



Rural Computing in India

“Saksham” - Enabling the Rural Ecosystem

Microsoft®

***“Saksham”- A Public-private Initiative to Energize the Rural Economy
through ICT***



“Saksham” – Enabling Rural Ecosystem, Microsoft

ICT has been recognized as an infrastructure in developed countries and its use has shown the path of rapid socio-economic development. Imbalance in socio-economic development and urban-rural divide can only be arrested if the infrastructure in rural areas is made sustainable, qualitative and a growth oriented business environment is created, however in developing countries, especially in India. ICT interventions are still on a concept stage. While major initiatives in removing this imbalance are yet to take momentum, there exist certain deterministic steps towards achieving the goal. Many pilot projects are experimented in isolation and scaling up strategy is yet to be formulated. Learnings drawn for research on the basis of these initiatives clearly indicate needs for business models that are commercially self sustainable & are independent of external supports & influences, however this ideal scenario cannot be achieved in the absence of **a convergent strategy between three important stakeholders i.e. the individual, business and the government.** The convergent strategy needs to pay emphasis on sustaining efforts directed towards reducing rural-urban divide with a clear vision to increase rural wealth. The task can only be completed by aligning & putting thrust on all levers, crucial for providing solutions to existing challenges of desirability, affordability, accessibility & acceptability among the rural masses.

“*Saksham*” a recent initiative launched by Microsoft is one such project that will energize the rural economy in India by creating an environment for inducing a convergent approach between all the stakeholders with the broader objective to increase the Rural GDP through IT interventions. This will be implemented through creation of a network that will provide a platform for various stakeholders to interact, jointly drive programs to reach out to the rural markets, cross leverage business models and work towards a common goal of ensuring growth of rural economy. The task can only be completed by aligning & putting thrust on all levers, crucial for providing solutions to existing challenges of desirability, affordability, accessibility & acceptability among the rural masses.

- **Public & Private Partnerships**
 - Partnering with government for convergence of various government & non-government projects
 - Leverage resources, funds & grants available through various rural development schemes
 - Cross leverage network & infrastructure leading to optimum use of resources and increase accessibility to rural India
 - Innovate delivery & business models to ensure network sustainability through increase kiosk usage
 - Providing and orchestrating a model for making the kiosk a self sustaining micro enterprise
- **Rural Credit Delivery System & Kiosk Financing (For Banks & FIs)**
 - Provide rural micro credit for setting up the kiosk network
 - Extend banking related services through the network
 - Leverage kiosk as a delivery mechanism for rural credit for setting up micro enterprises

- **Content & Services – (Online & offline Content through ISVs & rural portal)**
 - Co share content and digital information to maximize usage of kiosk across various levels
 - Build, localize & integrate technology apps relevant to rural communities through ISV's at the district level.
 - Develop & extend online & offline services & and applications that address critical needs of the rural population.
 - Capacity building through on ground IT training for rural communities
- **Service Delivery Infrastructure – (Service Providers & Nodal Agencies)**
 - Identify, nurture and build capacity in organizations willing to run chain of kiosks in rural areas.
 - Telcos for affordable connectivity
 - Affordable renewable energy solutions
 - Right technology solutions including operating systems, apps and hardware
 - System Integrators willing to run the kiosk operations as a business
- **Innovative Business Models – (NGOs , ISGs, Academia, Research)**
 - Policy & IPR
 - Critically examine various interventions & provide future directions and policy advice, apart from evangelizing the effectiveness of ICT interventions
 - Socio Economic Development & Capacity Building

Provide multiple services progressively with revenue generation potential that can be delivered through kiosks in addition to e-government services

- Education – Computer(Internet, MS Excel, Word and Power Point)
- Education - English and Primary (Being developed in consultation with British Council)
- Grievance Submission, tracking and resolution, Monitoring of MP & MLA developmental activities and funds deployment – Application ready for deployment
- Local Agricultural info and clinic services – Partnering with ICRISAT
- Micro credit services – Rural Credit Delivery Services (RCDS) application ready and being piloted in Karnataka, along with SBI. Engaging with more banks to provide banking, insurance and other services through kiosks. Also, Financing of kiosks by banks by creating a sustainable business model is being worked out.
- Internet, DTP, entertainment, digital photography, astrology and other desktop based offline services.
- Community discussions, audio and video chat using net meeting.
- Local Classifieds, matrimonials etc. Working with various services providers and media houses in this regard.
- Rural business hub. Can be used as office for MIS and monitoring by NGOs, co-operatives and village industries.
- Overseas Funds remittance – Application being worked out with MSN

- Development of other applications and content by MSN

Microsoft is committed to technology enabled socio-economic development to provide affordable access to rural markets with a main objective is to enable the rural ecosystem through public private partnerships to accelerate government efforts. Microsoft is keen to work with corporate, government and other organizations to create an ecosystem where ICT led socio economic development can flourish and lead to rural employment generation and wealth creation.

We look forward to working with the government, banks and FIs, technology companies, NGOs and any other organization present in rural areas to provide services, applications, financing, infrastructure and support to make these kiosks a viable and scalable village micro-enterprise.

For More Information

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