data Analysis

After the data collected from the field, it was processed in computer through the use of Statistical Package for Social Science (SPSS), excel and other soft ware packages. These packages are used in order to make the analysis easy and clear. The package also helped the cross tabulation of the data.

Women and Technology

The inevitable course of action is to convene a gender perspective on technology.

"Any technology that is not appropriate for women is not truly appropriate technology." The concern raised in this expression is applicable to all walks of life where technology is an eminent and powerful tool that can bring about a change.

- Technology to facilitate women's productivity
- Technology to reduce women's drudgery
- Technology to empower women

- Technology to remove hurdles to women's growth
- Role of women in technological fields.
- Familiarity of women in handling technology
- Decision-making capacity of women in technology-related issues
- Exposure of women to technological scenarios at national and international levels
- Gender sensitivity in technological aspects

A nation that wants to progress cannot afford to ignore capacity building and empowerment of women. Gender sensitivity is the prerequisite that must prevail and be strengthened at all levels. Women's development is now inextricably linked with technology. Thus, technological intervention assumes a greater and more vital role, especially when viewed globally. Its potential to sweep across political, geographical, economic and social barriers is just the leverage that women need to build for themselves a new identity and a more honourable place in society.

Rural Women and Mobile Services

Like urban-rural disparity, the women are also divided on the basis of economic and social positions in the rural society to understand their information needs. Elite women in the rural sector are mainly from the landed gentry class or from the highly sophisticated politically important families. Their information needs are akin to that of the urban elite women excepting for the fact that they often are passive viewers in the changing socioeconomic scenario because they are bound by the upper caste traditions where patriarchy rules supreme. The rural educated middle class women are more prone to change. They are in the process of gradually breaking the caste and class barriers and are working towards better education and economic independence. They are in urgent need of information regarding their new entitlements:

- Educational opportunities outside the village
- Job opportunities in both formal and informal sectors
- Government assistance programs for career advancement within the restriction of traditions
- Health services including sexual reproductive health
- Modern child care facilities
- Legal provisions to counter domestic violence and social injustice.

The largest group, which has been marginalized from getting any need based information, is the rural poor. Though this is the most active group of women in the rural sector, they have never been specially considered for information dissemination. Information system specially designed for the rural poor has to be need based because this group has been worst affected by the process of globalization. Their information needs will encompass their economic, social and familial roles.

Results

NSS & RRC camps are conducted in the villages of Tuticorin district, Tamilnadu for past ten years. Each time when the authors met the rural people in the Tuticorin district, they found that there was no improvement in their life style or education. Hence, they conducted a questionnaire to the rural people to know their knowledge in Mobile and their services .

In the five study areas, the NSS Students interviewed a total of 500 women respondents. In each area, the respondents are one hundred. All the respondents are women who are in different age groups. Out of 500 respondents, the highest number interviewed are the age group of 32-34 followed by the age group of above 35 years.

The study clearly found that the poor illiterate and semi-literate were immensely benefited from the use of Mobile Services. According to the results as showed in Table 2, respondents gave top priorities to "Familiar building to obtain benefits and advantages of ICT services", "complementary services (e.g., e-learning, e-commerce and e-government)" and "Developing villagers' skills to use ICTs". On the other hand, "simultaneous investment in short-, middle-and long-term training courses" was the lowest priority solution.

Based on the information collected we came to know that the people are unaware of ICT and they are also willing to know about ICT and services. Fortunately the people in some remote villages heard and use the mobile phones. The knowledge on this will help the study to enlarge the

Empowerment Strategies	Mean	Standard Deviation
Employing local contact persons	1.71	0.98
The necessity of Mobile Services in Job Sector	1.69	0.87
Training or exposure in the field of Computer	1.75	1.05
Is Mobile a best Source of Information	1.85	1.00
Facility of Cable Television satisfactory	1.72	1.01
What is the approximate ratio of boys and girls who took ICT education courses either by going to computer training centers or by any teacher?	1.68	1.20
Has the school in your area introduced a remote education system via WWW?	1.57	1.31
Does awareness program on ICT is carried out in your area?	1.69	1.01
What expectations do you have toward ICT education?	1.76	1.23
Do you have any concerns about ICT education?	1.34	1.24
Simultaneous investment in short-, middle-and long-term training courses	1.85	1.45
Improving access to rural Mobile Services	1.22	1.44
Start with basic services and gradual moving toward complementary services	1.56	1.07
Describing the way villagers can use Mobile services	1.63	1.01
complementary services (e.g., e-learning, e-commerce and e-government)	1.68	0.97
Familiar building to obtain benefits and advantages of Mobile services	1.44	1.18

Table 2. Results of Survey

usage of mobile phones and take the ICT very easily to the hands of villagers. Research findings focus on the personal benefits and advantages by the use of ICTs services.

Conclusion

The use of Mobile Services helps to bridge the gap between people's opportunities for Self-employment in the informal economy and the high growth sectors of the world economy. It can be concluded that the women of Tuticorin district, Tamilnadu is empowered through the help of Mobile Services. It has changed their position from the past. Tamilnadu as a technologically advanced state in India is also doing a lot of projects for the women in general and village and illiterate women in particular. It has also taken several steps and implemented various plans and policies along with government of India to eradicate poverty and bring the women to empower in society.

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