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ROLE OF NGOS FOR SOCIO-ECONOMIC DEVELOPMENT IN RURAL AREAS THROUGH ICT: AN EMPIRICAL STUDY

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ABSTRACT

Information and Communication Technology (ICT) is constantly evolving in our daily lives. Rural development in India is one of the important factors for the growth of Indian economy. To enhance Rural Development, government and Non- Government Organizations (NGOs) are extensively involved in educating and training the rural population. ICTs are quite easily used by the urban peoples and also ICT plays a great role in their daily life. Does ICT also play a great role in the social and economic life of rural people? The main aim of this study is to find out the role of NGOs for Socio-Economic development in rural areas through ICT in Coimbatore District.

KEYWORDS

NGO, ICT, socio-economic conditions.

INTRODUCTION

India is a country of villages and about 50% of the villages have very poor socio-economic conditions. Since the dawn of independence constant efforts have been made to emancipate the living standard of rural masses. The five year plans of the central government also largely aim at rural development. The ministry of rural development in India is the apex body for formulating policies, regulations and acts pertaining to the development of the rural sector. Agriculture, handicrafts, fisheries, poultry, and dairy are the primary contributions to the rural business and economy.

Voluntary organization can play a crucial role in rural development by supplementing government efforts as they are close to the minds and hearts of the rural people. They have their roots in the people and can respond to the needs and aspirations of the community very effectively. They can experiment new approaches to rural development. (Dhillon & Hansra -1995)

Rural development which is concerned with economic growth and social justice, improvement in the living standard of the rural people by providing adequate and quality social services and minimum basic needs becomes essential. The present strategy of rural development mainly focuses on poverty alleviation, better livelihood opportunities, provision of basic amenities and infrastructure facilities through innovative programs of wage and self-employment. ICT is the new tool for rural development. Information and Communication Technology, if used properly can be of great advantage for the development at grass root levels. At the same time challenge remains with the administration to capture the minds of the rural masses, mostly illiterate, to help them adapt the new technology which is completely alien to them. There are various rural development schemes run by the government of India and also organizations are present to look after the implementations of these programs. In this, Non-Governmental Organizations (NGOs) play a very important role in the development of rural areas and in implementing many ICT related training programs in the rural areas.

OBJECTIVES OF THE STUDY

1. To study how far the NGOs are extensively involved in the process of socio-economic development in rural areas through ICT
2. To analyze how far the NGOs are effective in rural development through Information and Communication Technology.

SCOPE OF THE STUDY

The success of the rural development depends upon the active participation and willing co-operation of the rural people through self-help organizations and voluntary agencies. In the guidelines issued by the Government of India on rural schemes, the need for socio-economic development has strongly been stressed and the successful implementation of the ICT scheme through effective and innovative role of NGOs. Keeping all the above in mind, the present study proposes to find the answers for the following questions;

1. What are the various methods used for rural development in promoting the SHGs?
2. How effective are those methods in fulfilling the expectations of SHG?
3. About the Role of the NGOs in rural development.
4. Problems that arose during the process and implementation of ICT programs in rural areas.
5. What are the important suggestions to improve ICT programs in rural areas?

NEED FOR THE STUDY

The study on role of NGO in socio-economic development in the context of ICT has assumed greater significance, in the recent past, as a response to the failure of the top down, welfare oriented approaches to the rural development programs. In recent years, development agencies, decision makers, and officials increasingly laud the role of NGOs in socioeconomic development programs particularly in the context of ICT. Indeed, ICT has to be termed as an effective intervention with a positive impact on socio economic improvement of rural people. Also, it needs to be studied in detail to understand the real impact made on socioeconomic development by the sample NGOs in implementing the new scheme called ICT. Hence the present study is aimed at bringing out various methods used in rural development and significant impact made on promotion of Self Help Groups and implementation of ICT.

SIGNIFICANCE OF THE STUDY

Given the importance of ICTs in national development, countries across the globe have put in place mechanisms such as universal service funds and other forms of government intervention to achieve universal access to ICTs. These focus inter alia on bridging the digital divide between urban areas/populations and rural areas/populations.

The significance of bridging this divide in developing countries stems mainly from the fact that rural areas often lack or lag behind urban areas in terms of essential infrastructure and services such as transportation, health, education and government services. This creates a politically and ethically unacceptable inequality of services and opportunities for rural populations and prevents them from participating appropriately and fully in socio-economic and political life of the nation. Rural isolation and deprivation can negatively impact growth and certainly growth cannot be sustainable unless it is inclusive. This is especially true of a nation like India where nearly 70% of population resides in rural areas and is largely engaged in low productivity agriculture and allied activities. ICTs can overcome many infrastructural constraints. Through ICTs people in rural areas can connect with the local, regional and national economy and access markets, banking/financial services and employment opportunities. ICTs also serve as an instrument of awareness creation and feedback giving rural people a

voice in the nation's socio-political life. ICTs can act as a channel of delivery of e-government services including health and education. Thus bridging the digital divide also bridges the overall infrastructural gap and addresses other constraints faced by rural areas. ICTs can help mainstream rural populations.

LIMITATIONS OF THE STUDY

The present study has been conducted based on the following limitations:

- ✚ The present study is limited to Coimbatore district only, the results generated cannot be generalized for other places.
- ✚ Further, the study has been mainly based on the information and facts given by the respondents, relevant to their beliefs, attitudes, and their state of mind at the time of responding to the questionnaire. Hence, the generalization of the findings of the study is subject to these limitations.

LITERATURE REVIEW

Role of NGOs in rural development was analyzed by **Indu Bhaskar and Geethakutty (2001)** through a case study on two NGOs in Thrissur District of Kerala State. Majority of the beneficiaries, non-beneficiaries, workers of NGOs and workers of other development agencies considered rural development works of the NGOs as effective for rural development. The fact was accepted by the different sections as an effective machine for rural development.

Muhammad Ismail (2012) investigated role of non-governmental organizations (NGOs) contribution in teaching primary education in Pakistan. The study said that there is need to develop awareness in the children regarding their right to education. Government has to implement compulsory primary education for all children. A lot of NGOs play their role in the development of primary education but more needs to be done. There is need to develop a strong relationship between government organization and NGOs. Proper monitoring is required for utilizing funds in primary education of children. There is need to fully implement primary education both by the Government as well as NGOs. Government organization and NGOs performance is good but needs improvement.

Sushmita Mukherjee (2011) focused on the scope of ICT in Rural Development, the opportunities and the challenges that can come along. If implemented properly ICT can surely bridge the gap between economically and technology backward and forward classes. Proper training and implementation of ICT programs in simple way and language which is easily understandable by the rural people can surely bring about revolution in rural development.

Najamuddin and Manraj guliani (2006) have described the process of functioning of rural organizations in implementation of government proposals and emphasize on the role played by them in the success of these programs. The study has brought forward a number of lacunae in the system, which have been carefully examined and suggestions have been made to overcome the same. NGOs working in the rural sector are at times more efficient than government organizations. Programs launched by government are keeping in view the country as a whole. This, at times does not fulfill the needs of a particular area, whereas an NGO working in that area is easily able to recognize the aspirations of the people and take necessary action. Thus, certain regions and states get developed sooner and others fall back due to want of proper approach and efforts for development.

Renee Kuriyan et al examine the social and political challenges related to the implementation of ICT kiosk projects for rural development in India. Specifically, the paper focuses on the Akshaya project, a franchise of rural computer-service kiosks, which was implemented in Kerala as public-private sector collaboration. Using interview and participant observation methods, they had examined the challenges that state actors and entrepreneurs face in simultaneously addressing social and financial sustainability. The paper demonstrates that the implementation of ICTs for development is not simply a technical process of delivering services to the poor, but is a highly political process that involves tradeoffs and prioritization of particular goals to attain sustainability.

Geoff Walsham (2010) analyzed whether ICTs have been valuable in providing broader development benefits to all Indian citizens. It is argued that ICTs should not be seen as 'silver bullets' for development but neither are they irrelevant. Rather, they are potentially important contributors towards development in India but only through their integration in wider socio-technical interventions. The literature analyzed in this paper suggests that ICTs have contributed to 'economic facilities' through initiatives such as telecentres, the use of mobile phones for farmers and others, improved agricultural supply chains, and better banking services. 'Social opportunities' have been generated through the widespread use of mobile phones and the more limited use of telecentres. 'Transparency guarantees' can be seen in the visibility of computerized land records, and e-government services for the payment of bills. The contribution of ICTs to 'political freedoms' can be seen as rather limited to date, NGOs empowering slum dwellers through the provision of improved information.

Hargittai (1999) and other studies have shown that the rate of IT diffusion is correlated to the general level of socio-economic development. A most recent finding is that ICT plays a vital role in advancing economic growth and reducing poverty (Fourie, 2008). A survey of firms carried out in 56 developing countries finds that firms that use ICT grow faster, invest more, and are more productive and profitable than those that do not (Fourie, 2008).

Dabla (2004) has made comprehensive literature references enticing the relationship between ICTs and Socio-Economic Development. Similarly, Jeremy Grace et al (2004) have deliberated the characteristics and forces in ICTs that play a pivotal role in the economic growth of a country.

There is little empirical research that focuses on the economic impact of the integration of ICTs with micro-entrepreneurial and revenue-generating activities; research is vital to clarify the role and impact of ICTs in rural economic development, and to move this vital debate and its concomitant resource allocation away from speculative arguments.

METHODOLOGY

The study is mainly analyzed in and around the Coimbatore District and the data has been collected directly from the NGOs, SHG members, annual reports, books, magazines, etc., There are 22 registered NGOs in Coimbatore according to the information got from Coimbatore collectorate and also there are 295 villages in Coimbatore district with 10 blocks.

The sampling technique used for this study is quota sampling. This is a sampling method in which a sample is selected by quotas from each defined portion of the population. It involves breaking down the parent population into strata according to relevant feature and calculating how many individuals to include in each of these categories to reflect the parent population structure. Contacts are made until a quota is filled. Therefore non-response cannot occur. The present study consists of 300 samples from 10 selected NGOs in Coimbatore district.

TABLE 1: SOCIO- ECONOMIC CONDITIONS

Particulars	Classification	No.	%
Gender	Male	70	23.3
	Female	230	76.7
Age(in years)	20 – 30	51	17.0
	31 - 40	118	39.3
	41 - 50	94	31.3
	Above 50	37	12.3
Education	Illiterate	5	1.7
	Primary	49	16.3
	Lower secondary	89	29.7
	Higher secondary	157	52.3
Occupation	Agriculture	60	20.0
	Employed	45	15.0
	Self-employed	89	29.7
	Home-maker	16	5.3
	Other	90	30.0
Marital status	Married	221	73.7
	Single	49	16.3
	Divorcee	16	5.3
	Widow	14	4.7
Family type	Joint	86	28.7
	Nuclear	214	71.3
No. of children	1	83	27.7
	2	142	47.3
	3	6	2.0
	4	6	2.0
	None	63	21.0
Family size	1 – 3	103	34.3
	4 – 6	192	64.0
	7 – 9	5	1.7
Health facilities available	Rural health care centres	77	25.7
	Health care centres provided by NGOs	3	1.0
	Private hospitals/clinics	36	12.0
	None	16	5.3
	Both Govt & Pvt Hospitals	168	56.0
Monthly income (in Rs.)	Self- medication	2	.7
	Less than 2000	14	4.7
	2000 – 5000	56	18.7
Land holding	Above 5000	230	76.7
	< 1 acre	32	10.7
	1 - 3 acres	51	17.0
	4 - 6 acres	31	10.3
	Above 6 acres	2	.7
Crops cultivated	None	184	61.3
	Sugar cane	5	1.7
	Sunflower	1	.3
	Cotton	9	3.0
	Other	40	13.3
TOTAL		300	100.0

It is summarized from the above table 1 that 77% of the respondents are female; 39% of the respondents under the age group of 31-40 years old; 52% of them qualified higher secondary level; 30% of the respondents are self-employed; 74% of them married; 71% of them having nuclear family; 47% of the respondents are having 2 children; 64% of the respondents belonged to a family size of 4 – 6 members ; 56% of the respondents said that there are both government & private hospitals in their area; 77% of the respondents are earning a monthly income of above Rs.5000/-; 63% of them do not possess any land; and 82% of the respondents are not cultivating any crops in their land.

ROLE OF NGOS IN THE DEVELOPMENT OF RURAL TELECOMMUNICATION

Information is critical to the social & economic activities that comprise the development process. Telecommunications, as a means of sharing information, is not simply a connection between people, but a link in the chain of the development process itself (Hudson, 1995).

In this study, it is found that 92% of the respondents have interaction between the group members which is facilitated through meetings; 3% of them through mobile phones and 5% through meetings and circulars. It is believed that encouraging the uptake of mobile phones is the most effective response to the Digital Divide (Fourie, 2008). Mobile phones support long-term growth rates, and their impact is twice as big in developing countries (Odendaal *et al.*, 2011). A more sensible approach to promote ICT would therefore be to donate mobile phones instead of computers. Mobile phones do not rely on a permanent power supply and can be used by people who cannot read or write.

The researcher asked respondent about application of ICT which is provided by NGOs in their area. It is found that 74% of the respondents came to know about computer through NGOs. The results show that 288 respondents were using ICT in their daily life for making communication with friends, relatives; 260 respondents were using for banking and insurance purpose; 257 respondents were using for educational information and 251 respondents were using for agricultural information and 255 respondents were using for employment information.

It is inferred from above analysis the service role of ICTs can enhance rural communities' opportunities by improving their access to market information and lower transaction costs (for poor farmers and traders); increase efficiency, competitiveness and market access; enhance ability to access health care and education. Furthermore, ICTs can promote greater transparency, speed-up decision-making process of governments and thus empower rural communities by expanding use of government services, and reduce risks by widening access to microfinance. However, barriers to access, high costs and minimal human resources often prevent those living in poverty in reaping the benefits. When NGOs and civil sectors work together as partners, benefits of ICTs can be greatly enhanced, returns to the community improved and profits increased.

TRAINING AND EXPERIENCE

TABLE 2: TRAINING RECEIVED FROM NGOS

Particulars	No.	Percent
Yes	298	99.3
No	2	.7
Total	300	100.0

From the Table 2 shows that, 99% of the respondents said that they have received training related to SHG activities from NGO.

TABLE 3: EFFECTIVENESS OF TRAINING

Types of Training		Excellent	Good	Fair	TOTAL
Onsite training	No.	196	21	14	231
	%	84.8	9.1	6.1	100.0
Offsite training	No.	93	16	15	124
	%	75.0	12.9	12.1	100.0
Orientation	No.	68	18	15	101
	%	67.3	17.8	14.9	100.0
Exposure tour	No.	28	4	4	36
	%	77.8	11.1	11.1	100.0
Confidence building	No.	236	12	15	263
	%	89.7	4.6	5.7	100.0
Work shop	No.	177	104	17	298
	%	59.4	34.9	5.7	100.0
Rallies	No.	41	5	6	52
	%	78.8	9.6	11.5	100.0
Skill development	No.	232	12	16	260
	%	89.2	4.6	6.2	100.0
Marketing linkages	No.	164	11	14	189
	%	86.8	5.8	7.4	100.0
Micro enterprises development	No.	127	6	10	143
	%	88.8	4.2	7.0	100.0

From the Table 3, it is found that 89.7% of the respondents said that the training for confidence building is excellent and 34.9% of the respondents said that the training for work shop is good and also it is found that 14.9% of the respondents said that the orientations organized by the NGOs is fair.

CHART 1: EFFECTIVENESS OF TRAINING

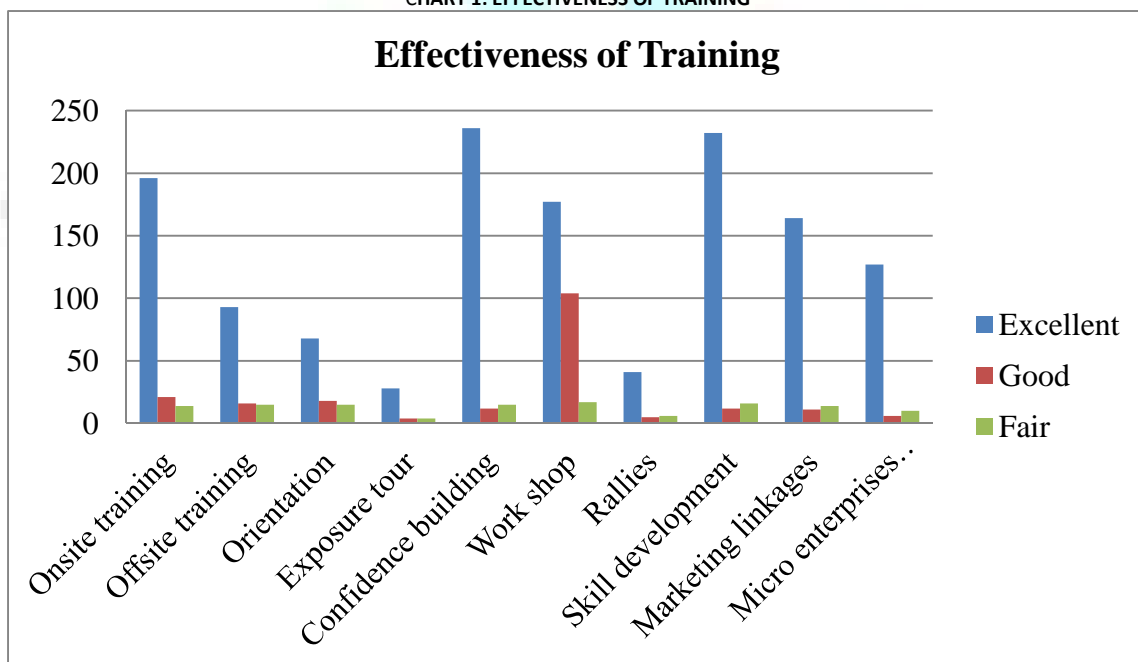
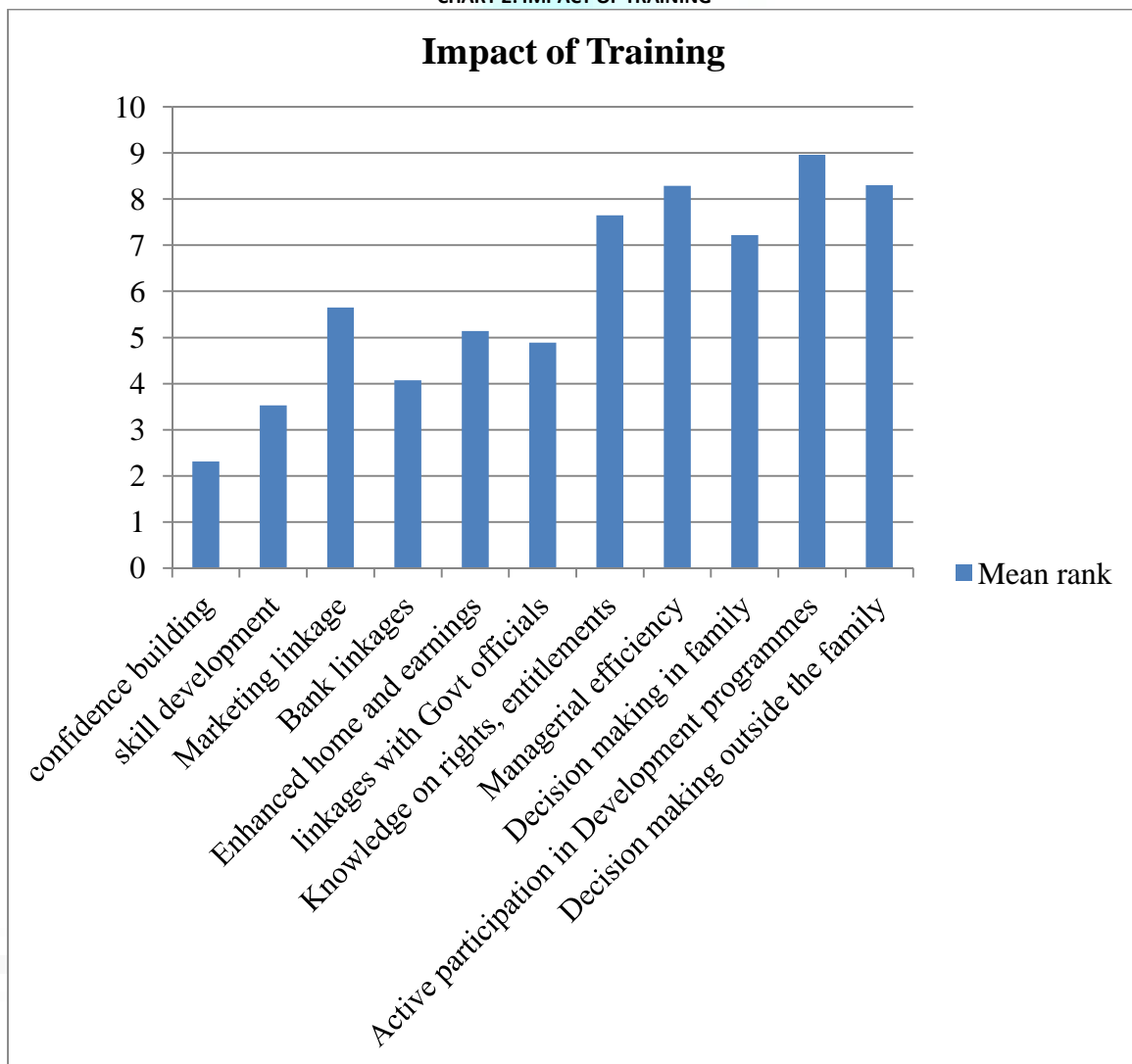


TABLE 4: IMPACT OF TRAINING

Types of Training	Mean Rank
Confidence building	2.31
Skill development	3.53
Marketing linkage	5.65
Bank linkages	4.07
Enhanced income and earnings	5.14
Linkages with Government officials	4.89
Knowledge on rights, entitlements	7.65
Managerial efficiency	8.29
Decision making in family	7.22
Active participation in Development Programmes	8.96
Decision making outside the family	8.30

From Table 4 regarding the impact of training, it is found that the mean rank for confidence building is 2.31 which is highly effective and the mean rank for active participation in development programs is 8.96 which is the least effective.

CHART 2: IMPACT OF TRAINING



Kendall's Coefficient of Concordance

Kendall's W	.446
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The Kendall's coefficient of concordance for the impact of training is found to be 0.446 which shows that there is moderate similarity among the respondents who received training from NGOs and their representatives.

IMPACT ON SHGs

CHANGES ON SOCIO-ECONOMIC STATUS AFTER JOINING SHG

TABLE 5: CHANGES ON SOCIO - ECONOMIC STATUS AFTER JOINING SHG

Status	No.	Percent
Same	4	1.3
Increased	242	80.7
Decreased	54	18.0
Total	300	100.0

From the Table 5, it is found that 81% of the respondents said that there are changes on their socio-economic status after joining in SHG. Only 1% of the respondents have said that there are no changes in their socio-economic status after joining SHG.

TABLE 6: CHANGES ON SOCIO - ECONOMIC STATUS AFTER JOINING SHG

Socio-economic status	N	Minimum	Maximum	Mean	Std. Deviation
Mobility	300	4.00	5.00	4.9800	.1402
Recognition in family	300	4.00	5.00	4.9500	.2183
Recognition in community	300	4.00	5.00	4.9567	.2039
Interaction with outsiders	300	3.00	5.00	4.7500	.4847
Literacy/education	300	2.00	5.00	4.4133	.8194
Access to Health services	300	2.00	5.00	2.5100	.7153
Access to Immunization	300	2.00	5.00	2.4900	.7059
Access to sanitation facility	300	2.00	5.00	2.5100	.7292
Access to credit sources	300	2.00	5.00	4.6200	.9479
Access to building	300	2.00	5.00	2.2067	.5875
Asset Building	300	1.00	5.00	2.2000	.5898
Family income	300	2.00	5.00	4.8467	.4732
Skill Development	300	2.00	5.00	4.8067	.5689
Nutrition awareness	300	2.00	5.00	2.5800	.8676
Girl child development awareness	300	2.00	5.00	2.8800	1.0437
Health awareness	300	2.00	5.00	2.7400	.9498
Decision making related to child centred	300	1.00	5.00	2.8367	.9729
Decision making related to money centred	300	2.00	5.00	4.6600	.5587
Participation in Development Programmes	300	2.00	5.00	4.2867	.7958
Individual income	300	2.00	5.00	4.9367	.3460

From the Table 6, it is observed that the mobility of the respondents has the highest mean score of 4.9800 among others. i.e., the mobility of the respondents has increased after joining in SHG. And their recognition in their family has also increased after joining in SHG where the mean score is 4.9500. Recognition in the community and interaction with outsiders has increased after joining in SHG which is shown by the mean score of 4.9567 and 4.47500 respectively. Their literacy /education have a mean of 4.4133 which states the literacy rate also increased after joining in SHG. The mean of 2.5100 it is found that they have only a minimal access to health services and sanitation facilities provided by the SHGs. And also the mean of 2.4900 shows that there is only minimal accessibility to immunizations provided by the SHGs. It is observed that with the mean of 4.6200 there is a maximum accessibility to credit sources among the respondents provided by the SHGs. It is found that with respect to access to building and asset building of the respondents, the mean is only about 2.2067 and 2.2000 respectively. With a mean of 4.8467 it is found that there is an increase in family income and in their skill development of the respondents after joining in the SHG.

CHART 3: CHANGES ON SOCIO - ECONOMIC STATUS AFTER JOINING SHG

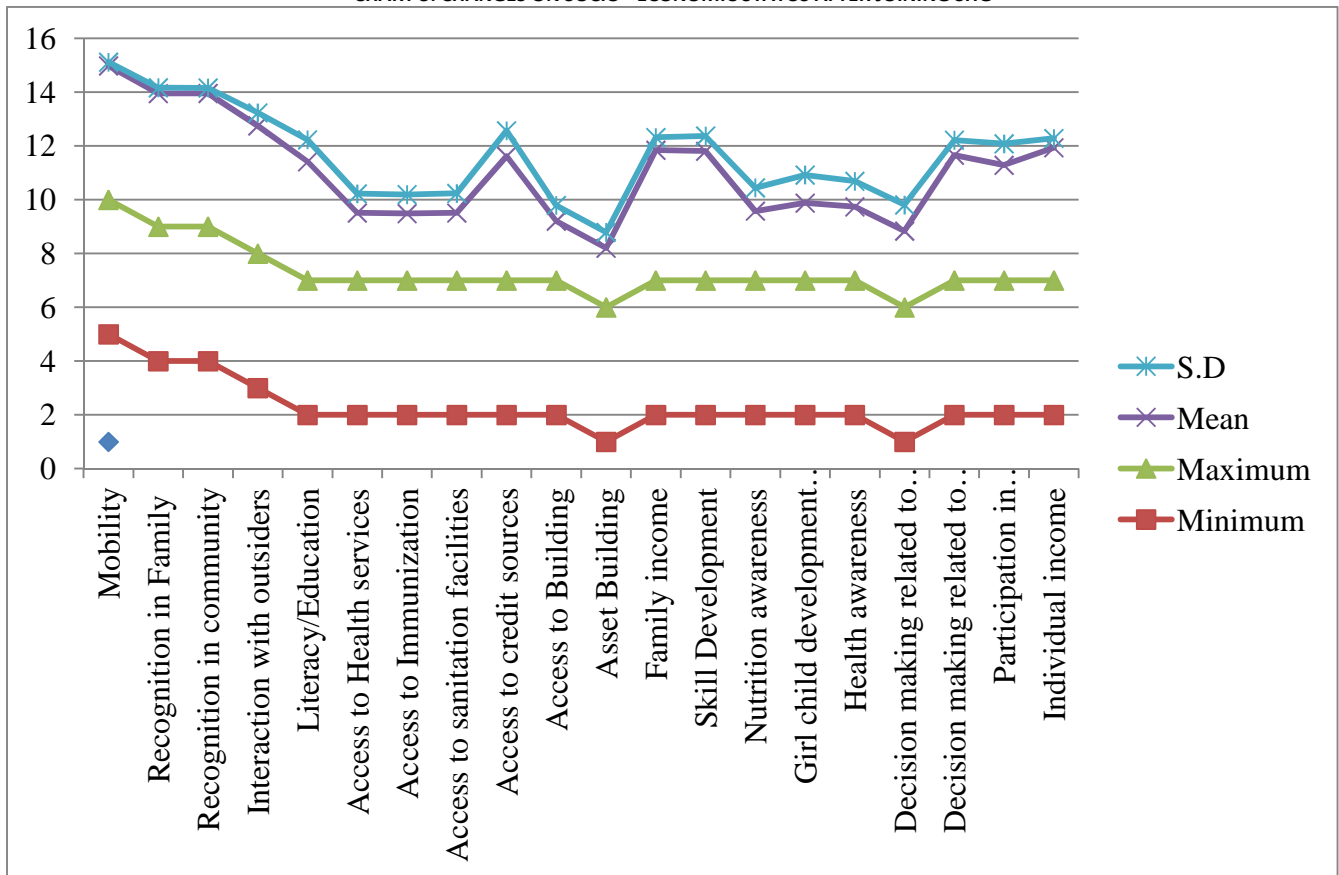


TABLE 7: BENEFITS OBTAINED BY THE RESPONDENTS THROUGH ICT KNOWLEDGE

Benefits through ICT	Mean Rank
Professional activities made easy	1.29
Easy communication	2.15
Academic activities made easy	3.08
Enjoying more recreational activities	3.47

From the table 7 for benefits obtained by the respondents through ICT knowledge, it is observed that the mean rank of 1.29 shows that the benefits is high for professional activities and the mean of 3.47 shows that the benefits obtained is low for enjoying of recreational activities. Kendall's Coefficient of Concordance

Kendall's W	.645
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The Kendall's coefficient of concordance for the above table is found to be 0.645 which shows that there is a high similarity among respondents who obtained the benefits through ICT knowledge. ICTs greatly accelerate the process of knowledge generation from data collection and the transmission of information because the user is able to determine very selectively what information is relevant. The role of ICTs in future rural development strategies is therefore dependent on users being able to select the information that is most relevant to their own social and cultural knowledge systems. Roling (1988) places particular emphasis on the role of the 'environment' in which knowledge is developed. The multi-media capabilities of ICTs offer the potential to move beyond databases towards the presentation of information in formats that are more appropriate and meaningful to local populations.

TABLE 8: RESPONDENTS' BUSINESS OR WORK BY USING ICT

Particulars	No.	Percent
Yes	70	23.3
No	230	76.7
Total	300	100.0

It is shown in the Table 8 that 77% of the respondents are not using ICT in their work or own business and only 23% of the respondents are currently using ICT in their work or own business.

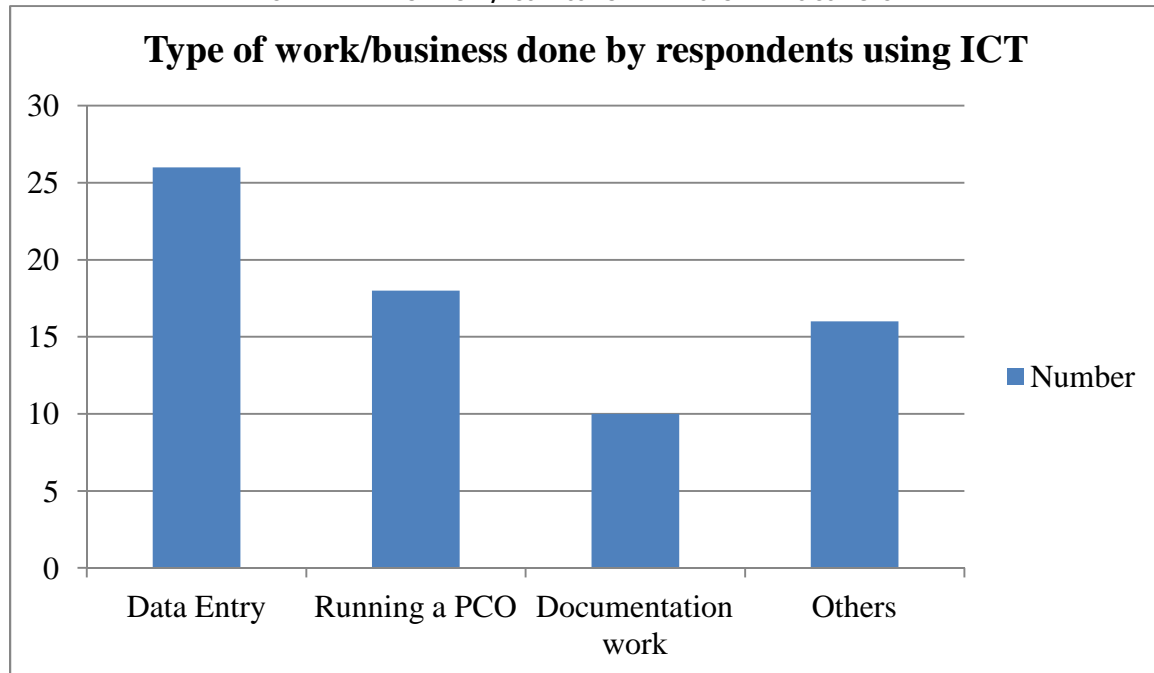
TABLE 9: TYPE OF WORK/BUSINESS DONE BY RESPONDENTS USING ICT

Type of work/Business	No.	Percent
Data entry	26	37.1
Running a PCO	18	25.7
Documentation work	10	14.3
Others	16	22.9
Total	70	100.0

It is observed from the Table 9, among 70 respondents who are working or having their own business by using ICT, 37% of the respondents are using ICT for data entry jobs; 26% of the respondents are using ICT for running a PCO; 23% of the respondents are using ICT for other jobs or business and only 14% of the respondents are using ICT for documentation works. The village database is, therefore, designed to be expanded to include a wide variety of information that has

been collected and generated specifically for use within that community. The potential of ICTs in future rural development strategies is therefore not only to provide information that is relevant to developing communities but to empower them to choose and demand the information themselves.

CHART 4: TYPE OF WORK/BUSINESS DONE BY RESPONDENTS USING ICT



CONCLUSION AND SUGGESTIONS

From the study it is found that the NGOs are conducting meetings regularly for SHG members through various means but the usage of mobile phone among the member is very low. The NGOs can improve the ability of the members to meet and communicate each other through sms, email, etc. Further instead of using ICT for mere two-way communication purpose, ICT should be utilized to accelerate their decision-making process in agriculture, access to micro-finance, and health care activities. Confidence building measures are excellent through training programs but ICT oriented training should be given in all functional areas. Even though there are changes on socio-economic status of the respondents after joining as a member in SHG, the use of ICT's could enable even the poorest of the people to "leapfrog" traditional problems of development like: poverty, ill-literacy, disease, unemployment, hunger, corruption and social inequalities, so as to move rapidly into the modern information age. The knowledge of ICT is more beneficial for professional activities and easy communication, but the role of ICT in future rural development strategies should be relevant to their own social and cultural knowledge systems. The results show that most of the respondents are using ICT for data entry business but it can empower them to choose and demand the application. It is also found that some key issues in the implementation of developmental programs are:

- Centralized planning
- Multiplicity of agencies
- Bureaucratic and administrative setups
- Monitoring large programs
- Inadequate resources

To overcome these problems the government, private industries and NGOs should jointly take the decision on need based and implement the ICT services in the rural areas for socio-economic development.

The development of a society largely depends on the access to information and so far in rural India - ICT has greatly facilitated the flow of information and knowledge offering the socially-marginalised and unaware community unprecedented opportunities to attain their own entitlements. On the other hand, to break the vicious circle of rural poverty and to bridge the digital divide and empower the rural communities - ICT-intervention has proved its effectiveness in the sphere of capacity-building of rural communities for breaking these barriers. So the government, technology industry and society should work together to deploy ICT to accelerate economic and social development in rural areas. Hence it may be concluded that an integrated framework for ICT interventions in rural areas will unquestionably pave the way towards sustainable rural growth.

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