Gender Impact Analysis of Project Akshaya in Kerala

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Akshaya Project Background

- Project of Kerala IT Mission, piloted in Malappuram District. 2002. Objective : To promote E-literacy and IT entrepreneurship. To be rolled out in all other districts of the state in due course.
- About Malappuram : Population : 36 Lakhs, 6 Lakhs households (Census 2001), varied agro-climatic zones, a 'backward' district ; 70% of the population is Muslim ; high rate of Gulf migration.

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Akshaya Project Background

- Project was designed by a group of professionals and senior bureaucrats; Heavy involvement of the local panchayats in the beginning stages.
- 2000 applications were received for starting 'Akshaya Centres'; 635 were selected after interviews. Substantial financial and technical support from the state government in the first phase (e-literacy), to be tapered out in the second phase which was supposed to concentrate on development of e-commerce.
- The project was implicitly assumed to be 'gender neutral'.

Objectives of the ISST research study

- To assess to what extent the assumption of 'gender neutrality' was correct.
- If not, then what was the exact nature and extent of the gender differentiated impact of the project on the ground, and
- How a more 'gender-aware' project design could have yielded 'better' results.

Research Design

A combination of questionnaire surveys (trainees and entrepreneurs); Case studies; Key Informant interviews.

Akshaya entrepreneurs:

- Basic data: Collected from the district Headquarters on all 634 entrepreneurs. Subsequently each of the selected entrepreneurs was contacted individually.
- *Questionnaire survey:* Carried out in June-Sept, 2004 on a representative sample of 40 of the entrepreneurs that were still in business.

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Research Design

Akshaya entrepreneurs:

• **Detailed case studies** of several women entrepreneurs carried out over a period of twelve months, some being interviewed more than once over the period .

Akshaya trainees survey: 400 trainees (10 each from each of the 40 Centres in the Entrepreneur sample) surveyed on a range of issues.

Key Informant Interviews carried out with selected officials, members of local communities, Panchayat members and coordinators.

Key Findings

Differences in social and economic profiles of men and women **entrepreneurs** :

- i. educational backgrounds;
- ii. age
- iii.marital status
- iv.work experience
- v. household economic condition

Differences in social and economic profiles of men and women **trainees** :

- i. educational backgrounds;
- ii. age
- iii.marital status
- iv.work experience
- v. household economic condition

Findings

- Close to 60% of the 'trainees' in most centres were women.
- Akshaya allowed (predominantly Muslim) women to come out of their houses.
- Most women entrepreneurs perceiving working in the ICT sector as prestigious.
- Very high degree of enthusiasm among some women entrepreneurs.
- Men entrepreneurs perceived project benefits differently from women entrepreneurs.

Women Specific Problems

- Women entrepreneurs had a much higher incidence of indebtedness (bank loans), since most had little access to family resources.
- Women had to close up early in the evening due to reasons of personal 'safety' and concerns about people 'talking'.
- Women had to come late for opening the centres due to domestic responsibilities, thereby losing potential business at both ends.
- Women entrepreneurs reported that they had problems attending fortnightly meetings.

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Women Specific Problems

- Women had to depend on other family members --mostly female members like one's mother --- to look after domestic household needs.
- Women had to cope with uncooperative male officials and colleagues.
- Some women were forced to submit collaterals by unscrupulous bank officials.
- Women had to deal with dwindling moral support from husband and family when business started floundering in the second phase.
- Generally having to deal with criticisms from the community.

Policy Implications -A General Observation

Some women, not all, demonstrated extra ordinary motivation and entrepreneurial potential. However because of the fact of being women, they have had to struggle a great deal more than their male counterparts to be on the level. With marginal effort, the Akshaya project could have provided the support these women needed. These women could have served as role models for all women with similar ambitions and abilities in this region.

Policy Implications -Some Specific Measures

What are some specific measures that could have been taken within the ambit of the Akshaya project?

- A forum for venting their special problems, and chalking out solutions with the help of Akshaya officials?
- Utilizing the agency of the Panchayat coordinators ?
- More substantive involvement of the Panchayats ?
- Are "Kudumbashree" type ventures the only solution to the 'gender' problem?

Policy Implications -Some General Lessons

What are some of the general lessons one can glean from the Akshaya experience ?

- That distributional impact of supposedly 'neutral' project are not necessarily neutral;
- That proper coordination of projects is a must if there are many projects vying for the same space;
- That monitoring of gender and class impact of projects should be built into all project designs where homogeneity of the target population cannot be assumed;
- Sensible efforts for correcting gender imbalances on the ground need a blending of different kinds of knowledge, insights and expertise.

