

A COMMUNITY-DRIVEN INFORMATION SYSTEM TO DEVELOP NEXT GENERATION COLLABORATIVE AND RESPONSIVE RURAL COMMUNITY (NCORE)

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Self-Help Groups: The Village Micro-Communities

- A self-help group (SHG) is a village-based financial intermediary usually composed of 15–20 local women.
- We are focussing on self-help groups located in India
- Members make small regular savings contributions over a few months until there is enough capital in the group to begin lending.
- 94 million poor villagers, linked with banks through
 7.5 Million SHGs
- The poor women of these SHGs in India collectively control the financial business with an annual turnover of Rs 100,000 crores (US\$17 Billion)

Objectives of SHGs

- To Organize Women and Enhance Participation Level
- To create an appropriate & sensitive forum for addressing the need of people
- To inculcate saving habits in the community
- To generate the sense of collective action
- To improve socio-economic status through formation of micro-entrepreneur
- To access the outside resources



Meeting with SHG Members regarding their empowerment



Thrift & Credit



Social Oriented



Micro-enterprises

Issues & Challenges

- In spite of this huge investment and volume of people involved in upliftment and livelihood enhancement of the rural community, the success is still limited.
- One of the major problems is lack of inter-group, groupto-agency (NGO, Bank or Government) and group-toexternal world communication and coordination.
 - □ For example, agencies are giving money for microentrepreneurship development, expecting SHGs to produce goods and services, but they usually do not provide any market linkages.
 - □ Similarly, agencies are organizing trainings for SHGs without considering their need and capabilities.
 - □ Agencies are focusing on frequency of meetings among SHG members and loan repayment issues, but pay less attention to their day to day problems.

Analysis of Gaps in SHG developments from Information sharing perspective

Themes	Analysis of Gaps in SHG developments from
	Information sharing perspective
Networking and	Limited Inter-Group Interactions; No knowledge about
External Links	SHGs outside the group's locality; referential (word of
	mouth) growth of SHGs; enrolment of new members only
	through member references
Market Awareness	Personal selling of group's products; No knowledge of
	market outside locality.
Supporting Agencies	Low interactions with the NGOs; No knowledge about
	other supporting agencies; harassment by the banking
	system
Government Schemes	Limited knowledge about the benefits of government
	schemes
Health	Lack of knowledge about procurement of health insurance;
	limited awareness about seasonal epidemic diseases
Miscellaneous	Lack of task interdependence within the group; Regular
findings	Manual maintenance of multiple record books, which is
	cumbersome

Government / Non-Government initiatives in India to include ICT in rural community

- The major focus is to give access to internet connectivity and value added mobile services.
 - For example, the Common Services Center Scheme has started by setting up of 100,000+ IT-enabled access points (internet kiosk) to act as outlets for two basic services – reaching an IT infrastructure to all Indian villages, and developing an organizational system for delivering services over this infrastructure employing the profit incentive.
 - The 'EShakti' is another initiative by NABARD, specially designed project for e-bookkeeping of SHG records and related Management Information System (MIS) on a real time basis.

Development of Rural Communities through ICT: Problems and Challenges

- Exogenous Model of Development : A "push" Approach
 - Focus is on acquisition and application of the technology
 - Assumes that technologies are 'transferred' from 'developed' countries to less developed ones.
- However, information and knowledge transactions with dis-empowered groups are a complex process
 - It is generally not amenable to across-the-counter productization and monetization.
 - ICT interventions for rural transformation are more than just making people "literate" in ICT and making it accessible
 - Making ICTs available is not enough to ensure that people have access to right kind of information; it is more important that ICTs are appropriated and used in a way that helps resolve daily concerns.

Development of Rural Communities through ICT: Problems and Challenges

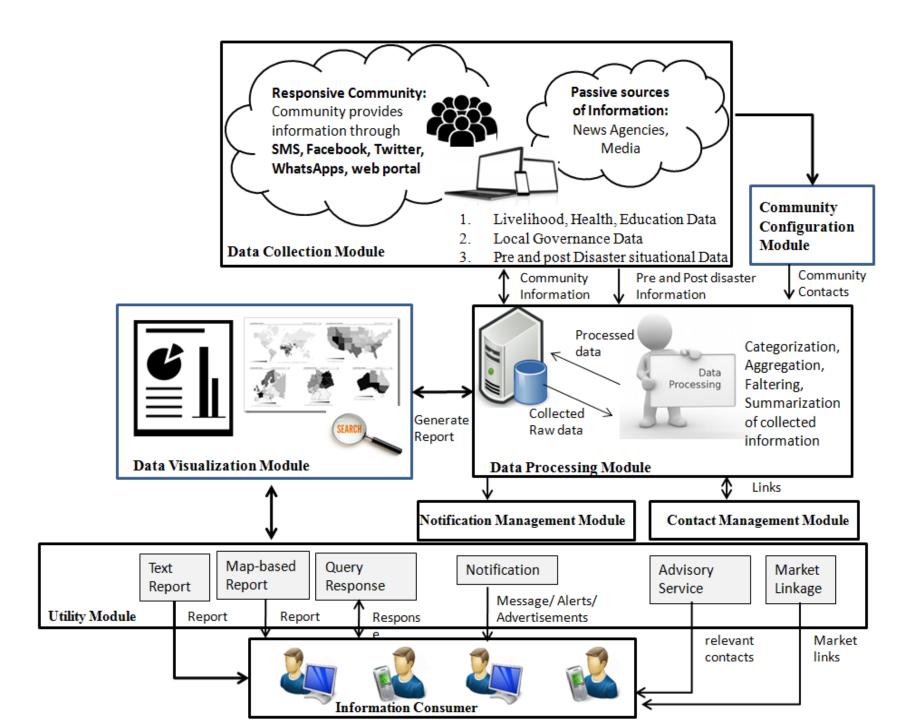
- Endogenous Model of Development
 - Development from Inside
 - focuses more directly on human beings and their resources and aspirations
 - ICT for development, therefore, in this approach is about finding solutions to the informational challenges faced in the process of development.
 - The core developmental challenge here is to make it community driven: encourage and support informational developments within the communities themselves.

NCoRe: A Community Driven Information System

- An interactive community-driven information system to harness the potential of community participation in governance.
- Each individual in a community of people is not only a consumer of information but also a producer of information
- They can collaborate for a social mission, participate in local governance, respond to the emergencies, communicate their needs and wants and share their knowledge and expertise to help other underprivileged communities.

NCoRe: Objectives

- Empower SHGs to interact and collaborate among themselves and with other rural development authority's (sub-clusters, clusters, government agencies, NGOs etc.) to share their problems and search for solutions
- Enable the involvement of SHGs to participate in their local governance
- Support them to access various skill development programs, entrepreneurship training to improve their livelihood
- Guide them to establish market linkage to sell their products, get raw materials and to get financial assistance
- Engage them to form a resilient community for better disaster management



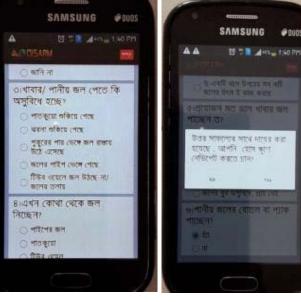
NCoRe: Data Collection using smart phone App



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Type of
Assistance
Livelihood
related
Emergency

Select your area from the list

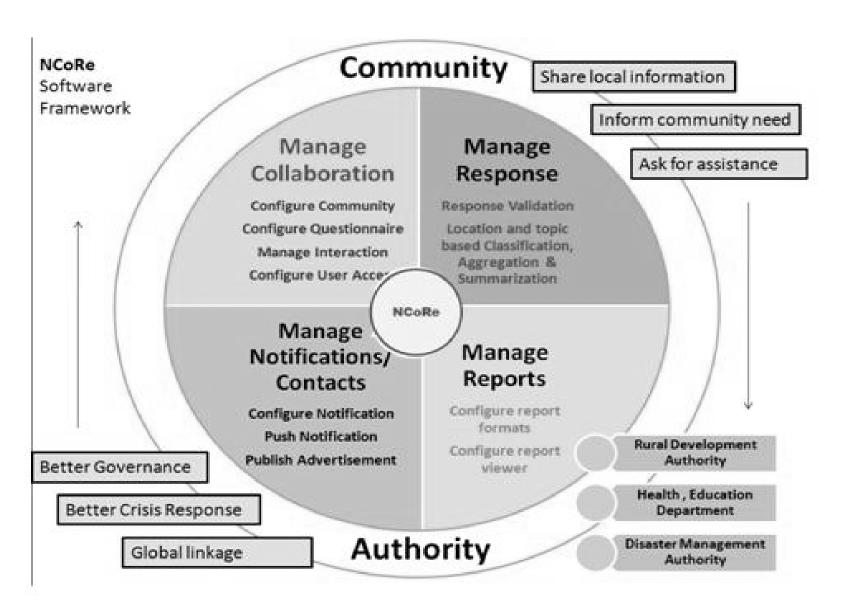
Select your topic of conversation from the list

Multiple choice question based form fill up

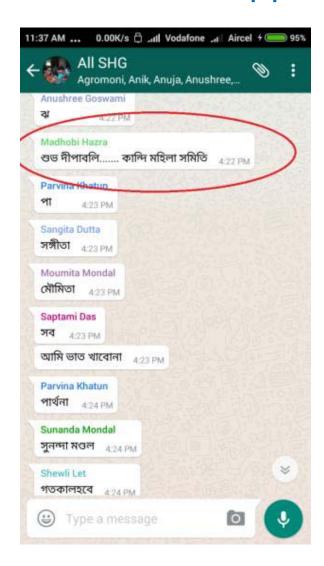
Submission of complete form

Data collection through Mobile App based forms with multiple choice questions [Smart phone]

http://ncore.soumyanildas.com/



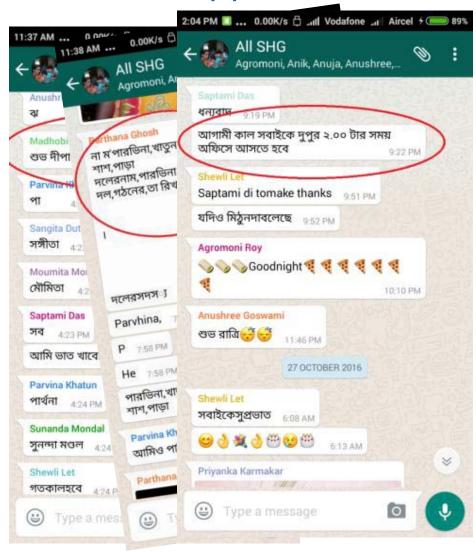
whatsapp Chat: Introduction about SHG



whatsapp Chat: Information about SHG



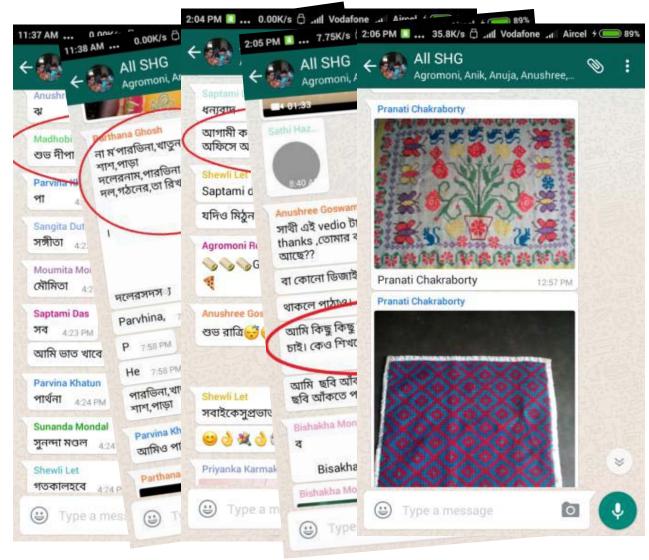
whatsapp Chat: Internal alert & notification



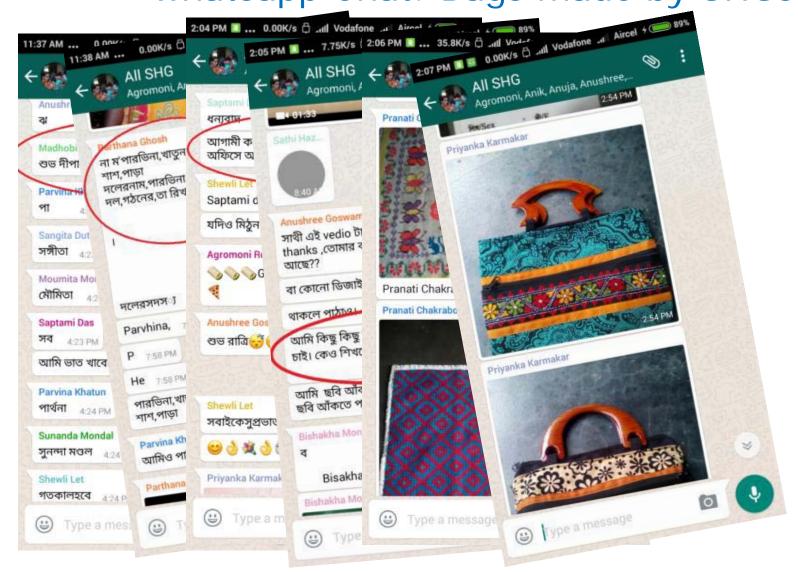
whatsapp_Chat: Knowledge sharing



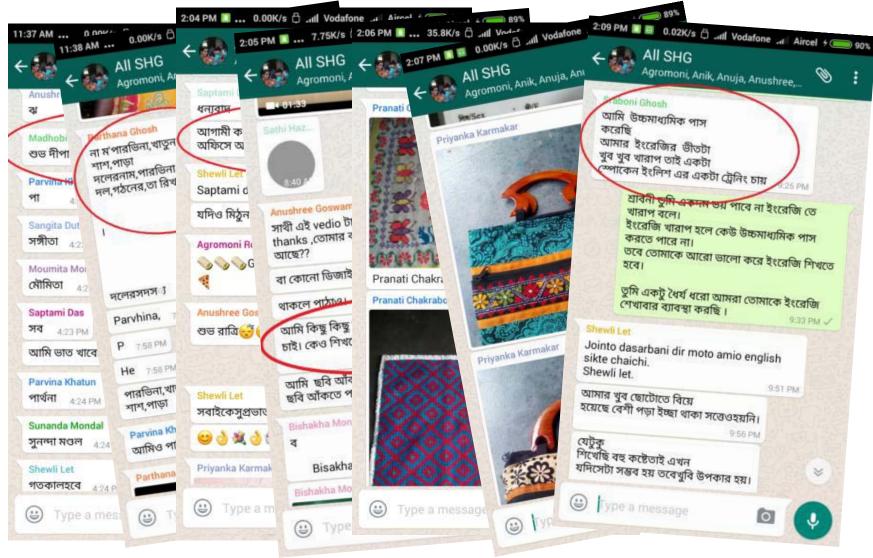
whatsapp Chat: Garments made by SHGs



whatsapp Chat: Bags made by SHGs



whatsapp Chat: Training needs



whatsapp analysis

Date	Total whatsapp Messages
25.10.2016 to 31.10.2016	647

whatsapp analysis

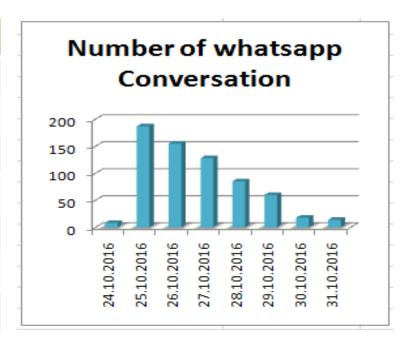
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Date	Number of whatsapp Conversation
25.10.2016	187
26.10.2016	155
27.10.2016	128
28.10.2016	85
29.10.2016	60
30.10.2016	18
31.10.2016	14

whatsapp analysis

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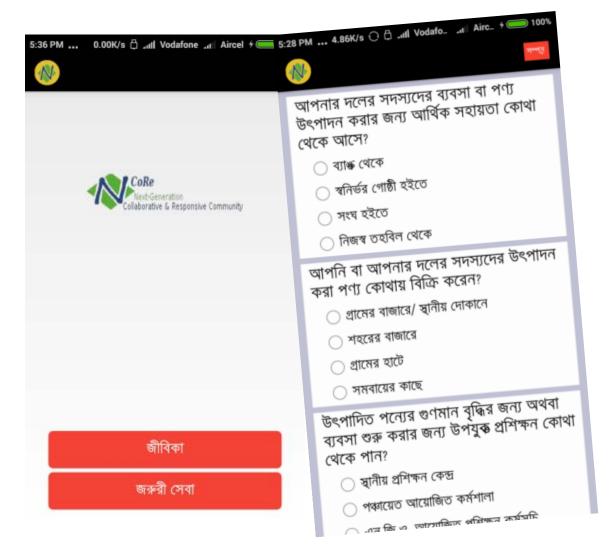
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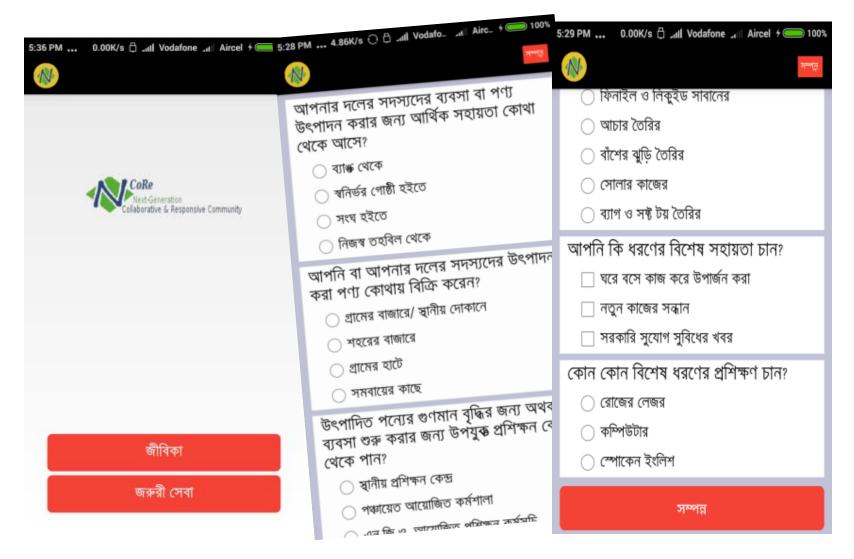
NCoRe mobile application: Interface



NCoRe mobile application: Interface



NCoRe mobile application: Interface



Field Trial with NCoRe



Bangkok, Thailand, 14-16 November 2016 ITU Kaleidoscope 2016 - ICTs for a Sustainable World

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Need assessment: Market Linkage

Question Category	Market Linkage	
Where do you sell the	City Market	20.8%
product?	Cooperatives	12.5%
	Local Market	66.6%
To whom do you sell the	Wholesaler	20.8%
product?	Retailer	54.16%
	Co-operative	8.33%
	Government	16.6%
What is the main problem for selling your products?	Less Market Price	50%
	Low demand	12.5%
	Monopoly Business	8.3%
	Transportation	8.3%
	Sale price unknown	20.9%

Need assessment: Market Linkage (contd...)

Question Category	Market	Linkage
How much profit do you earn?	Good	9.7%
	Inconsiderable	83.3%
	No profit	7%
How much financial support	Less than 5,000	16.6%
will require to meet business	5,000 to 20,000	50%
need?	20,000 to 30,000	20.8%
	Above 30,000	12.6%
Where did you get the appropriate training in order to increase product quality and production rate?	From NGO	58.3%
	Local training centre	33.3%
	Other	4.3%
	Don't know	4.1%

Need assessment: Training

Question Category	Trai	ning
What type of training	Tailoring	41.6% -
programs is suitable you?	Bag & soft toy making	16.6%
	Animal husbandry	12.5%
	Boutique	12.5%
	Other	16.8%
How many people from your	Most of all	79.1 % -
team want to be associated	5 to 10 persons	16.6%
with this type of training programs?	Less than 5	4.3%
Do you have access to regular	Yes	85%
training / workshops?	No	15%

Need assessment: Advisory service

Question Category	Trai	ning
What kind of support do you want?	Health	65% -
	Education and training	27.3%
	Legal	7.7%
What kind of special support would you want?	Work at home to earn	57.8%
	Government facilities News	15.7%
	New Job Search	26.5%
If you want some special kind of training?	Computer	37.5%
	Spoken English	37.5%
	Ledger maintain	25%

For actual response from SHG members Click Here

Conclusion

- We have conducted a field trial with 50 SHGs by providing the leader of each SHG a smart phone and free internet connectivity.
- We have trained them so that they can use NCoRe (in their native language) as well as perform multi-modal group chats in their native language using the WhatsApp.
- Eventually, NCoRe will become the digital platform of the SHGs, empowering them to interact, collaborate and participate in the development of the community.
- We conclude with a recommendation that free/ subsidized internet access for selective services is a must to serve the underprivileged in developing countries in order to create a vibrant rural community.