Women & Innovation for Mobile
Harnessing the Power of Mobile Innovation to Empower Women in India

The Report on Women & Innovation in Mobile Summit during Manthan Award Annual Digital Festival for Development on December 2nd, 2011:

Introduction:

Women & Innovation for Mobile (WIN) Awards 2011

Women & Innovation for Mobile (WIN) Awards 2011, presented by Vodafone Foundation in association with Digital Empowerment Foundation, invited nominations from mobile phone based innovations serving and benefitting women in India. The concept behind WIN Awards 2011 was to identity, fund and support the widespread usage of mobile services which empower women in the areas of education, health and economic empowerment. WIN Awards 2011 had received 93 applications in total. In the first screening WIN Award Secretariat had confirmed 62 valid nominations. The Expert Panel short listed 12 applications for the final presentation on November 21st before Grand Jury.

Each presentation was evaluated by the Grand Jury based on the given parameters. It was tough to the Jury members to select three best amongst all the finalists. And after a long discussion over the projects and deep evaluation based on the parameters, the three projects received the highest votes had been selected as winners by the Grand Jury.

The announcement of the three winners has been made on the December 2nd, 2011during Manthan Award Annual Digital Festival for Development at India Habitat Centre, New Delhi.
The Three winners have been nominated for the grant fund and mentoring for next two years by Digital Empowerment Foundation and Vodafone India Foundation.

Background:

- India is primarily an oral society. Mobile is oral and highly pervasive;
- The largest population among illiterates is Women – so anything on mobile, perennially impacts and empowers women;
- Mobile is now being considered by Government as the main tool to empower citizens, especially those who have been excluded;
- 300 million mobile users in India are Women – certainly the largest to be exploited to ride many empowering services;
- Mobile has been adopted by Eko, State Bank of India, Hand in Hand, Barefoot College, CGNet to empower women at large for financial inclusion, banking, citizen journalism, education and so on;
- Government of Bihar has enabled Right to Information Act with IVR system to lodge RTI application orally – thus has empowered not only rural poor but mainly women;
- Government's largest program called MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) has adopted mobile to disburse money through mobile to control corruption at the bottom of the pyramid.

Organisers:

Vodafone India Foundation:

Vodafone India Foundation is established by Vodafone Group Plc, the world's largest telecom operator, in 2007-08 with an investment of $10 million to strengthen its presence in the country. Vodafone India Foundation's aim is to contribute to the society by providing direct grants to locally registered charities and global NGOs with social investment aims and objectives. One of the key focuses is on projects associated with providing education to youth across the country, enabling development of higher skill sets.

Digital Empowerment Foundation:

Digital Empowerment Foundation, a Delhi based not-for-profit organization was registered on December 2002, under the "Societies Registration Act XXI of 1860   to find solutions to bridge the digital divide. The organization aims to empower marginal communities and to create economic and commercial viability using Information Communication and Technology as means. (For details please visit www.defindia.net).

Women & Innovation in Mobile Summit Preamble

Amongst all innovations in ICT, mobile phone so far has ranked itself as the most important and revolutionary tool in every edge of development. The market for mobile innovations has reached to the utmost areas in India; the only need to address the issues related to women and to solve the basic and specific problems using mobile phones because 300 million mobile phone users are women. Vodafone Foundation in India in association with Digital Empowerment Foundation launched Women & innovation for Mobile (WIN) Awards 2011and the WIN Summit was held to celebrate and deliberate WIN Awards 2011 during Manthan Award Annual Digital Festival for Development on December 2nd, 2011.

The main features of the Summit:

- Summit Focus
- Speakers
- Organisers
- Summit Bytes
- Recommendation Points

- Photo gallery

Summit Focus:

'Women & Innovation in Mobile Summit' was held to celebrate the WIN Awards 2011 with the concept of women empowerment through mobile phone applications and service delivery in the field of Education, Economic Empowerment and Entrepreneurship and Healthcare & Family in India. The idea was to invite best practices in mobile innovations to address the issues and the problems faced by women and to discuss the solutions given to the targeted community (women). The Summit Focus points were followed as:

- **Need of Innovation in Mobile telephony:** The primary focus was on the need of the mobile innovations in the process of solving basic problems faced by women in India in relation with education, healthcare & family and economic empowerment & entrepreneurship.

- **Scope in Mobile-usage and innovative deployment:** With all the features Mobile has become an important ICT tool for development in the grassroots and the different value added services keep its demand high and give a life to hopes to carry forward the tool and solve the problems.

- **Challenges faced by the Innovators:** The challenges faced by the mobile innovators in the whole process started from the idea-adoption to solution-implementation in the chosen area especially when the users are women.

Speakers:

Chair:

- Ms Anja Kovacs, Centre for Internet and Society, Bangalore, India

Co-Chair:

- Ms Vinita Sethi, CEO, Ek Soch Foundation

Presenters:

- Ms Preeti Soni from "Hello Sakhi", Kutch Mahila Vikas Sangathan, Gujarat
- Mr Kamraj from VIDIYAL, Tamil Nadu
- Dr Rajnikant from Mahila Shakti, Human Welfare Association, Uttar Pradesh
- Mr Laxman Singh & Ms Norti Devi from Barefoot College Tilonia, Rajasthan

Vodafone Foundation

WOMEN &
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for mobile
awards
2011

DIGITAL
EMPOWERMENT
FOUNDATION

- Mr Hilmi Qureshi from Integrated MFI-LifeLine Mobile Platform, ZMQ Software Systems, Haryana
- Ms Ruchi Sankrit & Tara Ben from SEWA Bharat Business Correspondent (BC) in Uttrakhand, SEWA Bharat, Delhi
- Ms Pooja from ASHA, Eko India Financial Services Pvt. Ltd, Delhi
- Mr K Rajasekhar from mfoods, NIC APSC, Andhra Pradesh
- Mr Som Trivedi from MHSM (SMS TOOL-Kit), Datamation Foundation Charitable Trust, Delhi
- Ms Urmi Ray from Comm Care, NEEDS, Jharkhand
- Dr Yamini Pusdekar from BFC Project, Lata Medical Research Foundation, Nagpur, Maharashtra
- Ms Lalita Bala Krishnan from International Network for Sustainable Energy (INFORSE)

Summit Bytes:

Women & Innovation in Mobile Summit was started with the introduction of the Chair, Ms Anja Kovacs from Centre for Internet and Society, Bangalore and Co-Chair, Ms Vinita Sethi, CEO, Ek Soch Foundation. The purpose of the session was discussed and in the continuity the case studies and the practices in mobile innovations serving and benefitting women in India were invited for presentation.

Best Practices in Mobile Innovation for empowering women in India:

1. **Ms Preeti Soni from "Hello Sakhi", Kutch Mahila Vikas Sangathan, Gujarat**

   Ms Preeti Soni represented the project- **Hello Sakhi** an initiative of Kutch Mahila Vikas Sangathan (KMVS), Gujarat, in conjunction with the local police department. Ms Soni shared that Hello Sakhi is a mobile helpline to strengthen the women against violence. Taking advantages of technological development in the state and using the immediate response while using mobile phones, this service provides help to the local women in various ways.

   The presenter added that a special cell has been set up to receive the calls from women in nearly 940 villages in the west zone of Kutch. The initiative provides quick help, support to women through counseling, provides shelter and, if need be, helps them file police complaints. It also gives training to groups of women to stand up against physical and mental harassment.

   The initiative is also to disseminate the knowledge and awareness through information to the village women about their rights, particularly property rights and domestic violence. And also Hello Sakhi team conducts counseling for distressed women with the help of lawyers at the block level.

   Further the presenter shared the arithmetic impact since the launch of the helpline in March 2010, 670 women have received direct help through calls and 300 women have attended counseling services through the helpline and also in the area of education, Hello Sakhi

benefited up to 10,000 women in Kutch through the information system. The impact is more or less dependent upon the positive response of Kutch police.

2. **Mr K. Kamraj from VIDIYAL, Tamil Nadu**

Accepting and advocating the importance of ICT tools such as mobile phones in women conciliation center Mr K Kamraj, founder, VIDIYAL started sharing the background of L3F programme. L3F promotes self directed learning through audio messages in mobile phones distributed to SHGs by VIDIYAL, a NGO in the Theni District, Tamil Nadu. Mr Kamraj from VIDIYAL shared that the project identifies women members using Indian Citizen Eligibility Identification System (ICLIS). The identified groups are offered business and credit proposal from bank and provided with goats (10 goats each) and mobile phones to promote self directed learning in legal, constitutional and human rights among poor women. This had been started with 300 women and now 1200 women expanded enterprise with the bank credit.

Under L3F (Lifelong learning for farmers) initiative the SHG women members are trained in many level lifelong. They are trained daily on herbal medication, goat and sheep rearing, dairy farming and how to use mobile phones and hear voice mails and audio messages on basics of computer operations, computer literacy and web browsing. They are not just passive listeners here but also they create content and deliver. To promote the self directed learning; information on legal aspect, livelihood and computer literacy are produced and disseminated through L3F. Similarly voice messages are disseminated on various issues.

The project has adopted multi stakeholder participatory approach. The project has partnered with Arul Anandar College, Karumathur, Madurai who helped to develop ICLIS software package. The other partners in the project are District Legal Aid Cell authority, Government of Tamil Nadu, Commonwealth of Learning (COL), M. S. Swaminathan research Foundation (MSSRF) and AIRTEL-IFFCO.

3. **Mr Laxman Singh & Ms Norti Devi from Barefoot College Tilonia, Rajasthan**

Barefoot College, 40 years old NGO situated in Tilonia, a village in Ajmer, Rajasthan, the first solar electrified campus in India is run by the rural community for rural community. The presentation was started with an interactive puppet show; Ms Norti Devi, an illiterate woman who learned basic operations in computer at the age of 60, introduced the efforts of Barefoot College Tilonia for women empowerment through several programmes. Through its various initiatives in the area of education, economic empowerment and healthcare, Barefoot College reaches and helps to enable life-sustenance for poor women, widows & physically challenged rural women in Tilonia, Rajasthan.

The community radio station, which covers 200 villages and reaches 100,000 listeners, including 25000 women, shares knowledge on water management techniques, healthcare, environment protection, use of renewable energy, employment and self-employment opportunities.

Barefoot College epitomizes the usage of mobile as a very basic tool complementing all its activities and since most of the women are illiterate, use of mobile in its oral form empowers them in all their activities.

4. **Mr Hilmi Qureshi from Integrated MFI-LifeLine Mobile Platform, ZMQ Software Systems, Haryana**

Mr Hilmi Qureshi represented ZMQ and shared the Integrated MFI-Lifeline mobile Platform provides financial and non financial services to women. Through its financial services it helps women to come out of the vicious cycle of loans hence reducing the poverty. It addresses women in the rural areas with non financial information for their wellbeing.

The model integrates MFI-financial services with the non financial life line services for empowering women. By organizing network-groups in the rural areas where mobile services are accessible, ZMQ ensures its efforts to implement integrated MFI lifeline mobile platform for financial and non-financial information for rural community. The model aims at having an organized source of networking for bottom of pyramid. The financial channel includes all micro finance services run through banks and non financial services includes life line services for women healthcare especially about pregnancy, child immunization, post-natal care and family planning.

Mr Qureshi offered Tilonia women also to be benefited through MFI-lifeline services for free of cost and further added that the mission of the project is to provide an organized platform for rural women to empower through mobile, connecting them to the distribution channels and MFIs. The project delivers "Right to information" to these women to make them independent and educate them in all aspect of life.

5. **Ms Ruchi Sankrit & Tara Ben from SEWA Bharat Business Correspondent (BC) in Uttarakhand, SEWA Bharat, Delhi**

Ms Ruchi Sankret represented SEWA Bharat and shared about their financial inclusion model. Uttarakhand is a hilly terrain and banking is difficult in the region; banks are reluctant to open a branch there. But the women get daily wages and they want to save and keep their money safely. SEWA Bharat in collaboration with State Bank of India (SBI) is working toward financial inclusion in Uttarakhand. Since November 2009, Sewa Bharat has been officially appointed by SBI as official Business Correspondent (BC). Sewa Bharat in turn appoints and trains Customer Service Points (CSPs) who are poor local women in the villages.

Customer Service Points (CSPs) help community members to open no-frill accounts in the Bank at their very homes. These accounts are based on biometric customer identification through fingerprint, voice and photo verifications. This account enables the villagers to deposit, withdraw, remittance and apply for loan through mobiles. SEWA Bharat through this project uses Mobile phones with a POS (Point of Sale) machine for opening saving account and other verification services, demonstrated by one of the member from the SEWA team.

It is an effort to motivate the poor women to have a safe and accessible place for their savings. Having a bank account makes the loans for agriculture, education, etc. available to these women enabling them to have a better chance of livelihoods.

6. **Ms Pooja from ASHA, Eko India Financial Services Pvt. Ltd, Delhi**

Ms Pooja represented Project-ASHA a pilot project in Sheikhpura, Bihar initiated by EKO India Financial Services Pvt. Ltd. EKO provides financial services to unbanked and under-banked with the use of simple mobile phones with a very simple number authentication to be put in by the customer. Asha was started in public-private partnership with Bihar State Health Society, SBI, Norwey Initiative Partnerships and EKO.

The prime objective of this project was to ensure that the Asha health workers get their payment in time, with dignity and in their community. Sheikhpura was identified as pilot district. EKO took the initiative and extended its mobile user interface and developed an open source platform 'SimpliBank' with easy-to-use mobile features and facilitated opening up bank accounts for providing technical support to ASHA health workers. This has extended ₹1,00,00,000 of disbursals to 400 Asha workers whose accounts are enrolled through the service point.

Ms Pooja shared that ASHA-initiative had led to the empowerment of Asha workers in real, said by the third party. This service has not even ensured their payments but also has given them savings-assurance. Asha workers get motivated through the financial security and also get benefited in terms of work efficiency in the health sector.

7. **Mr K Rajasekhar from mfoods, NIC, APSC, Andhra Pradesh**

Mr K Rajshekhar represented mFoods, a project initiated by AP Foods – ANDHRA PRADESH FOODS (a Govt of India ISO certified company) and NIC, APSC. Mr Rajshekhar started his presentation with some health statistics and featured the health problems faced by the communities specially women, for eg. 33% of married Indian women are underweight, 40% of Indian children are malnourished, 28% of Indian children are not getting immunized etc.

Mr Rajashekhar added that till date, company has around 400 employees, 387 food model and 245 projects currently under operation. It provides six types of food which included upma, khichadi and other snacks etc.

There are 91000 Anganwadi Centers in Andhra Pradesh. It was tough to track the food supply before mFoods. Now Anganwadi workers/ CDPOs (Child Development Project Officers) indent food items through mobile phones. There is a centralized system to keep track of the indents along with the time and date and responding that AP-Foods online updates supply schedule. An alert goes to the field and transporters and the anganwadi worker can acknowledge on the receiving of the items.

Delays, wrong indents, non-indents, non-supplies, wrong supplies, delayed supplies can be tracked by the stakeholders. Thus entire supply chain gets efficient and streamlined, which

results in availability of foods to serve the malnourished children, pregnant women lactating mothers.

8. **Mr Som Trivedi from MHSM (SMS TOOL-Kit), Datamation Foundation Charitable Trust, Delhi**

Mr Som Trivedi represented MHSM project, an initiative of Datamation foundation Charitable Trust in partnership with Microsoft. Maternal Health Service on Mobile (MHSM) is a mobile platform to circulate vital information regarding Reproductive and Child Health related information services directly to the pregnant and lactating women through mobile phones, using localized SMS in Hindi. One world South Asia (OWSA) and Microsoft together has developed an SMS tool kit that allows sending and receiving of informative messages through SMS in a very customized and cost effective way.

This innovative idea is to serve women by solving the problems of pre and post pregnancy. The project starts with identifying the pregnant women in the villages and registering her number to the database. The integrated system has 42 pre designed messages for 42 weeks. The system sends a minimum of two messages every day.

The provision of customizing messages in the local language, door to door interaction and information on dates for vaccination camps, local health programmes makes this initiative unique. The project is extending and every day at least 9 women are identified pregnant.

9. **Ms Urmi Ray from Comm Care, NEEDS, Jharkhand**

Ms Urmi Ray represted CommCare project initiated by NEEDS, an NGO extending its dedicated services for last 25 years in remotest areas of Jharkhand & Bihar. Comm Care comes under the wide category of maternal health care. CommCare made its inception in January 2011, still in pilot mode, works toward the women empowerment with an objective of reduction in maternal mortality and morbidity by bringing changes in practices.

CommCare is a software used by the Sahiya Health workers for case management at community level. The provision of health components be programmed case wise through this software, there could be different applications developed on different cases. The piloted application is on anti natal care and checkup. Training and capacity building of Sahiya Worker makes them efficient for the field work.

It is expected to expand in Deoghar, Pakur & Sahibganj of Santhalpargana region in Jharkhand with at least 1500 health workers covering a rural population of around 150,000. Use of multimedia features is user friendly and is targeted for the semi-literate/illiterate masses and health workers to achieve better analysis of health related issues. The presenter concluded by sharing that the project plans to develop more programs and tutorial under this project and also shared that one of the major challenge faced is to garner funding for the project.

10. **Dr Yamini Pusdekar from BFC Project, Lata Medical Research Foundation, Nagpur, Maharashtra**

Dr Yamini Pusdekar on behalf of Lata Medical Research Foundation presented BFC (Breast Feeding Counseling) study which was nominated with a prime objective of Evaluation of the Effectiveness of Cell Phone Technology as community based intervention to improve exclusive breast feeding & reduce infant morbidity rates.

The project aims at reducing infant mortality rate and empowers women through Baby Friendly Hospital initiative (BFHi), mobile counseling on matters related to pregnancy, delivery, and breast feeding and child health.

Under this project tele-counseling is provided by lactational counselors (LCs) with a diploma in nursing & trained by authorized trainers. Lactational Counselor makes 70-80 calls/day and bulk SMSes daily to promote breast feeding, improve compliance and schedule weekly visits. The impact of adopting mobile telephony services in BFC programme was huge, for eg. exclusive breast feeding (BF) at 6 months has increased from 67.4% to 95.9% etc.

The challenges faced while implementing this project at ground level are poor slum people have no mobile phones, no identity proof for SIM card activation and unanswered calls. Concluding the presentation Dr Pusdekar shared LMRF's strategy for further extension of the project and its services.

11. **Dr Rajnikant from Mahila Shakti, Human Welfare Association, Uttar Pradesh**

Dr Rajnikant represented 'Mahila Shakti' project an initiative of Human Welfare Association in the remote areas of Uttar Pradesh. He highlighted that the Human Welfare Association (HWA) is working in the project area and has formed more than 100 women Self-help groups. He also added that through these SHGs nearly 1000 women are associated with the organization in the livelihood promotional activities.

Due to lack of facilitation for education there is very low literacy rate among women in the remote areas of UP. Dr Rajnikant added that the Mahila Shakti project aims to organize and empower the most disadvantaged sections of rural women for sustainable and comprehensive development leading to improved quality of life and empowerment through the education initiatives.

The project believes that if the women are literate and capable in numeracy, it would improve their personality and their lifestyle also. They will become more confident, competent and empowered in the field of socio economic and political sector; thus can play a vital role in the field of development.

12. **Ms Lalita Bala Krishnan from International Network for Sustainable Energy (INFORSE)**

Ms Lalita Balakrishnan was not a WIN finalist but she requested for presenting on behalf of INFORSE- International Network for Sustainable Energy. Almost 80 years old lady, with lot of enthusiasm for her efforts for empowering women and the wide network she builds throughout the world had circulated the energy flow to the audience; all enjoyed, discussed and built a network-group of the projects empowering women through mobile phone.

INFORSE, a worldwide NGO primarily has five NFPs-National Focal Points as **INSEDA** (Regional Coordinator & Project Director), **Grameen Shakti** (NFP-Bangladesh), **AIWC** (NFP-Gender-India), **SDA** (NFP-General-India), **CRT/N** (NPF-Nepal) and **IDEA** (NFP-Sri Lanka).

Ms Balakrishnan shared her experience about AIWC- All India Women Conference, a gender NFP, India, which has distributed about 3000 Solar Lanterns & 1000 Solar Home Lighting System all over India and has trained the women all over the world through different learning programmes on solar energy usage. Ms Krishnan had also offered the training and workshops facilitation for women in the rural areas from AIWC-NFP, INFORSE.

Recommendation Points

Ms Anja Kovacs chaired the session and Ms. Vinita Sethi, CEO, Ek Soch Mission co chaired and also moderated the session and provided the following recommendations:

- **Poor are Bankable:** A recommendation points comes out from all the economic empowerment and entrepreneurship oriented projects that poor are also bankable, for their little money they need micro financial services to save, invest and to exceed further.

- **Healthcare needs more Intervention:** Ms Anja Kovacs strongly felt the need for more intervention from Govt sector and business sector in the women healthcare area.

- **Community mobilization with Commercial & Govt initiatives:** Anja suggests community mobilization is important, seeing the challenges and the field studies the community organizations should focus on integration with commercial and govt initiatives.

- **ICT tools and Women Literacy Programmes:** Most of the projects are facing the problems of ICT literacy among women especially in using mobile phones.

- **Commercial Viability of Audio messages:** Because of illiteracy and semi literacy in villages the use of text messages is not an effective medium to provide information, for this purpose voice messaging is used which is chargeable.

- **Training of Trainers:** With the help of skill development organizations extensive written supportive training should be imparted. And emphasis on trainer's training i.e. training some smart people in a group and making them trainers to train others in villages should be done.

- **Emphasizing FM service:** The emphasis should be given through linkage of community service radio and presence of FM in mobile phones. A larger number of people can be reached by use of FM in their mobile phone to get connected with CRS. Licensing issues regarding this linkage should be looked after.

- **Solar Energy substitution:** Due to lack of electricity facility; charging a mobile phone is a big challenge. Solar energy can be explored as a substitute for it.

- **Mobile and Myth:** Still a myth revolving around the ill effects caused by radiation of mobile phones is prevalent. The villagers should be well informed/educated on it. If there are no ill effects then mobile companies should develop the feeling of trust among villagers. Even some state governments are taking steps by disseminating information about which mobile phone to purchase, radiation effects etc. through CRS and toll free numbers.

- **Why Banning Promotional messages:** Because of the ban on sending Bulk SMS, many organizations' work has been affected in sending out information. Group of organizations affected by this should come together and form a representation & present statistics showing what they have not been able to do because of ban on this service.

- **Advocating Integrated system and competitive environment for tele-companies and app developers:** Integration between aggregators and mobile application developers is lacking, how different applications should be used for empowerment is still uncoordinated. For this problem an ecosystem of competitive mobile application development should be built. Every operator should have challenging applications. Tele Companies should be in competition with each other.

Photo gallery

Session Speakers: