E-halli: An Opportunity to become Rural Entrepreneurs

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ABSTRACT

ICTs are increasingly being recognized by the people across the globe as essential tools of development – tools that can empower them, enhance skills and increase productivity. Today, the realities have changed. The world is not what it was during their times. Technology, Science and other aspects of affluence have widened the gulf between rich and poor. On the other hand, they have also brought the world closer, in terms of connectivity. This has resulted in stupendous growth in terms of information exchange, business, education, agriculture, infotainment, inventions and better contact between places and people. The concept that I am about to present represents this very dream of brining villages, towns and cities closer, in more ways than tying them by technology. This paper mainly reviews the conceptual frame work of e-halli. The second section deals with the e-halli as a business perspective.

Keywords: Information, Villages and Entrepreneurs

1. Introduction

We need to have a system that coordinates rural knowledge and information networks would be useful in helping get development information circulated on agriculture and non-agricultural subjects. Communications support for rural development is challenged by the need for financial sustainability of the systems established. It is suggested three essentials for rural development through Information systems one, "organize networks of rural knowledge and information centers for rural development that would respond to observed and expressed rural development needs"; two, develop appropriate ICT programs, which continually install and maintain new information and communication technologies, especially computers with Internet access"; three, "establish mechanisms for linkages with public and private sector agencies and organizations, institutes and centers." The information system (*e-halli*) is intended as a vehicle for sharing ideas, knowledge and information with the various stakeholders addressing the causes, and seeking solutions, for rural development.

2. About e-halli

Though cities depend on villages for every thing needed for survival like food grains and marketing of every kind of consumer products but they have an edge over information needed for all such activities. The villages are forced to depend on cities to get this information at the time of the need. This has created an imbalance in the flow of information in the system and is affecting the overall development of our nation. This system has to be balanced in order to bridge the gap between the resources and the end point of the usage. Based on these thinking, the initiative has taken to develop a portal which can focus on bridging the

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gap. In order to bridge this divide, *e-halli* (which means electronic village in Kannada) project has been taken up. This *e-halli* project is based on the concept PURA (Providing Urban amenities in Rural Area), the dream of taking technology and its benefits to rural areas. "e-grama" is basically an Intranet Portal, having some static and dynamic pages with Intranet e-mailing facility among different users of the Intranet. The e-halli project implemented at Central part of Karnataka as a pilot project to bring the benefits of Information and Communication Technology (ICT) to all the rural mass.

Before venturing into an unknown world of information flow and its effects, detailed studies were conducted to understand the needs of the rural people. Based on these studies, a more scientific, practical, relevant and state-of-the art project called *e-halli* was conceptualized and is being run as a pilot project in about 10 villages across Karnataka. The *e-halli* project is conceptualized and implemented by Yeshaswini Nagara Hagu Grameena Abhivruddhi Parishat (R), a Non Governmental Organization. This IT-enabled project will not only help bridge the growing digital divide, but also increase computer literacy of those living in rural areas. It is also expected to generate more employment opportunities in these regions and reduce migration of educated unemployed youths to cities.

There are four levels of operations

i) *Support Network:* the project will be implemented with the following basic structure
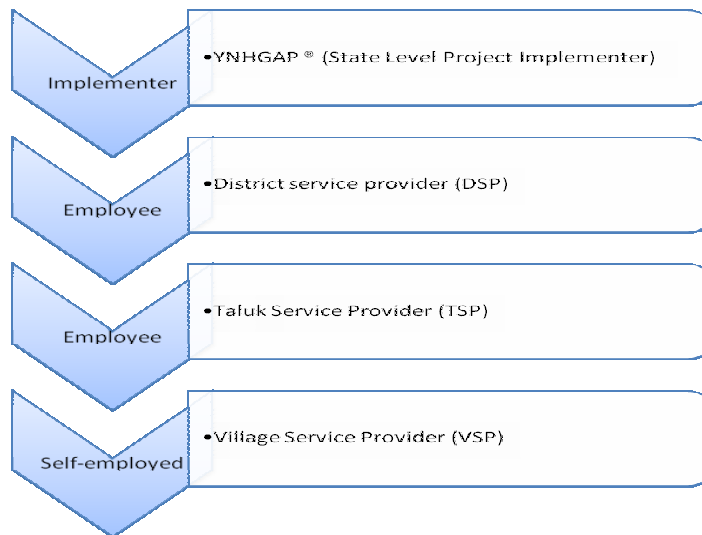
Figure 1: E-hali four levels of operations

ii) *Software Network:* a core team of professionals with expertise in software development are developing the software. The software developed has the capability of providing AT THE POINT DATA ENTRY, a new inventive methodology where a window is provided at different information points like banks, Government offices etc., from where the information is directly entered in the formats and are readily available at the e-halli centers immediately. For ex: the tour program of District Collector (DC), once it is entered in the formats at the source, it can reach every e-halli instantaneously. This process avoids even the slightest delay in information dissipation and becomes more authentic.

iii) *Economic Support Network:* a specialized team who take care of supporting the VSP in various forms of revenue generation for the sustainability of the village centre. This team finds out the new methods of revenue generation and incorporates it to the use of village service centre.

iv) *Research Support Network:* this support is established with a leading Management Consultancy which gives a professional and scientific feedback on a regular basis for the improvement of the project. The research team takes care of proper coordination amongst various entities involved in the project like, Government, Public Sector, Banking sector, Private sector and educational Institute.
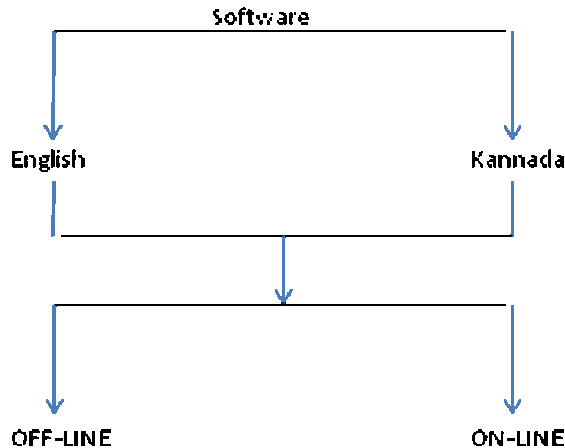

Figure 2: Software Network

3. Identification of Village Service Provider

A village is selected and a service provider is chosen amongst the group satisfying the following criteria:

- He / She should be the resident of the Village
- He / She should have studied minimum up to 12th Standard.
- Should have a basic computer knowledge
- Should be willing work for long hours
- Should have a good reputation in the village and nearby villages
- Should be able to independently run the centre
- Should possess a place to open up the centre at the village which can be accessed by every one
- Should possess a telephone connection for internet connectivity

4. Financial support

Selected candidates are helped to obtain a Bank Loan up to Rs. 100000 (Details are provided in the Table 1 and Table 2) from any Nationalized Bank to establish the e-halli centre. The process of tying up a bank for such schemes is underway to help the rural youth. The financial support could be provided either directly from the banks to the individual directly or through a centralized body and later distributed as micro finance. We have two options

- First option: providing the loans directly to the individual, the individual will provide minimum security for such loans with the down payment of Rs. 10000/-. For such loans a tripartite agreement should be reached among the funding agency, YNHGAP and VSP. YNHGAP will take up the responsibility of proper repayment of the loan from the VSP.
- Second option: the funding agency can provide micro finance to YNHGAP, which can distribute the same to the VSPs. The collection and the repayment of loans will be done by YNHGAP.

5. Training

Once a candidate is chosen, he / she will under go an in-house training for 1 month. These include the following:

- Basic hardware training
- E-halli software training
- Entrepreneurship training
- Business module development training and
- Practical field training

Table 1: Annual Minimum Income Generation for each VSP

Sl. No.	Particulars	Units	Calculation	No's	Unit Revenue (in Rs.)	Amount Generated	Expenditures Expenses incurred	Expenditures DSP Charges	Net Income
1	e-halli Memberships	Per individual		1000	90	90000	25000	25000	40000
2	e-halli Students Memberships	Student		2000	60	120000	50000	50000	20000
3	Soil Testing	Per Test		200	70	14000	7200	0	6800
4	Digital Photography	Per Photo	Rs. 100/Day * 365 Days (300 days)	3000	12	36000	18000	0	18000
5	DTP Work	Per page	100/Month * 12 Months	1200	10	12000	4800	0	7200
6	Browsing/Fax/E-mail	Per job		300	12	3600	1200	0	2400
7	Basic Computer Education	Per Student	4 students/Month* 12 Months	48	100	4800	2500	0	2300
8	Education Programs for 8,9 &10 Class	Per Student	100 Students * 9 Months	100	90	9000	1000	0	8000
9	Coin Phone	Per call	50 calls/Day*365 Days	18250	1	18250	10950	0	7300
10	Audio/Video CD Rentals	Per CD/Day	5 CDs/Day*365 Days	1825	10	18250	3650	0	14600
11	E-Produce Registration	Per Member	250 Members*Rs. 10	250	10	2500	750	0	1750
12	Mobile Currency Sales		Rs. 20000*12 Months	20000	12	240000	231600	0	8400
13	Corporate Advertisements	Per Company	(30 Companies * Rs. 8500 PM*12 Months)/240 Centers			12750	1275	0	11475
14	Commissions from others Sources	Per Job	1 Job/Day*365 Days	365	10	3650	730	0	2920

Table 2: Monthly Recurring Expenses

	Average Monthly Gross Income	12595.42	
	Monthly Recurring Expenses		
Sl. No.	Particulars	Per Month	Annual Expenses
1	Rent	500	6000
2	Electricity Expenses	400	4800
3	Telephone & Internet	1000	12000
4	Bank Loan Repayment EMI/Month (Appx)	5000	60000
			82800
	Average Recurring Expense/Month	6900	
	Total Annual Income	68345	
	Average Monthly Net Income	5695.42	

Setup: The e-halli centre will comprise of following equipment: Desktop PC, Digital Camera, LCD Projector, All-in-one Printer, Speakers, Projection Screen, UPS with 5 hours backup, e-halli dual language software, soil testing kit, educational CD's, Internet connectivity with phone, required furniture and PCO phone with package.

Support: Complete support will be provided to the VSP. All the villages in a taluk are monitored by TSP, employed for the purpose. The TSP will monitor, guide and give all possible support to the VSPs of that

taluk. Similarly the DSP will support all the TSPs of the district in coordination with YNHGAP.

Revenue Sharing: Once the revenue is generated in the VSP, a part of it will be shared amongst YNHGAP, DSP, TSP and VSP.

Working Module: Unlike other projects which concentrate only on information dissipation, e-halli provides both information as well as the support to execute the information.

i) E-halli membership drive: every family in the village and adjoining village can become members by paying an annual fee of Rs. 90/-. The members have the following benefits
   a. Rs. 100000/- accidental insurance for 1 year
   b. Free access to any sort of information at the e-halli centre
   c. Access to different varieties of information on various products, literatures available in the centre
   d. Discount facilities in various hospitals, drug stores etc.

ii) Proper information dissipation: the information in the centre is displayed through software, literatures, CDs etc., so all possible ways of information is dissipated. The members can access to any kind of information any time of the day.

iii) Practical support for villages: e-halli centre provide support to the villagers to provide support in executing the information. For example, the member only can view the information about train reservations but also can get the reservations done through the network. E-halli provides complete support in opening of bank accounts, sending applications, ticket bookings, currency recharge, bill payments and many more.

iv) Emphasis on mass education through state of the art technology: everyday different shows are projected on variety of subjects like education, health care, agriculture and modern technology. Along with the educational programs, e-halli has entered an agreement with various companies for providing details about their products. Such companies are charged on annual basis and the revenue generated is equally shared among all the existing VSPs.

v) Implementation of rural health care: e-halli has tied up with specialized hospitals and is running e-halli rural health care projects. With the specialized team from the hospital, different projects like HIV awareness camps, cancer detection cams for women, general health checkup, blood group and donation camps. Apart from these activities, health awareness film screening is also done.

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