ICT Strategies Strengthening Women Entrepreneurs in India

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Abstract: With the emergence of the knowledge society, knowledge and information have become key ingredients of economic, political and social development. Since the late 1990s, there have been countless worldwide efforts to use information and communication technologies (ICT) as a tool for development. The United Nations World Summit on the Information Society (WSIS) held in 2003 and 2005 stands at the apex of these efforts. Both phases of WSIS aimed to develop a common vision and understanding of the global information society, including issues such as Internet governance, application of ICT as a tool for economic and social development, and universal access to ICT. Although women entrepreneurs are highlighted as have significance contribution toward the nation, however, research regarding the Contribution of ICT for development women entrepreneurs in India is still less. Women's entrepreneurship needs to be studied separately for two main reasons. Firstly it has been recognized during the last decade as an important untapped source of economic growth. Secondly ICT have potential to deliver different solutions to management and business problems as well as to the exploitation of entrepreneurial opportunities.
**Keywords***: Entrepreneurship, ICT, Projects, Women.*

Introduction

The Constitution of India identifies equality of the sexes and certain provisions under the Chapter on Fundamental Rights more favourable to women but in actual practice they are observed more in breach than in compliance. According to Tart (2009), over the last 10 years, entrepreneurship has become a growing style with growing status within the global marketplace. In fact, according to the Global Entrepreneurship Monitor (GEM), about 330 million people, or 14% of the adults in the 35 countries surveyed, are involved in forming new businesses. Within the scope of demographics entrepreneurship women entrepreneurs are growing faster than ever. Traditionally, women-owned businesses were most prevalent in the health care and professional services industries. The idea of combining the traditional business skills and traits of entrepreneurship within information technology innovation practice is a relatively new concept. There are no clear methodologies or templates that aim to foster the process of creativity, innovation and entrepreneurship in the development of ICT. (Skinner, 2008). Supporting women entrepreneurs to introduce new technologies in their enterprises

enhances the potential to increase productivity, create employment, reduce poverty, and promote local development. In the area of women's entrepreneurship, and although government policies and promotion schemes have been giving new prospects to women, few have come forward. According to the same MSME Annual Report 2011-12, only 13.72 per cent of enterprises in the registered MSME sector were enterprises managed by women, representing about 2.15 lakh (or 215,000 enterprises across the country). According to Human Development Report (UNDP, 2013) India ranks 132th out of 186 countries in its gender inequality index. This makes it South Asia's worst performing country after Afghanistan. Pakistan, Nepal and Bangladesh, which have lower HDIs, all do comparatively better than India when it comes to gender equality. The proportion of women-managed enterprises is slightly higher in rural areas than in urban areas.

TABLE 1: Entrepreneurship distribution In Rural and Urban Areas

AREA	Female	Male
Rural	15.27	84.73
Urban	12.45	87.55
All	13.72	86.28
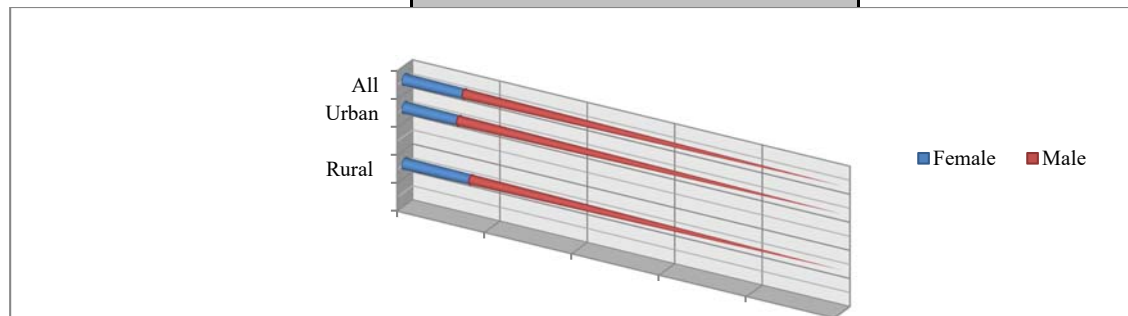
Source: MSME Annual Report 2011-12, Government of India

Literature Review

ICTs are consistently hailed as one of the most effective tools for economic development. An ITU study (2005) describes ICTs as potentially powerful "development enablers" they are cost-effective with transformative power, allow developing countries to jump several stages of the development process and, in furnishing individuals directly with tools for self-empowerment, avoid top-heavy and corrupt bureaucracies. Eggleston, Jensen, and Zeckhauser (2002) say that ICTs "can enhance the functioning of markets that are critical for the well-being of the poor" because ICTs can foster greater market integration in many ways (*Rice (2003) and Kenny (2002)* :

• 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;
• Accessibility of price information shrinks the informational irregularity between the rural producers and middlemen;
• ICTs reduce the exploitation of women entrepreneurs by e-middlemen;
• Increased information facilitates technology diffusion, adoption and innovation at a much faster pace;

"Computer technology is shaped by values, assumptions, goals and prejudices of those involved in design, engineering and financing. Its use and influence in society is shaped by the roles, values, assumptions and goals of those who own it and those who can access it. Technologies introduced into environments characterized by inequality tend to reinforce and even exacerbate it." (Derbyshire, 2003)

Research Field's Maturation

Figure 1 charts the evolution of the area alongside that for the broader domain of entrepreneurship in which it is embedded. As illustrated in figure, the sub-domain of women's entrepreneurship has already passed many of the key developmental milestones associated with a research field's maturation.

Figure 1. The Evolution of women's Entrepreneurship in Relation to the Broader Field
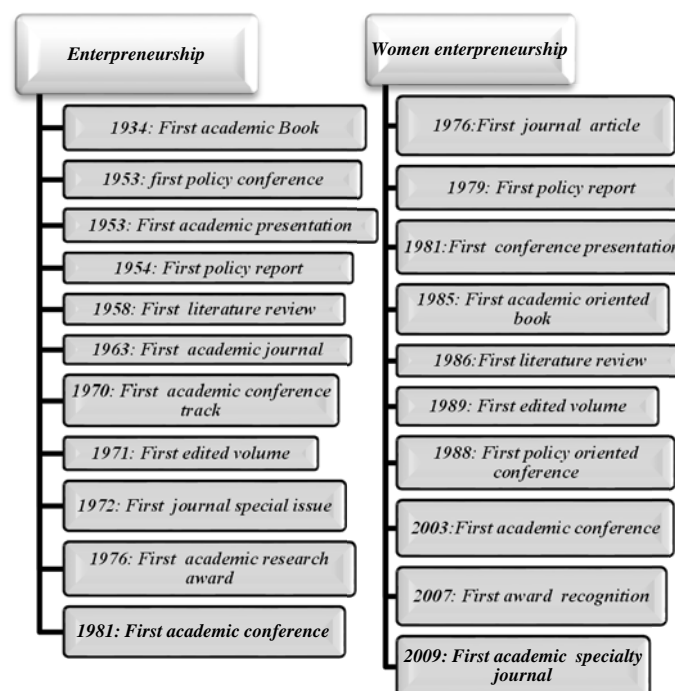
Note: See Katz (2003) and Kent, Sexton, and Vesper (1982).

Objectives

- To study the literature on ICT and empowerment of women, drawing upon several ICT Indian projects as case studies to identify a set of best practices that underlie a successful project.
- To study the cases of government initiatives for women empowerment through entrepreneurship

Indian Context

There are also few institutions, whether governmental or non-governmental organizations working to facilitate women's entrepreneurship. The functions and services, which these supporting institutions fulfil, are not widely known among women, would-be and established entrepreneurs. Since India has been using ICT for development for more than two decades, there are numerous virtuous practices for the use of ICTs for women's empowerment.

Figure 2. Agencies that are making important contributions at national and state levels to promote women entrepreneurs

Federation of Indian Women Entrepreneurs (FIWE) - It is the outcome of resolution passed in 4th International Conference of Women Entrepreneurs held at Hyderabad. It was founded in 1993. FIWE interacts with various women's associations in the country to facilitate members' involvement.

Small Industries Development Bank of India (SIDBI) - is an institution established at the national level to provide facilities for small-scale industries. As a part of developing small industries by women entrepreneurs, SIDBI has introduced specific schemes for women.

Khadi and Village Industries Commission (KVIC) - established under the Khadi and Village Industries Commission Act, 1956, as a statutory organisation engaged in promotion and development of khadi and village industries to provide employment opportunities in rural areas and for women entrepreneurs.

Micro, Small and Medium Enterprises Development Organisation (MSME-DO) - It is the apex body for assisting the Government in formulating, coordinating, implementing and monitoring policies and programmes for MSMEs in the country. MSME-DO provides a broad range of common facilities, technology support services, marketing assistance, entrepreneurial development support among others, to women entrepreneurs.

National Bank for Agriculture and Rural Development (NABARD) - NABARD is an autonomous financial institution which provides liberal credit to rural women entrepreneurs.

International Centre for Entrepreneurship and Career Development (ICECD) – ICECD is a registered trust which has been involved in training women entrepreneurs for MSME development in large scale over the last 25 years.

Empowering Women through ICT Initiatives

Context of Knowledge

Inter-city marketing network micro-entrepreneurs: India
The inter-city marketing network for women micro-entrepreneurs, implemented by the Foundation for Occupational Development (FOOD) in rural Tamilnadu, India, It is administered by the World Bank Group that encourages the use of ICT for women's empowerment. Under the project, community-based organizations in 100 villages are linked to a network by cellular phones. Members of the organizations are women who use the phone to market their products.

Source:http://www.un.org/womenwatch/daw/egm/ict202/reports/EGMFinalReport.pdf

Assimilating

With ICT opening up a direct window for women to the outside world, information now flows to them without distortion or any form of censoring, and they have access to the same information as their male counterparts.

Self-Employed Women Association (SEWA)
Self-help groups of rural women in *Andhra Pradesh*, have been so successful in marketing their products at home and abroad that the major MNCs [multi-national corporations] want to use their selling skills. The well-known Self-Employed Women's Association [SEWA] in india has done extensive work to assist women in the informal sector and has established an ICT programme aiming to increase efficiency of rural micro enterprise activities.

Source: Nippierd

*SEWA is a trade union formed in 1972 which aims at activating women in the unorganized sector of the Indian economy. It is in fact a confluence of three movements: **the labour movement, the cooperative movement** and the **women's movement** which all share similar values and goals.*

Connecting the External World

> **E-commerce Websites**
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> India Shop, an e-commerce website [2005] in Tamil Nadu, has been designed to sell products made by rural women's co-operatives and NGOs. The Dhan Foundation [2004] and Swayam Krishi Sangam [2004] are using ICTs, such as handheld devices and smart cards, to improve microfinance projects to empower poor women. These procedures open up a variety of options for women to diverge from the conventional media for information transmission to those which offer a greater control over the information and business to the global network, in the least potential time.

Source: MSME report 2005-2006

Employment

In developing countries like India, more than 90% of women work in the informal sector and also in rural areas. These women engage in economic activities such as handicrafts and sewing or rolling cigarettes, weaving of baskets and fabrics, working in cities as vendors – working without any contracts or benefits.

> *The International Labour Organization [ILO]*
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> World Employment Report for 2001observed that patterns of gender segregation are being imitated in the information economy with women concentrated in end-user lower-skilled ICT jobs related to word processing and data entry and men in more senior managerial, administration and design of networks, operating systems and software. Studies of call centers in Delhi and in the New Okhla Industrial Authority [NOIDA] demonstrate lack of opportunities for development and promotion and a high degree of burnout among women. Very few women are employed at the professional level of business process outsourcing [BPO].
>
> Datamation Foudation – an NGO promoting Gender empowerment- developed the community Multi-media and ICT Center concept in 2002.Seelampur-Zaffarabad, a predominant minority ghetto located in North-East Delhi. Women who have engaged themselves in any form of work or income generating activity, have felt motivated to start their own businesses, enabled by ICT. It has given women a mechanism to express their creativity and inherent talent.

Creating a Class of Women Entrepreneurs

The advantages offered by ICT and its potential in foundational windows to the outside world have given women a more control over the activities performed by them, laying the foundation for entrepreneurship development.

> *Building up a global network*
>
> REVIVAL Style, founded by Neetu Sidhu and Allie Taylor, is empowering women from the villages of rural India to the streets of NYC. It is a social enterprise that fuses female Indian artisan craftwork with modern design to produce apparel that meets the needs of stylish and socially-conscious North American women.
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> ."Networking Rural Women and Knowledge", a UNESCO project in Nabanna, India, emphasis on building a framework for information sharing, content creation, off-line information dissemination and web-based partnership with organizations located outside the region. The purpose of the project is building women's local information networks and training at five ICT centers in *Baduria, Rudrapur, Taragunia, Arbelia and Punda.*

Value- Added Services to Women

Knowledge networks could be harnessed in a number of innovative ways in areas such as sustainable agriculture, tele-medicine, distance-education etc. for the benefit of women communities.

Creating Data Base
In the village of Villianur in Pondicherry, India, people are associated through an online database which helps them access essential information in their vernacular language. This novel experiment organised by the M.S Swaminathan Research Foundation (www.mssrf.org) has transformed Villianur into the centre of a local area network. Women get figures about the wholesale and market prices of vegetables.   Distance education through internet and television broadcasts opens up opportunities for women to continue with their education at their own pace and from the confines of their homes even after having discontinued it due to family or social responsibilities. Learning and training continues throughout women's lives as new skills and capabilities gain value, and this ensures that avenues for women to expand their roles from household economy to a wider market economy remain open.

Prospectus for expansion

The sharing of views between communities living in different geographical and cultural spheres will lead to broadening of views and changing of mindset over time.

FICCI-FLO
A regional programme executed by the United Nations Economic and Social Commission for Asia and the Pacific (ESCAP) in partnership with Goldman Sachs 10,000 Women Initiative. The Indian component of this programme was executed in collaboration with FICCI Ladies Organization (FICCI-FLO) and consisted of the conduct of a national study, and the convening of a National Consultation on "Creating an Enabling Environment for Women's Entrepreneurship in India" which was held on 19 February 2013 at the Federation House, New Delhi. In 2010,

Obstacles to Access & Participation on the ICT Sector

Lack of literacy and numeracy. Such skills provide a foundation for reading and writing electronic messages, executing software commands, navigating the Internet, and writing programming code. But for a majority of women and girls in India, education is simply out of reach.

The language barrier. This is the top barrier to Internet use by women in India. The language of ICTs is predominantly English. This serves to ignore a majority of the India's population who do not speak this language.

Social and cultural norms. The geographic location of ICT facilities can pose an obstacle to training or regular use of ICTs, resulting in a gender gap in access.

Costs are prohibitive. In India, yearly Internet dialup fees can be even higher than the annual per capita income, putting access out of reach for most women. According to the ITU, fixed broadband penetration is below 1% in many of the world's poorest countries, while access costs can be more than 100% of monthly average incomes. (In contrast, in the world's most

developed economies, around 30% of people have access to broadband at a cost of less than 1% of their income.)

Limited infrastructure. Internet connectivity is frequently limited to capital cities in India, even though the majority of the population lives in rural areas. This urban bias impedes women's progress in ICT education and deprives them of their ability to communicate via the Internet.

Potential Solutions

Develop women-centered ICT policies. Government policies and investments should be responsive to women's specific needs and seen through a gender lens.

Shift perspective. ICTs must be regarded as essential tools for the masses and for daily life, rather than as a vehicle reserved mainly for elites' leisurely pursuits.

Develop specialized training. This is considered essential if girls and young women are to develop ICT skills commensurate with their needs as full-fledged participants in knowledge-based societies. Some nations take advantage of digital literacy initiatives such as summer camps for girls and adolescents in math, science and technology, operated by public-private partnerships.

Build community empowerment centers in areas where there's a high demand for ICTs among girls and women. Rural areas where girls and women are the majority of the population often need resources and infrastructure for ICT education and business development. In addition, cities globally must do more to ensure the safety and security of women and girls as they make use of ICTs at such empowerment centres.

Conclusion

We began with a review of the existing theoretical literature regarding influencing the success of ICT-based projects for women. In light of the theoretical agenda, we then examined case studies to understand the practical realities of women-owned projects. Using ICTs for women's entrepreneurship in India is a potentially powerful, but as yet unrealized market opportunity. To fulfil the promise of ICTs for women's business growth in countries like India, active investment and engagement by the relevant stakeholders is required. Pandit Jawaharlal Nehru, comprehending the pitiable situation of women, stated, ―in order to awaken people, it is the woman who has to be awakened. Once she is on the move, the household moves, the village moves, the country moves, and thus, we build the India of tomorrow.

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