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Unpacking the Assumption of Gender Neutrality: Akshaya Project of the Kerala IT Mission in India

SWAPNA MUKHOPADHYAY AND RAJIB NANDI

Programs and projects that are not targeted to specific population groups often implicitly assume that they have no adverse distributional effects. However, this is hardly ever the case, especially if the intended beneficiary groups are not reasonably homogeneous. There is increasing recognition in development circles that in the absence of informed affirmative action, inequalities in income distribution and human resources can seriously distort the distribution of project outcomes of seemingly neutral projects. Gender experts have been suggesting that similar kinds of distortions can arise also across gender divides, but this has not translated into restructured project designs in any substantive ways.

This article is based on a study of a high-profile ICT (Information and Communication Technology) Project of the Kerala (a Southern Indian state) IT Mission—Akshaya. The study finds that there are indeed varied kinds of gender differences in the impact of the project, and that the differences are pretty sharply defined, especially within the entrepreneur group. It also suggests that with a somewhat greater degree of gender sensitivity and some flexibility in the project design, some of the problems that women entrepreneurs have been facing could have been addressed without much trouble even within the existing project design.

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Introduction

Many official programs and projects are designed under the tacit assumption that benefits from them have no adverse distributional effects. By default they are implicitly presumed to be distributionally neutral in the short run, if not positively beneficial in the long run.¹ Until some years back, this general perception was the rule for projects in the Information and Communication Technology (ICT) sector as well. However, thanks to research findings across the globe, some awareness has taken root in the development sector about the necessity for putting in place adequate proactive measures in the design of projects involving new technologies in order to ensure that these projects do not widen the already existing 'digital divides'; in other words, that large segments of the population who would have been otherwise unable to access the economic and other opportunities unleashed by the sector due to poverty and lack of education may legitimately get to share in the benefits.²

There is a growing concern within the feminist lobby about a similar kind of divide taking root along gender lines, and a number of research studies in recent years have substantiated some of these concerns.³ However, the message of this body of work is yet to percolate to the ground, and how and where these fault lines may be emerging are questions that are not being systematically explored. Gender continues to be a category that remains unseen, and thereby unrecognized by default in most official ICT projects. It is assumed that such projects will open up similar opportunities for women and men from similar kinds of socio-economic backgrounds. If it is found that women do not take advantage of job opportunities in the ICT sector with equal frequency and enthusiasm as men from similar socio-economic backgrounds do, then it is assumed

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that it is a matter of conscious choice by women—a matter of self-selection. There is little realization of the fact that over and above purely economic ones, there may be other subtle constraints in operation within different socio-economic groups that may discourage and inhibit access to many of the opportunities opened up by the new technologies in equal measure to women as they do to men. Unless the nature of these constraints are understood, and explicitly addressed, it is understandable why the impact of such projects may be different on women and men. It is little wonder that seemingly ‘gender-neutral’ projects often turn up with highly skewed gendered outcomes.⁴

This article is based on the findings of a research study which investigates the impact of the Akshaya Project on women and men in the state of Kerala in India. The Akshaya Project has been hailed as a high-profile project of the Kerala IT Mission. Launched in late 2002 as a pilot in the district of Malappuram in the state, the Project aims at providing complete e-literacy to the people of Kerala irrespective of gender, and also at developing e-commerce expertise among that section of the population which shows a potential for entrepreneurial development in the ICT sector. A well thought-out and innovatively designed project, Akshaya had tied up with the *panchayat* structure in the state, the district and state level bureaucracy, the banking sector, as well as the IT service providers in the private sector, to reach its objectives.⁵ It had made no special effort to induct women in either the e-literacy phase or the entrepreneurial development phase of the Project. It was not as if the masterminds behind the project design were completely oblivious of the gender issue. But the implicit assumption had been that while there are some projects that cater specifically to women, there should be others that need to be non-gendered: those where women should compete on equal footing with men to get ahead.

It may be mentioned here that Kerala leads all major Indian states in terms of basic human and gender development indicators. Although it is nowhere near the top in terms of state level economic indicators, Kerala has the highest literacy rates among both women and men, and also has the lowest gender differences between the two. Historically, a range of factors including a vibrant social reforms movement, as well as the influence of socially motivated benevolent rulers in the pre-independence period and Christian Missionaries in the state had generated a situation whereby female education had acquired a position of prominence in state policy.

The architects of the Akshaya Project had argued that given that women in Kerala are so well-educated and well-motivated towards acquiring literacy, and given the flexibility that work in the IT sector offers, it would automatically provide a perfect forum for women's talents and career ambitions even without disrupting their involvement in catering to domestic responsibilities. Women in Kerala are better placed than women elsewhere to be able to compete with men on equal terms in this sector. So where is the need, the architects asked, for special affirmative action for women in a project like Akshaya? Such efforts should be kept for special projects like Kudumbashree that are targeted at women.⁶

The main objective of our research study is to investigate whether or not the implicit assumption of gender-neutral outcomes for the Akshaya Project stands up to scrutiny; if not, where did the implicit assumptions go off the mark, and what exactly has been the nature and extent of the gendered differences in the impact of the project; and finally, what kind of measures could have been taken within the broad format of the project design itself which could have countered some of these biases in the project outcomes?

Background of the Akshaya Project

Akshaya Project: Structure and Objectives

A community-based ICT initiative envisioned by the Kerala IT mission for bringing the benefits of the IT revolution to the population of Kerala, the Akshaya Project was designed with three clear objectives in mind:

- (i) Ensuring full e-literacy,
- (ii) Promoting e-commerce, and
- (iii) Ushering in e-governance.

The Akshaya Project was piloted in November 2002 in Malappuram district of Kerala, with a plan for spreading it to the other districts of the state later on.⁷ The Project was designed by a group of IT professionals and senior bureaucrats, with substantive involvement of the community and the local panchayat. In the first phase of the Project, the emphasis was on the objective of imparting computer literacy to the population. In the second phase, the stress was on the promotion of e-commerce through entrepreneurial development since it was felt that the e-literate local population would generate adequate demand for e-commerce activities which can be catered to by the Akshaya entrepreneurs.

The government of Kerala had spread word about the Akshaya Project through intense advertising in newspapers and at the local level through panchayat offices. Calls for applications for opening up Akshaya Centers (*Kendras*) brought around 2,000 applications from potential Akshaya entrepreneurs, out of which a total of 637 applicants were initially chosen after intensive screening. Before the project was actually launched, the state government prepared the ground with a lot of effort. Extensive field-level surveys were conducted to identify the ideal locations for the setting up of the Akshaya Centers in all the 100 village panchayats of the district of Malappuram. MOUs were signed with selected Akshaya entrepreneurs for setting up the Akshaya Centers. Entrepreneurs invested about Rs 200,000⁸ to 250,000 each. Many of them took loans from various nationalized and rural cooperative banks. The state government made special arrangements with those banks and stood security for ensuring collateral free loans. Each Akshaya Center installed a minimum of five multimedia computers. Agencies like PC Quest, Bharti Comtel Limited (BCTL), Centre for Development of Advanced Computing (CDAC), Centre for Development of Imaging Technology (CDIT), etc., were invited to computer fairs across the district and the government provided assistance to the would-be entrepreneurs in getting the best bargains. An Expert Committee was formed to oversee the curriculum for a course in basic e-literacy which was designed by CDIT. The course consisted of a 15-hour training module to be administered in 10 days. The centers were reimbursed for much of the training expenses through the panchayat. Each Akshaya Center was meant to cater to about 1,000 persons in the neighboring area, for which they hired two to three computer trainers, women and men, from the local communities.

Prior to the actual launch, village panchayat took a leading role in carrying out house-to-house information dissemination about the e-literacy training, urging every household to send at least one member to the local Akshaya Center. The Project had placed one Akshaya Coordinator, usually a local woman, in every village panchayat of the district to carry out the information dissemination and advocacy work. While there was a lot of hand-holding in the first phase, a gradual phasing-out of direct assistance was envisaged in the subsequent periods. The effort has been to continue to provide support through the Akshaya Secretariat not in terms of subsidies, but rather in terms of ensuring an enabling environment for conducting business.

Rural Connectivity Infrastructure was established in the district of Malappuram to provide connectivity facilities to all the Akshaya Centers

in the second phase. After a technical and financial analysis, Tulip IT Services, a Delhi-based company, was awarded the work of connecting all Akshaya Centers and major government offices through a wireless network system. During this phase, entrepreneurs were supposed to create businesses for themselves by selling IT-based facilities to the local community. Most opted for various e-services including e-pay services, provision of Internet, fax and photostat facilities, doing data-entry jobs for the local panchayat, as well as providing advanced computer courses like M.S. Office package for a fee through the *e-vidya* (e-learning) courses. It was envisaged that while the initial support provided for setting up the centers in the first phase would have kick-started the process of entrepreneurship development in a level playing field, in the second phase only those with the best potential, the fittest of the lot so to speak, would, and should, survive.

Study Locale

Malappuram is located in central Kerala and is one of the most backward districts in terms of standard socio-economic indicators. In the year 2003, the per capita income of the district was estimated to be of the order of Rs 16,766 compared to the corresponding state average of Rs 25,764. The population of the district was around 3.6 million in 2001, which was a little (10 percent) above the population distribution figures for Kerala (Directorate of Census Operations, Kerala 2001). Literacy rates are relatively low by Kerala standards: 86.0 for women and 91.5 for men as against corresponding rates of 88 and 94 for the state as a whole. Average density of population is much higher at 1,022 per sq. km. as against 819 per sq. km. for Kerala, although the rate of urbanization is only 9.81 percent as against 25.9 percent for the state as a whole. Table 1 presents the demographic and socio-economic profiles of Malappuram district and the state of Kerala.

The district has a high population growth rate in relation to other districts of Kerala. The total fertility rate during the period 1994–2001 was estimated to be 2.4 per woman in reproductive age groups as compared to a low of 1.7 in the state. During the same period the crude birth rate per thousand persons has been estimated to be 22.4 as against only 17.1 in Kerala.

Malappuram stands out with respect to at least two other indicators. The percentage of Muslims is very high in the district: 68.5 by the 2001 Census as against 24.7 for the state as a whole. Second, the

Table 1
Demographic and Socio-economic Profile of Malappuram District and Kerala

<i>Indicators</i>	<i>Malappuram</i>	<i>Kerala</i>
Total population (2001)	3,629,640	31,838,619
Population growth rate (1991–2001)	1.59	0.9
Sex ratio (W/M) × 1000 (2001)	1,022	1,058
Sex ratio among children of 0–6 years (2001)	979	963
Population density (per sq. km.) (2001)	1,022	819
Percentage urban (2001)	9.81	25.9
Literacy rate (2001)		
Women	85.96	87.89
Men	91.46	94.2
Work force participation rate (2001)		
Women	6.6	15.3
Men	42.8	50.4
Crude birth rate (Per 1,000 persons) (1994–2001)	22.4	17.1
Total fertility rate (per woman) (1994–2001)	2.4	1.7
Number of emigrants per 100 households (2004)	45	27
Number of return emigrants per 100 households (2004)	24	13
Per capita income (2003)	Rs 16,766	Rs 25,764
Per capita income including remittances (2004)	Rs 24,443	Rs 31,442
Unemployment (percent) (2004)	12.3	19.2
Proportion of Muslims (2001)	68.53	24.7

Source: Mohamed et al. 2005.

incidence of Gulf migration is much higher than in the rest of the state (Zachariah and Rajan 2002). Table 2 is a factsheet on the Akshaya Project in Malappuram.

Table 2
Factsheet on the Akshaya Project in Malappuram District

No. of families	600,000
No. of panchayats	100
No. of municipalities	5
No. of block panchayats	14
No. of constituencies	12
No. of Akshaya Centers ⁹	635
No. of trainees per center	600–1,200
Investment per center	Rs 200,000–300,000
Computers per center	5–10
E-literacy course duration per trainee	15 hrs
No. of block coordinators	6
No. of panchayat/municipality coordinators	105
No. of master trainees	2,000

Source: Personal interviews with Akshaya Project officials at Akshaya District Project Office, Malappuram, 2004.

The results of the study being reported here are meant to assess the extent to which state provision of infrastructural and financial support in the first phase did indeed level off the playing fields for women and men Akshaya entrepreneurs.

Research Methodology

A combination of methods consisting of Key Informant Interviews, Questionnaire Surveys, Focus Group Discussions, and intensive Case Studies was adopted to investigate the questions set out for the study. Two questionnaire surveys were conducted: one on a sample of 400 trainees in the e-literacy courses across the district of Malappuram, and the second on a 10 percent sample of the Akshaya entrepreneurs across the district. The latter was supplemented by several intensive case studies and telephonic interviews with all the Akshaya entrepreneurs listed with the Project authorities.

Selection of 40 Akshaya Centers for the survey was done keeping in view agro-climatic and locational variations across the district, and taking into consideration the presence of tribal and hill areas, coastal belt, highly migration-prevalent locations, and rural–urban divides. The sample was also purposively selected to include women entrepreneurs in adequate numbers since there were only 78 women who were in the final list of selected entrepreneurs. The entrepreneurs in each of the 40 centers and 10 trainees randomly chosen from each selected center were interviewed after pilot testing of the questionnaires for both groups. The basic questionnaire surveys were carried out between June and September 2004, with several re-visits in later months. Finally, in order to assess the current functioning of Akshaya Centers including dropouts throughout Malappuram, all the centers were contacted telephonically and by personal visits, wherever possible. This was necessitated by the relative lull in project activities between the two phases of the project.

Background Details on Akshaya Entrepreneurs and Trainees

Akshaya Entrepreneurs

Table 3 provides some basic details on Akshaya entrepreneurs based on data from the survey, supplemented by information collected from selected entrepreneurs from the Akshaya office. Only 12 percent of the

selected entrepreneurs were women. The average age was slightly higher for the women. Most of the women entrepreneurs were married and not many of them had any previous experience in business-related activities. In terms of household incomes, most entrepreneurs were from middle to lower-middle class backgrounds, but the men came from more varied economic backgrounds. More than 50 percent of the men were running parallel businesses alongside the Akshaya centers, whereas not many women entrepreneurs were found in that category. Less than a third of the women entrepreneurs reported to have been involved in some business activities other than Akshaya. However, it was found that in many of these cases the units were being run by the husbands or some male relative(s) of the woman. For the remaining women entrepreneurs, it was their first brush with the business world, if not the first job of any kind.

Table 3
*Differences in Social and Economic Profiles of
Women and Men Entrepreneurs (Percentage)*

	<i>Women</i>	<i>Men</i>
(i) Educational qualifications		
Secondary School Leaving Certificate (SSLC) and Senior Secondary Examination (SSE)	58.67	44.85
Graduate (Other than Computer Applications)	20.00	21.88
Diploma in Computer Applications (including PGDCA)	6.67	8.86
Degree in Computer Applications	2.67	2.35
No data	12.00	22.06
(ii) Age		
<25 years	27.40	29.01
25–34 years	46.57	52.01
35 years and above	26.03	18.98
(iii) Marital status		
Ever married	87.67	50.18
Unmarried	12.33	49.82
(iv) Monthly expenditure of the household		
Up to Rs 3,000	No observations	27.27
Rs 3,001–6,000	85.71	54.55
Rs 6,001–10,000	14.29	12.12
Above 10,000	No observations	6.06
(v) Primary occupation of the entrepreneurs		
Akshaya Centre	71.43	48.49
Other business activities (IT or non-IT)	28.57	51.51

Source: Akshaya District Project Office, Malappuram for items (i), (ii), and (iii); ISST⁷ Field Survey (2004) for items (iv) and (v).

Akshaya Trainees

The information provided in Table 4 is based solely on the data collected from 400 trainees who were surveyed in the project. This was necessary since no corresponding information on trainees was available with the Akshaya Project office. In the sample of trainees, there were more women than men in all the age groups, except for the oldest. Most of the women were married and involved in domestic activities. A little less than a

Table 4
Background Details of Akshaya Trainees (Percentage)

	<i>Women</i>	<i>Men</i>
(i) Age (years)		
Below 18	2.12	1.83
18–35	77.55	76.83
36–55	18.64	14.02
56 and above	1.69	7.32
(ii) Marital status		
Married	62.7	38.4
Unmarried	37.3	61.6
(iii) Education		
Totally illiterate	0.4	1.2
Literate without schooling	2.1	1.2
Primary education	2.1	4.3
Middle school	23.7	22.0
Secondary school	51.3	51.2
Graduate and above	20.3	20.1
(iv) Primary occupation		
Self employed	3.4	24.4
Govt. employed	5.9	6.1
Employed in private sector	5.5	29.9
Retired	0.8	3.7
Student	23.7	30.5
Domestic work	54.7	0.0
Any other	5.9	5.5
(v) Household expenditure (Rs per month)		
<1,000	2.5	5.5
1,001–2,000	19.1	11.0
2,001–3,000	40.3	37.2
3,001–4,000	23.7	26.8
4,001–5,000	9.3	14.0
>5,000	5.1	5.5

Source: ISST's Field Survey for this study (2004).

third were students. The picture was quite different among men. Close to 60 percent of the men were already in some kind of economic activity. However, in terms of socio-economic characteristics, there were not many differences between women and men trainees.

It can be seen that the major difference between women and men trainees was in their activity status. Most woman trainees were involved in activities outside the labor force while a significant percentage of the men were already involved in economically productive activities in some way.

Analysis

Gendered Differences

It is important to situate the analysis of gender differences in the Akshaya Project both for entrepreneurship development and for e-training within the context of the purported objective of the project, which is to reap the social benefits of a better-informed and techno-savvy population, alongside generating private profits through e-commerce. These objectives are embedded within a larger vision of ushering in a technological transformation of Kerala society. Official promotion had repeatedly emphasized the social objectives of the project, and as our interactions with women and men trainees and entrepreneurs as well as the Akshaya Project staff suggested, everybody associated with the project must have internalized that vision to a certain extent. However, a difference between women and men entrepreneurs showed up even in our first visits to the project site; a difference that seemed to grow wider as time progressed and the study team got the opportunity for more intensive interactions with the entrepreneurs through repeated visits to the site.

Almost all Akshaya entrepreneurs, both women and men, when initially questioned on what propelled them to get involved in the venture, had mentioned community benefits as one of the reasons for opting for the project, although for the women entrepreneurs, it had appeared to be a genuine driving force even in those early days. In the process of conducting in-depth interviews, the gender differences in the motives in opting for the Akshaya Project became more sharply defined. For men, it was clearly the perceived financial benefit that was the major propeller, while women entrepreneurs generally appeared not merely more enthusiastic about their involvement in the Project, but also seemed to be driven to a

relatively greater degree by non-financial motives. Serving the interests of the community through the Project and the possibility of enhancement in their own social standing as a result of their involvement in it were two reasons that were repeated by many women entrepreneurs as the major motivating factors.

In one of our meetings with S., a young Muslim woman from a rural area, we were told:

In our community, girls get married after SSLC and become housewives. But I always wanted to do something. After my marriage, I took a course in fashion designing. But when the Akshaya project was launched, I preferred this. I thought it is a much more meaningful activity and would be very useful for the people of the community. We can educate them and at the same time make them use this new technology. I think IT is a highly respected field to work in. It has boosted my status in the community—simply because it is IT.

Although these women entrepreneurs seemed to stand out in terms of their enthusiasm and their commitment to the non-monetary external benefits of the project, one of the first things that strikes one about gender differences in the Project is that there were far too few of these women. There were only 78 women as compared to 557 men among selected Akshaya entrepreneurs. In fact, there were so few applications from women for setting up Akshaya Centers, that almost all the women who applied for the Project to start with were said to have been selected (Interviews with Akshaya officials, June 2004). This was probably the one pro-woman affirmative action that the Project management had taken in the initial phase of the Project.

Although there were so few women entrepreneurs, the number of women trainees were just as many, if not more than, as men. In the 40 Akshaya Centers that were selected for in-depth analysis, the percentage of women trainees was in fact higher than that of men. During our several visits to the Akshaya Centers, on a number of occasions we had observed that all the trainees being trained in some of the centers were women.

The background characteristics of women and men trainees were broadly similar. Nonetheless, there were differences. Since the survey relates to the e-literacy phase of the training, the data do not say what the trainees did with the knowledge acquired during the training they had received at the Akshaya Centers. Later enquiries revealed that many of the men had gone in for advanced training afterwards, whereas there were few women

in the sample who did so. This suggests that by and large the motivation for receiving the training would have been different for women and men. Women would have seen it as an extension of their education, an opportunity for better contact with male relatives working in the Gulf perhaps, and a better way of spending their free time. In contrast, a larger percentage of men would have seen it as a factor that would strengthen their prospects in business or in the job market. In fact, when questioned, most men said that they were motivated by the fact that computer literacy is likely to increase their prospects in the labor market, something that could not be said about most of the women trainees. Many of the women wanted to learn internet use to maintain contact with their husbands and male relatives working in the Gulf. Others saw it as an extension of their education.

We also met S.'s male cousin R., a young graduate from a local college. Both S. and R. had got basic computer training from the same Akshaya Center at Malappuram. The former told us: 'I was interested in learning computer use so that I can send e-mails or chat with my husband. He has migrated to the gulf two years back.' However, R., who had come back to the center for an advanced computer course, said, 'I'm planning to move to the Gulf.' He added, 'My computer knowledge will help me to get a job there.'

On the whole, this is a representative case. Very few women who were trained in the e-literacy phase opted for advanced courses in the second phase. In contrast, many more men trainees went in for advanced courses on data processing or accounting in order to better their job prospects. Some Akshaya Centers were even providing a course on what was called the 'Gulf Package' which gave training on how to apply for a job in the Gulf countries, and in all the Centers we had visited, this package was availed of exclusively by men. Clearly, the motivational imperatives were very different for women and men, although droves of women came forward to get the training in the first phase.

This still leaves the question as to why the Project attracted so many women as trainees but so few as entrepreneurs. To understand this, one needs to refer to, and know, the seemingly inexplicable record of Keralite women in getting educated and then making virtually inconsequential use of that education in acquiring jobs. This is reflected in the fact that Keralite women have the highest literacy rate among women of all Indian states, and have one of the lowest rates of participation in the labor force¹⁰ (Government of India 2001; Directorate of Census Operations, Kerala 2001). Acquiring literacy, be it conventional or electronic, is a socially

accepted activity for women. This does not necessarily suggest that such literacy will be utilized in the labor market. Among those who do enter the labor market for educated women, a large majority are by far salaried workers and that too primarily in teaching and in the health sector. The incidence of self-employment among educated women is minuscule. If the authorities had believed that women would come forward by the droves to join the Akshaya Project as entrepreneurs, one cursory look at the data on the labor force participation rates among women, or the incidence of entrepreneurship among educated Keralite women, would have been enough to reveal the patently unrealistic nature of the assumption.¹¹

Despite women's sparse presence in the entrepreneurial role as mentioned earlier, those who did join stood out in terms of enthusiasm and quality of motivation. Apart from being driven by genuinely community-based interests over and above financial ones, they also wanted to prove their mettle in the area of conducting business in the IT sector, which in their perception was a prestigious but totally male-dominated area. The enthusiasm was especially high among those women who were running the show virtually on their own steam, without substantive assistance from their husbands or other male relatives. These women seemed to see the project as an opportunity for self-expression and self-fulfillment. M. who was running a center virtually without male assistance said: 'I have nursing training and have worked at a local clinic. But when this opportunity came I decided to take on the challenge. A career in computer business draws more respect from the community than a career in nursing. After all, mostly men do this kind of work.'

This feeling was widely shared by those women who were upbeat about joining Akshaya. Several of the women who we had spoken to in this group told us that they had joined the project because the field of computers and the Internet has a certain prestige value attached to it which is not there in other options usually open to women. Being able to make their mark in this area of business, they felt, would raise their social standing in the eyes of the community. The desire for this was the reason most frequently cited by these women entrepreneurs for joining the Akshaya Project. This is poles apart from the main reason, which was financial, cited by the men during in-depth interviews.

There were other differences between women and men entrepreneurs. Although there were some common problems that all entrepreneurs irrespective of their gender had to face, women entrepreneurs had a much tougher time than the men did in running their businesses. The first phase

of the Project was relatively smooth sailing for all parties. This was when a lot of support was given to the entrepreneurs in terms of arranging for collateral free loans, e-literacy training material and subsidies depending on the number of trainees. This did not last beyond the first phase. A couple of years down the line, when the second phase was to start, all entrepreneurs had to face some common problems. There were problems of connectivity, or overcrowding in many instances, and of insufficient demand. For women, however, there were additional problems that men entrepreneurs did not have to face. These problems were more acute for those women who had opted for the challenge on their own steam: for the very same women who were also the ones who were steeped with the desire to challenge the run-of-the-mill role models for women, and keen to earn respectability in the eyes of the community by making it in a man's world.

Women Disadvantaged

The special problems that these women had to face were many. They had to cater to their domestic responsibilities before they could come and open the centers for business, and for the same set of reasons, had to go home early as well. In fact, going home early in the evenings was doubly imperative because for women, it was not 'safe' to go home alone after sunset. Even though none of the women would confirm any unpleasant incident concerning herself, nobody was prepared to take the risk of returning home late. The least that one had to contend with was the apprehension that people would 'talk'. The fear of people in the neighborhood 'talking' about them, about their character—the iron grip of societal norms that they could disregard only at their own peril—came out as a very powerful factor restricting not merely women's physical mobility but also generally the range of the choices that women could freely opt for. A direct financial outcome of restricted hours of work in women-managed Akshaya Centers was the obvious loss of potential business, especially from those who could only access the facilities outside office hours. The overall disempowering effect of societal sanctions on women challenging the established norms of propriety would be far more crippling.

Z., an Akshaya entrepreneur said:

Staying late hours in the evening outside home is a problem for us women. People do talk and make it a topic for their gossip. My husband

is a forward-looking person. He does not care about all those stupid things. So I'm free to go anywhere. However, I go back home by 5 in the evening. My husband lives in Saudi Arabia. I look after my family alone.

There were other factors, more concrete and objectively assessable, that put women entrepreneurs at a relatively disadvantageous position. Women entrepreneurs had a much higher incidence of indebtedness (bank loans), since most of them had little access to family resources. The survey carried out on the 40 entrepreneurs threw up a figure of average outstanding loan amount for women entrepreneurs to be around Rs 168,000 while the corresponding figure for men was around Rs 126,000: a difference of almost 33 percent. There was no woman entrepreneur who had an outstanding loan amount of less than Rs 100,000, whereas over 12 percent of the men had zero indebtedness and nearly one-third of them had borrowed less than Rs 100,000. This is a clear reflection of the fact that women entrepreneurs had far less access to family resources.

Some women also spoke about harassment at the hands of unscrupulous bank officials for getting access to bank loans. Others even had to deposit some collateral to get the loan, even though the government had promised collateral-free loans to all entrepreneurs. Unlike their male counterparts, most women entrepreneurs had barely any previous experience in running a business. Their relative lack of experience was often used to their disadvantage by people they had to negotiate with. SD, a middle-aged woman from a rural background, shared her experience with us:

I was very optimistic at the very beginning about this project. I thought that Akshaya would give me an opportunity of expanding my business and there would be lots of people to train. The actual experience was different from what we had imagined. There were not many coming forward for the training. So I started opening up sub-centers at different locations, so that women do not have to travel far to come to my centers. It was pretty good. Nearly 1,100 people took computer training from my centers. I got a good opportunity to work closely with the community. But the second phase was not good. I have financial problems. Bank loans are still pending and the interest is continuing to accumulate. But, I cannot simply let it go like this. I might have to take some financial help from my daughter and her husband. Once I repay the loans, I can expand the activities of the center again.

We later discovered that in spite of the brave front put up by the lady in our first encounter, SD has had to contend with problems from the very beginning. She had problems with bank authorities even at the stage of securing the loan. She was having problems with the landlord who wanted to evict her from the place from which she was running the center. But to us what seemed to be the most oppressing problem that she was having to contend with was an increasingly hostile home environment. Although her husband had initially supported her for getting into the business, he had now not merely washed his hands off, but was harassing her for getting into the venture in the first place. SD had been contemplating selling her jewelry to pay off the bank loan because although the family seemed to be reasonably well-off, she had no access to any other assets. At the end of a long interview, SD broke down. It was clear that she did not expect any support, financial or otherwise, from any of the family members.

Again in some sense, this was not an isolated case. Adding to the external problems, many women had to contend with dwindling support from family members, often from husbands. This became acute for some especially during the second phase when business had been going through a rough patch. They would also have to deal with criticisms from the community for wasting their time while they should be looking after children and running the household. Help usually came in the form of support from other women members in the kin group, often one's mother, who would look after the home front while the daughter spent the time away from home. V., who came across as a person with a strong personality, told us:

Many people have come to know that my center is running at a loss. They are criticizing me openly. At home, my husband is asking me to close down the center now. I do not know how long I can sustain. Perhaps I should have given more time for this center.... Only my mother is supporting me. Even now, I could come to the center only because she is looking after my children.

This was the story of almost all the women entrepreneurs who were battling odds against societal norms.

The pity is that the otherwise well-designed Akshaya Project could have sought to mitigate several of these problems faced by the women entrepreneurs if the Project authorities had been more sensitive to this class of issues. Under the Project initiative, the entrepreneurs had regular

meetings with Akshaya officials to discuss common problems. But the enforced invisibility of gender issues in the project design did not allow for a forum for women to vent their special problems. If the project design had the flexibility to introduce such a feature, many, if not all, of these problems could have been collectively discussed and solutions chalked out with the help of Akshaya officials. Indeed, an informal network of women entrepreneurs had been beginning to take shape, because the women got drawn to one another by virtue of the commonality of their 'special' problems. However, this had no official recognition, and therefore each woman was left to solve her own special problem all by herself. No wonder, many dropped out.

This was even more unfortunate because the Project had the provision for one Akshaya Coordinator in each village panchayat. The agency of these coordinators could have been easily used to put in place a special forum for addressing the common problems faced by women entrepreneurs. Given that by dint of the 93rd and 94th Amendment of the Indian Constitution, one-third of the panchayat members were in any case women, this could have been used to advantage in order to ensure much more active involvement of the village panchayat in addressing women's issues within the Project. It does not necessarily have to be the case that 'Kudumbashree'-type women-specific Projects are the only solutions to 'gender' problems. After all, women's empowerment imperatives do need to be worked out in an environment not inhabited by women alone!

Concluding Observations

There are some general lessons that one can glean from the Akshaya experience. First, the study reconfirms the view that distributional impacts of supposedly 'neutral' projects are not necessarily neutral: that the first step in countering adverse distributional impact of projects like Akshaya is to ensure project designs have built-in monitoring mechanisms to track the gender and class impact of projects, especially in situations where homogeneity of the target population cannot be assumed. It also brings to bear the necessity of keeping in mind that sensible efforts at correcting gender imbalances on the ground need a blending of different kinds of knowledge, insights and expertise.

Feminists have often expressed their concern over the fact that the advocacy for moving gender and development from the 'fringe' to the 'mainstream' may have come at a price. It is true that the language of feminism has acquired a much wider currency now than ever before, but

the common language that has been co-opted by a wide range of actors has come to 'cloak' very different ideological stands. Mainstreaming in practice has often coincided with a reversal to the earlier position of assumed gender neutrality of public policy and action, with a corresponding lull in the pressure for substantive transformational change (Jackson 1996; Jahan 1995).

The feminist literature on development organizations is by now an established area of research. Margaret Schuler's three-dimensional model of 'substance', 'structure' and 'culture' for understanding organizational behavior has sought to provide an analytical structure of the phenomenon (Sweetman 1997). Many others have contributed to the debate (Goetz 1995, 2001; Nicolson 1996; Rao and Stuart 1997). While some of this literature, like Goetz's research in the context of a women's organization in Bangladesh, is based on a detailed empirical analysis, much of the work in the area continues to seek a primarily theoretical understanding of the phenomenon of organizational behavior within women's organizations, or of gendered 'misbehaviors' of programs and projects designed to ensure gender equity within varied organizational contexts (Buvinic 1986). There are fewer instances of empirical work, such as research on impact analysis of avowedly mainstream projects from a gender angle, aimed at showing how these interventions could have been gendered and at what cost.

The present study is an attempt to fill that gap. The above analysis suggests that with some awareness and literally marginal efforts, the supposedly gender-neutral Akshaya Project could have indeed done wonders. It could have provided the support some of the extraordinary women entrepreneurs coming from very ordinary circumstances would have profitably utilized. This would have enabled these women to have served as role models for all women with similar ambitions and abilities and added to the process of social transformation that policy planners and feminists alike are avowedly looking for.

NOTES

1. Unless, of course, the direct benefits of such projects are targeted at specific groups by design, such as projects that are designed for women only.
2. Manuel Castells was among the first to draw attention to the potentially explosive nature of the digital divides in his three volume *magnum opus* on the topic. See in particular Castells (1996). There is a large and growing literature on the potential of the new technology for poverty alleviation. For an account of efforts in that direction in recent years in the developing world, see Spence (2003).

3. There is a growing feminist lobby seeking to draw the attention of the information society to these issues. See for instance the overview report prepared for IDS Sussex by Anita Gurumurthy (2004). There are a number of micro studies carried out in Asian countries on this. For a recent review and analysis of findings, see Ng and Mitter (2005).
4. For a detailed discussion on this issue, see 'Should Gender Issues Concern ICT Specialists?' by Swapna Mukhopadhyay, in Mukhopadhyay and Kamble (2006).
5. Panchayats are statutory elected structures of local governance in India which are operative in all states, although they have not been equally successful in all the states of the country. Kerala is one of the states which has done well in engaging the panchayats in local development efforts. For an interesting account of the panchayats in Kerala, especially in their role in the Peoples' Plans, see Isaac and Franke (2000). For a detailed account on the Akshaya Project, see the official website of Akshaya at www.akshaya.net.
6. These were the views that were repeated in private conversations with senior bureaucrats, other officials and Akshaya Project staff at different stages of the study. Kudumbashree is the most well known of the women-specific projects that is currently running in the state and operates through a women-centered micro-credit program. It does not question women's traditional role as the upholder of family welfare—Kudumba means 'family' in Malayalam (language of Kerala)—and has been hailed as a success story. See www.kudumbashree.org for details.
7. Akshaya Project activities have already been extended to several other districts of Kerala such as Kasargode, Kannur, Kozhikode, Thrissur, Ernakulam, Pathanamthitta and Kollam. Preparations have been on to roll out the project in the remaining six districts of the state.
8. USD 1 = Rs (Indian Rupees) 46.3555 (as of 12 September 2006)
9. Though a Memorandum of Understanding was signed initially with 637 Akshaya entrepreneurs, at one stage the number had shot up to 696 before several dropped out. At the time of our survey in 2004, we found 635 active Akshaya Centers in Malappuram. Recently, the Akshaya Website released a list of only 444 Akshaya Centers in the district, suggesting more drop-outs in the intervening period.
10. According to the 2001 Census, the female literacy rate in Kerala stands at 87.86 percent as against 53.67 percent in the country as a whole. The corresponding male literacy rates are 94.2 percent and 75.26 percent respectively. Female work force participation rate in Kerala by the latest round of the National Sample Survey Organization stands at 22.9 percent compared to 25.4 percent for the country as a whole.
11. The enigma of a highly literate Keralite woman subscribing to overtly patriarchal gender ideology is an issue that has been attracting the attention of feminist researchers of late. For an inter-disciplinary analysis of this complex phenomenon, see the introductory chapter by Mukhopadhyay in *The Enigma of the Kerala Woman: The Literacy-Empowerment Disconnect*, Social Science Press, New Delhi, forthcoming.

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