Empowering the poor through mobiles

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Dr. Rajendra Kumar-

an a simple device like a mobile phone be used for empowering the poor and the marginalised? Consider this: an NREGA worker receives her weekly wages in her bank account. However, she has no way to check the amount credited unless she visits the bank branch or goes to an ATM. Doing so may involve substantial costs in travel and lost wages as they are most likely to be located far away from her village. However, if her bank account is mobile enabled, she can do virtually all the transactions through a simple SMS or voice-based interface in her own language.

Creates transparency and accountability

There are myriad other ways in which a mobile phone can empower the poor. A Primary Health Centre (PHC) in a rural area can send SMS or voice alerts to all pregnant women for scheduled health check- ups. The same can be done for immunisations for children. A health worker can visit the households in her village with a low-cost mobile phone or a tablet with an application to capture all the information about the health third are in rural areas. The

status of the family and the data can be transmitted to the backend server in real time. All this can dramatically improve the outcomes of programmes like the National Rural Health Mission. Similarly, for all sales of commodities under the PDS, SMS alerts can be sent to the ration card holders to keep a check on fraudulent withdrawals. A citizen will also be able send a complaint about deficiency in any service far more easily using a mobile phone. All this information can be captured and made available to the concerned government departments in real time and can be monitored from anywhere. Imagine the impact it will have on transparency, accountability, and quality of service delivery across the board. Improving the systemic accountability and bottom-up participation of citizens in governance are sure shot ways to improve the quality of governance and make a substantial dent in the all-pervasive corruption.

How can all this be made possible? Mobile phones are ubiquitous in India today with over 900 million subscribers, of which over one

reach of mobiles is much greater than that of computers and internet. They have relatively low physical infrastructure requirements and are more cost-effective in remote areas. SMS and voice are powerful mobile technologies that do not require internet connectivity to work. This can prove to be a boon in rural and remote areas. With the falling prices of mobile devices, endless possibilities have emerged for their use in significantly enhancing the outcomes of social and economic development programmes. Their entry barriers are low as they require only basic literacy for use and offer affordable, portable, and real-time access to communication and information to the people who previously had no access to such communication modes.

Helping business

Mobiles can be used for enhancing developmental impacts in diverse sectors such as health, education, agriculture, animal husbandry, etc. They can help in combating poverty by improving the delivery of services in these areas. Tablets can significantly enhance the educational ex-



perience of students through well-designed content: Mobiles can also act as potent instruments for saving lives by sending warnings and alerts in disasters and crisis situations. They can also be used as tools for economic empowerment for the farmers and poor micro-entrepreneurs in rural areas by reducing information asymmetries as market information can be accessed almost instantly reducing travel expenditures and increasing speed of trade. For women, they allow greater independence and enhanced security and can be used to monitor violence against them.

Mobile technologies can also be used in new and innovative ways to engage with citizens and stakeholders, for example in holding consultations and gathering feedback. They can help in strengthening the demand side of governance by allowing the citizens to engage with public institutions and demand better services. This can foster transparency and accountability and generate new possibilities for open government. They can also enable disintermediation in the delivery of services by facilitating direct contact with the citizens.

M-governance is an umbrella term that covers the

use of mobile technologies (e.g., SMS, USSD, voice, location, mobile applications, etc.) to enhance the governance and developmental impacts in various domains. While deeply intertwined to e-governance, it has emerged as a separate domain aimed specifically at addressing the digital divide in access to government services and programmes. However, by themselves, they cannot be effective in development or governance. To make them act as catalysts in this process, policies need to be in place to support access to information, development of relevant content and services in the local languages, an enabling infrastructure, and an effective awareness and communication campaign aimed at the end users. Recent initiatives by the RBI for mobile based financial inclusion and by the Department of Electronics and IT to make mobile based provisioning of government services mandatory by all government departments and agencies offer great hope to achieve this vision.

The author is a senior IAS officer working as a Joint Secretary in the Dept. of Electronics and IT. Govt. of India. The views expressed are personal.

Improving systemic accountability and bottom-up participation of citizens are sure shot ways of improving governance.



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Empowering the poor through mobiles

Dr. Rajendra Kumar

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Helping business

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