

Equity: "Technology is defined by investments, and the whole objective of investments is to make more money. Given this, it is a little naive to expect that technology will work for the poor. Technology will work for those who can afford it. This is not to say that technology is bad: it just means that those of us who are concerned with equity will need to be subversive: to put technology to uses that its investors never intended it to do. It also means that if we want the advantages of technology for the poor to be sustainable, then we will need to create business plans of, and for the poor."

The dangers of technology: "Technology can be dangerous for the marginalised and the oppressed, if viewed only within a monochromatic perspective of business plans and financial returns.

Micro credit is an area that faces a clear threat. Presently, thrift Self Help Groups provide credit to themselves at a 'reasonable' Rs 2 per Rs 100 or 24%.

ICT instruments will allow banks, for example, to harness the reach of small shopkeepers. In the near future, you will be able to pick up some credit along with your Agarbatis, Bajra, Candles and Dal! Kiosk-based banking will, for now, need the local low-cost 'reach' that SHGs provide, and kiosk loans will be offered at comparable interest rates.

But once kiosk-based banking is established, it will need to compete with other banking players. At this time, with systems and infrastructure already in place, reduced interest rates will provide the real manoeuvring space for banks. And where will that leave our SHGs?

SHGs, based on a self-help philosophy, are used by women, people with disabilities, agricultural labourers, people with HIV/AIDS, as expressions of solidarity which provide psycho-social support. Savings and credit by individuals in the SHG was an innovation, which allowed its intrinsic capitalist energy to power the group's 'socialist' goals.

But wherever credit, rather than psycho-social support has become paramount, the growing power of women runs the risk of being channelised into institutional processes which do not empower them as a class. Micro Finance Institutions have already started eroding the power of women with their monochromatic perspective, and have brought us to the edge of a slippery slope. Kiosk-based banking has the potential to tip us over."

Corporate Marketing: "There are some great corporate examples of ICT use: ITC's e-chaupal is probably a world leader in the use of ICTs as a procurement channel. They project that e-chaupal will account for \$2.5 Billion by 2010. I think as Indians, we can all be proud of this. But many Corporates are now looking at using their ICT kiosks to build brand loyalty, by offering their clients non-commercial information and services. The question is: will ITC continue to provide non-commercial services to its farmers when the market for Soya bottoms out, and they decide not to procure it any longer? Ethics in research, for example, provides for the institution of the Human Protection Administrator. I believe that we are ready to look such an institution in the field of ICTs."

Corporate Social Responsibility: "Corporate philanthropy will always be needed. But Corporates who want to build brand loyalty should look at strategic relationships with NGOs as the means to an end. And they need to tie up with Not-for-profits like causeandeffect.org which did such a brilliant job of raising funds for the Orissa Cyclone by creating a simple and effective bridge between corporate exposure and the larger community (rather than just accepting corporate donations, they asked Corporate sponsors to pay 50 paise every time someone went to this website and clicked on a button to 'save a life'. The button took the 'life saver' to a page with the corporate logos – and created participation, exposure, and real money to meet a desperate need).

I also believe it is legitimate for a Corporate to give funds and ask that it be spent in geographical areas which it is interested in. This way, it allows them to continue their commitments to communities even when the market bottoms out on a commodity!"

ICTs and the Resource-Poor: "If equity, justice, redressal are not built into our ICT strategies, all we will have accomplished is to upgrade our worlds, not change them. A colleague from Andhra spoke of how a person with a disability had accessed financial assistance through the government's ICT kiosks, and how, immediately after, a Panchayat official had come up to this person, and had asked him to 'deposit' the funds with him.

If technology only strengthens the hold our 'Babus' and our traditional village heads – the 'Gowdas' and 'Patils' – have on our world, if it does not contribute to changing their behaviour, then is the world really a better place just because we now have a 'Laptop Gowda'?

ICTs provide an opportunity to make a quantum change in our social constructs. Unfortunately, while business has seen the many windows of opportunity that ICTs offer, the traditional development world is still blind to this. Technology is seen to be too expensive, too far-removed from day-to-day poverty and, often, irrelevant.

In SAMUHA, we have focussed on the information that this technology carries, and its relevance to the world we live in rural Karnataka. Our remote sensed application provides an opportunity for our thrift cooperatives to access significant credit to help their members as a group to develop their natural resources – land, water, vegetation, livestock, minerals. Our wireless telemetric rain gauges, we believe, will take politics out of crop insurance claims, and allow it to function as a safety net, as it should, for our farmers who are dependent on the rains for their livelihoods.

CK Prahalad and Stuart Hall have done a good job on focussing the technology world's attention on the market opportunities that exist at the Bottom of the Pyramid. But they also take us into the past, into the days of strip mining: the technology world is only talking of what it sales it can extract from the Great Indian Rural market. We believe that you need to take a longer term view, and invert the Great Indian Pyramid: help our people to look after their stomachs, and they will not only sustain themselves, they will sustain the markets of this world."