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व्यवसाय का सफल प्रबंधन

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5.1 व्यवसाय की कार्यवाहक लागत

जिस तरह परिवार को चलाने के लिए राशन, पानी की जरूरत होती है, उसी प्रकार बिजनेस को चलाने के लिए भी आपको ऐसी कुछ चीजों की जरूरत होती है, जैसे बिजली, पानी, कच्चा माल व सामग्री, इत्यादि। दैनिक तौर से बिजनेस चलाने के लिए जरूरी खर्च को **कार्यवाहक लागत** कहते हैं।



कार्यवाहक लागत को हम दो भागों में विभाजित कर सकते हैं:

पहला वर्ग	दूसरा वर्ग
कच्चा माल जैसे सीमेंट, लकड़ी, स्टील, चमड़ा इत्यादि।	फैक्ट्री आदि का किराया
सामग्री जैसे कील, बटन, धागा, बॉल बेयरिंग इत्यादि	कर्मचारियों का मासिक या स्थाई वेतन
कर्मचारियों की दिहाड़ी तंखाह	बिजली, पानी
	ऑफिस के खर्च
	विपणन लागत
	खुद की तंखाह
	रखरखाव
	मूल्यहास
	ऋण की रकम

इन्हें, दो वर्गों में इसलिए विभाजित किया गया है क्योंकि कुछ लागत है, जो पहले समूह में शामिल है, जो उत्पादन संख्या के साथ बदलते हैं, यानी अगर उत्पादन संख्या बढ़ जाए तो इस वर्ग के कुल खर्च भी बढ़ जाएंगे, और अगर उत्पादन संख्या कम हो जाए, तो इस वर्ग की कुल संख्या भी घट जाएगी। इस समूह के सभी लागत को परिवर्तनशील या अस्थायी खर्च कहते हैं। अली का उदाहरण लेते हैं जिसकी फर्नीचर (कुर्सियों) की दुकान है। यदि अली 10 के बदले 20 कुर्सियां बनाता है, तो उन्हें लकड़ी, कील, गोंद इत्यादि की दुगनी मात्रा में आवश्यकता होगी, यानी लागत भी दुगनी होगी।

दूसरी ओर, दूसरे समूह में जो लागत सूचित है उत्पादन संख्या के साथ नहीं बदलते हैं और न ही सीधे उत्पादन से संबंधित है। उदाहरण के लिए, अलि जो कुर्सियां बनाता है, चाहे महीने में 20 या 10 कुर्सियां बना ले, मासिक किराया, मासिक ऋण भुगतान इत्यादि समान रहते हैं। ये लागत जो उत्पादन संख्या के साथ परिवर्तित नहीं होते हैं 'स्थायी' खर्च कहलाते हैं।

अतः कुल कार्यवाहक लागत हुई
अस्थायी (परिवर्तनशील) लागत + स्थायी लागत

5.2 व्यवसाय को सफलता से चलाने के लिए आवश्यक टिप्पणी, सुझाव व प्रक्रियाएं

किसी भी उद्यमी के लिए उसकी इकाई की स्थापना के पहले 1000 दिन अधिक संघर्ष के दिन होते हैं। जो बिज़नेस में इन मुश्किल दिनों को सफलता से पार कर लेते हैं उन्हें आगे जाकर समृद्धि प्राप्त होती है। संघर्ष के साथ, सावधानी भी बरतनी चाहिए क्योंकि इसी समय सीमा के दौरान बिज़नेसमें कुछ ऐसी गलतियाँ कर बैठता है जिसका परिणाम बहुत बुरा हो सकता है। बिज़नेसमें के हित को ध्यान में रखते हुए ही उन गलतियों की चर्चा हुई है जो नए बिज़नेसमें साधारणतः कर बैठते हैं। इन गलतियों को अगर बिज़नेसमें ध्यान से देखें तो भविष्य में कई गलती करने से बच सकते हैं।

1. अपने उत्पाद के लागत का गलत हिसाब लगाना

कई बिज़नेसमें उत्पाद/सेवा की लागत का हिसाब निकालने में ही गलती कर बैठते हैं और फिर सोचते रह जाते हैं की उनको मुनाफा क्यों नहीं मिल रहा है। सामान्यतः या तो वे हिसाब में खर्चों को जोड़ना भूल जाते हैं या वे एक सामग्री के लिए बहुत ज्यादा मूल्य लेते हैं। इसलिए आप ध्यानपूर्वक नीचे दिए गए सरल लेखा-विधि के बारे में पढ़ें जिनका उपयोग आप उत्पादित सेवाओं की लागत का हिसाब लगाने के लिए कर सकते हैं।

बिज़नेसमें हमेशा उत्पाद या सेवाओं के प्रति इकाई के लागत का हिसाब करता है। नीचे दिया गया फॉर्म वह विधि है जिसका उपयोग हम प्रति इकाई लागत की गणना करने के लिए करेंगे, और फॉर्म के नीचे लिखा गया निर्देश आपको प्रक्रिया को आसानी से समझने में मदद करेगा।

प्रति इकाई लागत फॉर्म				
मूल्यांकन निम्न समय _____ से _____ पर आधारित होगी				
उत्पादन इकाई की संख्या (N) _____				
इकाई की संख्या के लिए अस्थाई (परिवर्तनशील) खर्च				
सामग्री	आत्रा	इकाई	कीमत / इकाई	खर्च
मज़दूर	दिन	खर्च/दिन		खर्च
(परिवर्तनशील) खर्च =			इकाई की संख्या के लिए कुल अस्थाई	
(परिवर्तनशील) खर्च =			प्रति इकाई अस्थाई	
स्थाई खर्च				
सामग्री				खर्च
किराया				

पानी	
बिजली	
स्थाई वेतन	
ऑफिस खर्च	
विपणन	
व्यक्तिगत वेतन	
रखरखाव	
मूल्यहास	
लोन की किश्त	
इकाई की संख्या के लिए कुल स्थाई खर्च =	
प्रति इकाई स्थाई खर्च =	

प्रति इकाई लागत (प्रति इकाई परिवर्तनशील खर्च + प्रति इकाई स्थाई खर्च) =	
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- प्रति इकाई लागत का हिसाब लगाने का पहला चरण है लागत का हिसाब लगाने के लिए समय सीमा निर्धारित करना, साधारणतः यह महीने के आधार पर किया जाता है।
- फिर कुल उत्पादन संख्या लिखें जिसके आधार पर आप खर्चों का हिसाब लगाएंगे। उत्पादन संख्या आपके द्वारा उपयोग होने वाले सामग्री की मात्रा निर्धारित करेगा। समय-सीमा और उत्पादन संख्या आपके हिसाब के लिए आधार तय करेगा।
- आगे बढ़ते हैं, पहले प्रति इकाई अस्थायी (परिवर्तनशील) खर्चों का हिसाब लगाइए, जिसकी प्रक्रिया इस तरह है :
 - उन सामग्रियों की सूची बनाएं (कच्ची सामग्री और अन्य सामग्री जो उत्पाद में प्रत्यक्ष रूप से उपयोग होते हैं) जिनके उपयोग की आवश्यकता आपको उत्पाद के उत्पादन के लिए होगी।
 - उत्पादन संख्या पर आधारित, प्रत्येक सामग्री के आवश्यक मात्रा का अनुमान लगाएं।
 - मापने की इकाई लिखें (उदाहरण के लिए, सीमेंट के मापने की इकाई बैग में या किलोग्राम में हो सकता है और तेल मापने की इकाई लीटर में हो सकता है।)
 - प्रत्येक सामग्री के लिए प्रति इकाई दर लिखें।
 - प्रत्येक सामग्री की कुल लागत जानने के लिए सामग्री की मात्रा से दर को गुणा करें।

अब दिहाड़ी मजदूरी की लागत निकालने के लिए समान प्रक्रिया को अपनाएं :

- मजदूरों के नाम की सूची बनाएं।
- प्रत्येक मजदूर द्वारा इकाई संख्या के उत्पादन में कितने दिन लगते हैं उसकी संख्या निर्धारित करें।
- मजदूरों की दिहाड़ी का दर लिखें।
- दिहाड़ी दर को जितने दिन काम किया है उस संख्या से गुणा करें।

फिर, कुल अस्थायी (परिवर्तनशील) खर्चें निकालने के लिए सारे खर्चों (सामग्री और मजदूर) को जोड़ दें और उसके बाद प्रति इकाई अस्थायी खर्च निकालने के लिए उत्पादन संख्या से भाग करें।

- अगला चरण प्रति इकाई स्थाई खर्चें निकालने का है, जो बहुत ही सरल प्रक्रिया है।
 - उत्पाद में लगी सामग्री, कच्चा माल और दिहाड़ी मजदूर की लागत के अलावा अपने मासिक खर्च को लिखें। ये खर्च ऊपर लागत टेबल में सूचित हैं।

- b. कुल स्थाई खर्च जानने के लिए सबको जोड़ दें और प्रति इकाई स्थाई खर्च जानने के लिए उत्पादन संख्या से भाग कर दें।

अंत में, प्रति इकाई लागत निकालने के लिए प्रति इकाई स्थाई और प्रति इकाई अस्थायी खर्च को जमा कर दें।

मूल्यहास/ अवमूल्यन पर नोट

बिज़नेस के लिए जो सामान खरीदा जाता है जो लंबे समय के लिए होता है, वह निवेश कहलाता है। निवेश के अंतर्गत उत्पादन सामग्री जैसे मशीनें, प्रशासनिक सामग्री जैसे- ऑफिस फर्नीचर, माल रखने की अलमारी, कैलकुलेटर, भूमि तथा बिल्डिंग आती हैं जो बिज़नेस में उपयोग किए जाते हैं। भूमि को छोड़कर सारे निवेश एक समय पर अपना मूल्य खो देते हैं अर्थात् धीरे-धीरे सभी निवेश का मूल्य घट जाता है। इसी घटते हुए मूल्य को **मूल्यहास/ अवमूल्यन** कहते हैं। उदाहरण के लिए, पुरानी बिल्डिंग की कीमत नए बिल्डिंग से बहुत कम है या एक पुरानी मोटरसाईकिल की कीमत नए मोटरसाईकिल से कम है।

तो आपके उत्पाद के लागत से इसका क्या करना है?

मान लीजिए, आपकी दर्जी की दुकान है जिसमें आप कमीज़ बेच रहे हैं, आपने एक नई सिलाई मशीन खरीदी जिसकी लागत 3000 रुपए है। क्या आप 3000 के सारे खर्च को कमीज़ के दाम में शामिल कर लेंगे ? यदि आप ऐसा करते हैं तो कोई भी ग्राहक आपकी कमीज़ खरीदने में समर्थ नहीं होगा। तो आप मशीन की लागत कैसे वसूल करेंगे? मूल्यहास मूल्यांकन की वह विधि है जो की आपको निर्णय लेने में मदद करती है कि आपके निवेश की लागत का कितना प्रतिशत मासिक खर्च में जुड़ना चाहिए, जिससे नया मशीन खरीदने से पहले आप अपने कुल लागत को वसूल कर सकें। इसलिए उत्पादन का मूल्य लगाते समय उसमें मूल्यहास को भी जोड़ना चाहिए।

एक महीने का मूल्यहास निम्न प्रकार से जोड़ा जा सकता है :

- यह अनुमान लगाएँ कि निवेश की सामग्री का जीवन काल कितने सालों तक होगा
- सालाना मूल्यहास के मूल्य को जानने के लिए निवेश की सामग्री की कीमत को सामग्री के जीवन काल से भाग कर दीजिए

$$\text{सालाना मूल्यहास} = \frac{\text{निवेश की सामग्री की कीमत}}{\text{निवेश की सामग्री का जीवन काल (साल)}}$$

$$\text{महीने का मूल्यहास} = \frac{\text{सालाना मूल्यहास}}{12}$$

उदाहरण:

सिलाई मशीन का मूल्यहास, इस प्रकार से निकाल सकते हैं :

$$3000\text{रु (निवेश की सामग्री की कीमत)} / 5 \text{ साल (जीवन काल)} = 600 \text{ (सालाना मूल्यहास)}।$$

मशीन के सालाना मूल्यहास 600 रु है। इस बात को दूसरे तरीके से भी देखा जा सकता है - 5 साल के लिए 3000 रुपए का निवेश, बिज़नेस का खर्चा 600 रुपए प्रति वर्ष।

यदि हर महीने लाभ हानि का ब्यौरा रखा जाए तो उसमें हर महीने के मूल्यहास को जोड़ना चाहिए। यदि वार्षिक मूल्यहास 600 रुपए है तो मासिक मूल्यहास निकालने के लिए 12 से भाग दें तो मासिक मूल्यहास 50 रुपए निकलेगा।

2. अपने उत्पाद का गलत दाम लगाना

नए बिज़नेसमैन हमेशा दाम का हिसाब गलत लगाते हैं ! और आप जानते होंगे की सही दाम व्यवसाय के फायदे के लिए बहुत आवश्यक है। तो इसके बारे में पढ़ें-किस प्रकार किसी उत्पाद का दाम तय करते हैं। मुख्यतः आपके उत्पाद व सेवाओं के दामों का मूल्यांकन दो आधारों पर किया जाता है :



a) खर्च - इसमें आप अपने उत्पाद व सेवाओं के बनाने और बेचने के कुल खर्चों को निकालते हैं। यानी कुल कार्यवाहक लागत का मूल्यांकन करते हैं। आपके उत्पादन व सेवाओं के प्रति यूनिट का जो खर्च निकलता है, वह आपको उस उत्पाद या सेवा की दाम निकालने में मदद करेगा। यदि आप इस खर्च से कम दाम में अपने उत्पाद को बेचेंगे तो आपको नुकसान उठाना पड़ेगा। इसलिए यह बहुत महत्वपूर्ण है कि आप लागत का सही से मूल्यांकन करें और उत्पाद का दाम लागत से अधिक रखें।



b) बाज़ार - इसमें आप अपने उत्पाद के दाम को बाज़ार में मौजूद दाम से आंकते हैं। दूसरे शब्दों में आप अपने उत्पाद के दाम को अपने प्रतिस्पर्धियों के दाम से आंकते हैं। यदि आप अपने उत्पाद का दाम प्रतिस्पर्धी से अधिक रखते हैं और आपका उत्पाद उसके उत्पाद से किसी भी तरह से अलग नहीं है, तो आप अपने उत्पाद को बाज़ार में बेचने में नाकाम हो सकते हैं।

प्रतिस्पर्धियों के दाम को जानने के बाद, एक बिज़नेसमैन सफलतापूर्वक अपने उत्पाद को बाज़ार में उतारने के लिए इन तरीकों में से किसी एक का प्रयोग करते हैं :

i. बेहतर क्वालिटी और कम दाम

यदि बिज़नेसमैन द्वारा बेचे जाने वाले उत्पाद या सेवा बाज़ार में पहले से मौजूद है और यह उत्पाद किसी भी तरह से मौजूद उत्पादों से अलग नहीं है तो वह अपने उत्पाद को मौजूदा उत्पादों से बेहतर क्वालिटी और कम दामों पर तैयार करेगा। यह तरीका बहुत सारे बिज़नेसमैन द्वारा उपयोग में लाया जाता है। सभी बिज़नेसमैन द्वारा यह माना जाता है कि यह तरीका ग्राहकों को अपनी ओर आकर्षित करने का सबसे सफल तरीका है। सफल बिज़नेसमैन नए बिज़नेसमैन को एक सलाह भी देते हैं कि बिज़नेस शुरू करने से पहले साल में बड़े मुनाफे के बारे में न सोचें और सिर्फ अपना ध्यान एक अच्छी क्वालिटी के उत्पाद को बेचने और बाज़ार में अपनी साख जमाने में लगाएं।

ii. बेहतरीन उत्पाद

यदि आपका उत्पाद बाज़ार में मौजूद उत्पाद से अधिक अच्छा है तभी आप उसका दाम मौजूदा दाम से अधिक रखा जा सकता है। पर इस बात का विशेष ध्यान रखना होगा कि आपका उत्पाद क्वालिटी, डिज़ाइन या अन्य विशेषताओं में आपके प्रतिस्पर्धियों के उत्पाद से हट के हो। यह तरीका आमतौर से बड़े शहरों के बड़े बिज़नेसमैन द्वारा उपयोग में लाया जाता है। क्योंकि शहरों में लोग क्वालिटी पर खासा ध्यान देते हैं। पर ग्रामीण क्षेत्र में लोग दामों पर ज्यादा ध्यान नहीं देते। इसलिए गांवों में किसी बिज़नेस को शुरू करने के लिए पहले तरीके का इस्तेमाल करना ज्यादा सफल साबित होगा।

iii. नया उत्पाद

यदि आपका उत्पाद बाज़ार में बिल्कुल नया है तो सबसे पहले आप यह आंकने का प्रयत्न करें कि ग्राहक उस उत्पाद के लिए कितना दाम दे सकते हैं। इसी के अनुसार अपने उत्पाद के दामों को तय करें। यदि अपने उत्पाद का दाम बहुत अधिक रख देंगे जो ग्राहकों द्वारा देने योग्य नहीं होगा या वो देने के लिए मंज़ूर नहीं होंगे तो आपका उत्पाद बिकेगा नहीं। आप इस बात का अनुमान बाज़ार के सर्वेक्षण द्वारा लगा सकते हैं।



अब इसी बात को हम एक उदाहरण के द्वारा समझते हैं और देखते हैं कि सुनील ने अपने मुर्गियों के बिज़नेस में मुर्गियों के दाम को आंकने के लिए क्या तरीका अपनाया :

तारागुरु: सुनील, तुमने मुर्गियों का दाम क्या रखा है? और तुमने इस बात का निर्णय किस आधार पर किया है?

सुनील : तारागुरु, मुर्गियों के बिज़नेस में मुर्गियों की क्वालिटी प्रत्येक मुर्गी के साथ नहीं बदल सकती। इस बिज़नेस में प्रतिस्पर्धी भी बहुत अधिक हैं। इसी कारण से मैंने पहले तरीके का इस्तेमाल किया-बेहतर क्वालिटी और अपने

प्रतिस्पर्धियों से बेहतर दाम व सेवा। मैंने पाया कि बाज़ार में मुर्गियों का दाम अलग-अलग है, लेकिन लगभग 46 रुपये किलो तक मिल जाती है। मैंने इसी कारण अपनी मुर्गियों की कीमत इससे थोड़ा कम, 45 रुपये प्रति किलो निर्धारित की। तो, अगर मेरे मुर्गी का वजन 1.4 किलो है। तो मैं 63 रुपये प्रत्येक मुर्गी के हिसाब से बेचूंगा।

1 किलो	45 रुपये
1 मुर्गी 1.4 किलो x 45 रुपये प्रति किलो	= 63 रुपये

3. लाभ का गलत मूल्यांकन

बहुत सारे बिज़नेसमैन अपने लाभ का मूल्यांकन गलत करते हैं। लाभ को या तो वे कम समझते हैं या ज़्यादा समझते हैं। ये दोनों गलतियाँ हानिकारक हैं। उदाहरण के लिए, मान लीजिए आपकी पान की दुकान है और आप दुकान को बढ़ाने के लिए बैंक से ऋण लेने जाते हैं। सबसे पहली बात बैंक आपसे आपके लाभ के बारे में जानना चाहेगा और यदि आप इसे कम बताते हैं तो आप ऋण से हाथ धो सकते हैं।

मुनाफ़े का सूत्र

मुनाफ़े का अर्थ है आपके बिज़नेस में होने वाला फायदा। मुनाफ़ा आय और खर्चों में होने वाला फर्क है यानि अगर आपकी कुल आय में से खर्चों को घटा दिया जाए तो पता चल जाएगा कि कितना मुनाफ़ा हुआ है। मुनाफ़े के मूल्यांकन में खर्चों का मतलब आपकी कार्यवाहक लागत होती है। अब हम देखेंगे कि तीन आसान चरणों में मुनाफ़े का मूल्यांकन किस प्रकार करते हैं :



● पहला चरण

सबसे पहले मूल्यांकन कीजिए कि आपके बिज़नेस की कुल आय कितनी होगी? यह निर्भर करता है अपनी बिक्री पर और आपके उत्पादों के दाम पर। यानि आपकी कुल बिक्री से जो आय हुई है, उसे उत्पाद के दाम को उत्पाद की संख्या से गुणा करके पता लगाया जा सकता है।

कुल बिक्री से आय = उत्पाद का दाम X उत्पाद की संख्या

● दूसरा चरण

फिर आप अपने सारे खर्चों का मूल्यांकन करें। ध्यान रहे की आप अपने स्थाई लागत और अस्थायी (परिवर्तनशील) लागत का हिसाब लगाइए, यह दोनों खर्च मिलकर कुल कार्यवाहक लागत तय करती है।

कुल कार्यवाहक लागत = स्थाई लागत + अस्थायी (परिवर्तनशील) लागत

● तीसरा चरण

अंत में आपके कुल आय से कुल कार्यवाहक लागत को घटा कर यह पता लगाएं कि आप अपने बिज़नेस में मुनाफ़ा कमा रहे हैं या नहीं।

मुनाफ़ा = कुल आय - कुल कार्यवाहक लागत

बिज़नेस अगर मुनाफ़ा नहीं दिखाए तो आपके पास क्या-क्या उपाय है?

आशा: अक्सर बाज़ार का दाम देखकर हमारे मन में ये प्रश्न उठता है कि अगर पता चले कि बिज़नेस में मुनाफ़ा कम हो रहा है या नुकसान होने की संभावना है तब क्या होगा?

तारागुरु: ऐसी शंकाओं के कारण ही खर्च का हिसाब किताब पहले कर लेना चाहिए। अपने व्यवसाय के फायदे को बढ़ाने या सुधारने के लिए कुछ विधियाँ हैं।

आशा: तो क्या मैं किसी भी बिज़नेस को फायदेमंद बना सकती हूँ ?

तारागुरु: सभी मामलों में नहीं। वैसे देखा जाए तो कुछ बिज़नेस मुनाफ़ा कमा ही नहीं सकते उसे कतई शुरू नहीं करना चाहिए। बाकी बिज़नेस अगर सावधानी से अपने ग्राहकों और खर्चों के बारे में ध्यान से गौर करें तो अपने बिज़नेस में मुनाफ़ा कमा सकते हैं।

आशा: और अगर फिर भी मेरा बिजनेस मुनाफा नहीं कमा सकें तो ?

तारागुरु : फिर भी अगर आपका बिजनेस फायदा नहीं दर्शाता तो मैं आपको सलाह देना चाहूंगा कि आप किसी दूसरे बिजनेस का चुनाव कर लें। वलिये अब मैं आपको रवि और अली के उदाहरण द्वारा कुछ सिखाता हूँ कि जिससे बिजनेस के मुनाफे में सुधार किया जा सकता है।

रवि की परेशानी

रवि ने एक लाख रुपये लगाकर एक साल पहले टाइलों का बिजनेस शुरू किया। रवि की टाइलों की बिक्री तो अच्छी हो रही है पर फिर भी वो परेशान है क्योंकि महीने के अंत में उसके पास कुछ पैसे ही नहीं बचते। उसे लगता है कि वह अपनी आय से अपने खर्चों को निकाल लेता है पर फिर भी उसे अच्छा मुनाफा नहीं हो रहा। उसे समझ में नहीं आ रहा था कि टाइलों के बाकी बिजनेसमैन इतना मुनाफा कैसे कमा रहे हैं ?



अली की कहानी



अगर याद हो, अली, जिसने कुर्सियों का बिजनेस शुरू किया था, उसकी भी यही परेशानी थी। वह भी यह समझ नहीं पा रहा था कि आखिर उसे मुनाफा क्यों नहीं हो रहा था।

इन दोनों के उदाहरण को ध्यान में रख कर एक सफल बिजनेसमैन के तीन राम बाण हैं। कभी भी हिम्मत नहीं हारना चाहिए, और कभी परेशानी आ जाए तो इन तीन राम बाणों में से उचित

विधि का प्रयोग करें:

- क) दाम बढ़ाना
- ख) खर्च कम करना
- ग) उत्पादन संख्या बदलना

क) दाम बढ़ाना

यदि उत्पाद का दाम बढ़ा दिया जाए, तो आमदनी बढ़ जाएगी। पर ऐसा भी हो सकता है कि दाम बढ़ाने से आप अपने कुछ ग्राहक खो दें। तो इस राम बाण का प्रयोग करते समय बहुत सतर्क रहना चाहिए। आइए ज़रा, अली और रवि के बिजनेस पर एक नज़र डाला जाए :-

अली



अली अपने प्रतिस्पर्धियों की तुलना में काफी कम दामों पर अपनी कुर्सियाँ बेच रहा था। इसलिए उसके पास ग्राहकों की भीड़ तो थी पर वह अपने खर्चों पूरे नहीं कर पा रहा था। यदि अली अपनी कुर्सी के दाम बढ़ा देता है, तो उसके बिजनेस की आमदनी तो बढ़ जाएगी, पर यह भी हो सकता है कि ग्राहक किसी और दुकान पर चले जाएँ।

पर इसके लिए उसे अपने प्रतिस्पर्धियों द्वारा रखे गए दामों को भी ध्यान में रखना होगा। अब उसके सबसे नज़दीकी प्रतिस्पर्धी के दाम हैं एक सौ पच्चीस रुपये - एक कुर्सी के और अली बेचता है 100 रुपए में। अब अगर अली भी अपना दाम बढ़ाकर 115 रुपए में अपनी कुर्सियाँ बेचता है, तो उसकी बिक्री पर ज़्यादा असर नहीं पड़ेगा। इस तरह से वो उतनी ही बिक्री से अपनी आमदनी बढ़ा लेगा जबकि उसके खर्च उतने ही रहेंगे।

रवि

रवि पहले से ही उतने ही दामों पर अपनी टाइलें बेच रहा है जितना कि उसके प्रतिस्पर्धी। इसलिए अगर रवि ने अपनी टाइलों के दाम बढ़ाए, तो उसके ग्राहक किसी और से टाइलें खरीदने लगेंगे। इसके लिए ज़रूरी है कि रवि या तो ऐसे ग्राहक खोजे जो उसकी टाइलों के ज़्यादा दाम देने को तैयार हों या फिर वो ऐसी टाइलें बनाए जो कहीं और न मिलती हों, नहीं तो वह अपनी टाइलों के दाम नहीं बढ़ा सकता है।



कहानी से सीख

इस कहानी से यह सीख मिलती है कि उत्पाद के दाम उतने ही बढ़ाएँ जिससे कि अशेष आमदनी बढ़ आए, इतने नहीं कि हमारे ग्राहक कम हो जाएँ।

ख) खर्च कम करना

खर्च कम करने के बहुत तरीके हैं- आप अलग आपूर्तिकर्ता से सस्ता कच्चा माल ले सकते हैं, कर्मचारियों की संख्या कम कर सकते हैं, इस बात का ध्यान रख सकते हैं कि कच्चा माल, सामग्री आदि बरबाद न होता हो। यह भी ध्यान रखें कि आपूर्तिकर्ता से कम से कम दामों पर कच्चा माल खरीदें।

अली



अली ने यह ध्यान रखा कि खर्च कम करने के चक्कर में कहीं वह अपनी कुर्सियों की क्वालिटी के साथ समझौता न कर रहा हो। वैसे तो मोहम्मद की तंखाह का खर्च बचाने के लिए वह उसे कुर्सियों की फिनिशिंग करने के लिए मना कर सकता था। पर ऐसा करने से कुर्सी की क्वालिटी पर असर पड़ता। कल को ग्राहक यह शिकायत करते कि खराब फिनिशिंग के कारण कुर्सी के कीलों से उनके कपड़े फट जाते हैं। ऐसे में उसके बिज़नेस का नाम खराब होता और उसकी आमदनी पर बुरा असर पड़ता।

रवि

रवि की गलती यह थी कि, उसने सारा कच्चा माल एक ही आपूर्तिकर्ता से लिया जो उसका रिश्तेदार था। उसने न तो दूसरे आपूर्तिकर्ता से माल के दाम मालूम किए और न ही इस आपूर्तिकर्ता से माल के दाम कम करवाने की कोशिश करी। इसके साथ-साथ, रवि ने दो कर्मचारियों को रखा जो धीरे-धीरे काम करते थे। इससे रवि का खर्च अनावश्यक ही बढ़ रहा था। इसलिए रवि को अन्य आपूर्तिकर्ताओं से भी मिलना चाहिए और कम से कम दामों पर कच्चा माल खरीदना चाहिए। इसके साथ-साथ उसे अपनी उत्पादन क्षमता को ध्यान में रखते हुए अंशकालिक (पार्ट टाइम) कर्मचारी भी रखने चाहिए। यदि रवि अपने यह खर्च कम कर लेता है, तो वह भी ज्यादा मुनाफ़ा कमा सकता है। (सावधान : हमें बहुत ही सावधान रहना होता है जब हम खर्च कम करते हैं। आप खर्च कम करने के चक्कर में उत्पाद की गुणवत्ता के साथ कतई भी समझौता न करें)



ग) उत्पादन संख्या बदलना

हमने पिछले भाग में सीखा था कि यदि तुम अपने उत्पाद की संख्या बढ़ाते हो, तो हर इकाई की स्थिर लागत कम हो जाती है। इस प्रकार तुम्हारे उत्पाद की प्रति इकाई की कुल उत्पादन लागत कम हो जाती है। और अगर तुम्हारा दाम वही रहे, तो हर यूनिट पर मिलने वाला मुनाफ़ा बढ़ जाता है। अब यह सोचकर लगेगा कि इस तरह से तो हर बिज़नेसमैन को अपनी उत्पादन क्षमता बढ़ा देनी चाहिए। पर नहीं, ऐसा नहीं है।

अली

अली को लगता है कि पैंतीस की जगह सत्तर कुर्सियों का उत्पादन कर सकता है। अब वह उसका हिसाब लगाता है। फैक्ट्री का किराया उसकी स्थिर लागत है और बाकी के खर्च उसकी परिवर्तनशील लागत के अंतर्गत आते हैं। तो देखते हैं वो जैसे-जैसे, अपनी उत्पादन क्षमता बढ़ाता है, वैसे-वैसे उसकी प्रति इकाई की कुल लागत कम कैसे हो जाएगी।

प्रति इकाई परिवर्तनशील लागत का हिसाब:

35 कुर्सियों के लिए:	70 कुर्सियों के लिए:
लकड़ी = 70 किलो	लकड़ी = 140 किलो
कुल खर्च (रु 30/ किलो) = रु 2100	कुल खर्च (रु 30/ किलो) = रु 4200
प्रति इकाई परिवर्तनशील खर्च = $2100/35 = रु 60$	प्रति इकाई परिवर्तनशील खर्च = $4200/70 = रु 60$

प्रति इकाई स्थिर लागत का हिसाब:

35 कुर्सियों के लिए:	70 कुर्सियों के लिए:
किराया (रु 700/महीना)	किराया (रु 700/महीना)
प्रति ईकाई अवल खर्च = $700/35 = \text{रु } 20$	प्रति ईकाई परिवर्तनशील खर्च = $700/70 = \text{रु } 10$

क्योंकि अली अब ज़्यादा कुर्सियाँ बना रहा है, उसकी कुल स्थिर लागत इन और कुर्सियों में भी बंट जाएगी जिससे प्रति इकाई (यूनिट) स्थिर लागत कम हो जाएगा। तो इस तरह उतने ही स्थिर लागत पर, अली हर कुर्सी पर ज़्यादा मुनाफ़ा कमा सकता है। पर एक दिक्कत है; इन और कुर्सियों को खरीदने वाले ग्राहक नहीं हैं। तो महीने के अंत में, अली के पास पंद्रह कुर्सियाँ बच जाएँगी और इससे नुकसान होगा। इसलिए उतना ही उत्पादन करना चाहिए जितनी बिक्री हो।



रवि

रवि छोटे खरीददारों को टाइलें सप्लाई करता है जो अपने खुद के घर बनवा रहे हों। ऐसे खरीददार कम दामों पर अधिक संख्या में टाइलें खरीदना चाहते हैं और अपनी आय बढ़ाने के लिए रवि को ऐसे कई छोटे-छोटे खरीददारों की ज़रूरत है। तारागुरु की सलाह से, रवि अपना बिज़नेस बढ़ाने के लिए बड़े संस्थागत ग्राहकों को टाइलें बेचने की सोचता है।

पहले रवि ने ऐसा नहीं सोचा था क्योंकि उसके पास मशीन एक ही थी। लेकिन अपने खर्च को देखने से उसे लगा कि वह अपने 'दो' कर्मचारी से दुगना काम सकता है क्योंकि आधा समय वे बेकार बैठते हैं। तारागुरु ने उसे थोड़ी और फ़र्में खरीदने की सलाह भी दी तथा उत्पादन को बढ़ाने के लिए थोड़ी और योजना बनाने की सलाह दी। तारागुरु ने रवि को बताया कि बड़े ग्राहक होने के और भी फ़ायदे हैं। ऐसे ग्राहकों से ज़्यादा दाम लिया जा सकता है और क्योंकि आमूमन यह ग्राहक एक ही आपूर्तिकर्ता को बार-बार अपना ऑर्डर देते हैं, इससे उत्पादन योजना को बेहतर तरीके से निर्धारित कर सकते हैं।

सबसे शक्तिशाली राम बाण कौन सा है?

यह बिज़नेस और बाज़ार की हालात पर निर्भर करता है। अली और रवि के उदाहरण से यह आसानी से समझ आ जाता है। अली अपनी कुर्सियों के दाम बढ़ा सकता है क्योंकि उसके प्रतिस्पर्धी इससे ज़्यादा दामों पर अपनी कुर्सियाँ बेच रहे हैं, पर वह अपना उत्पादन नहीं बढ़ा सकता क्योंकि इतने ग्राहक नहीं हैं।

वहीं रवि के पास ज़्यादा विकल्प हैं। वह संस्थागत ग्राहकों से अपनी टाइलों के ज़्यादा दाम ले सकता है और अपनी उत्पादन लागत कम कर कम उत्पादन बढ़ा सकता है। इस टेबल के माध्यम से पता चल सकता है कि अली और रवि में से कौन इन तीन राम बाणों का प्रयोग कर सकता है:



	अली	रवि
दाम बढ़ाना	हाँ (सभी ग्राहकों के लिए)	हाँ (केवल संस्थागत ग्राहकों के लिए)
लागत कम करना	नहीं	हाँ
उत्पादन संख्या बदलना	नहीं	हाँ

4. नगद का कुप्रबंधन

अगर आप किसी भी उद्यमी से पूछते हैं की उनका व्यवसाय कौन सी बड़ी चुनौतियों का सामना कर रहा है, तो 10 में से 9 लोग नकद की कमी बताएंगे। हालांकि अक्सर सच्चाई यह है की नकद की कमी नहीं है बल्कि नकद का गलत प्रबंधन है, यही मुख्य परेशानी है। यदि आप यह सीख जाएं की नकद का प्रबंधन कैसे किया जाए, तो आप व्यवसाय में बहुत कम परेशानियों से गुजरेंगे।

नकद इतना महत्वपूर्ण क्यों है? किसी भी बिजनेस को चलाने के लिए व उसके सफल प्रबंधन के लिए नकद की जरूरत होती है। इस नकद राशि को कार्यशील पूंजी कहते हैं जिसके चार प्रमुख तत्व हैं :

- **भण्डार (कच्चा माल/तैयार उत्पाद)**

उत्पादन के लिए विभिन्न प्रकार के कच्चे माल व अन्य सामग्री के भण्डार की आवश्यकता पड़ती है एवं कार्य आरंभ होने पर कुछ माल पूरी तरह एवं कुछ आधा तैयार होता है। यह सारा भण्डार कार्यशील पूंजी का महत्वपूर्ण भाग है।

- **बाजार में वितरित उधार/ बकाया**

माल उपभोक्ताओं तक थोक एवं फुटकर विक्रेताओं के माध्यम से पहुँचता है। बहुधा उन विक्रेताओं को पहले दे दिया जाता है, भुगतान बाद में लिया जाता है। निकट समय में मिलने वाला भुगतान एवं कर्माचारियों को दिया गया अग्रिम कार्यशील पूंजी का हिस्सा है।

- **आपरेटिंग खर्च (वेतन/ मजदूरी, किराया, बिजली बिल इत्यादि)**

- **आकस्मिक आवश्यकताएँ**

आकस्मिक आवश्यकताओं को पूरा करने के लिए कुछ राशि नगद एवं बैंक में जमा रखनी चाहिए। यह भी कार्यशील पूंजी का महत्वपूर्ण हिस्सा है। बैंक में जमा उसी राशि को कार्यशील पूंजी मानते हैं जिसको आवश्यकता पड़ने पर तुरंत निकाला जा सके।

कार्यशील पूंजी और कार्यवाहक लागत के बीच में आप भ्रमित न हों। ये दोनों चीजें भिन्न हैं। कार्यवाहक लागत उन खर्चों का माप है जिसे आप सेवाओं के उत्पादन व वितरण में उठाते हैं। कार्यशील पूंजी उस राशि का माप है जिसकी आवश्यकता आपको बिजनेस चलाने व उत्पाद व सेवाओं के वितरण के लिए होता है। उदाहरण के लिए, कार्यवाहक लागत को ऋण के भुगतान से कोई मतलब नहीं है, लेकिन ऋण का भुगतान कार्यशील पूंजी का बहुत महत्वपूर्ण भाग है क्योंकि इससे नकद पर सीधे असर पड़ता है।

कार्यशील पूंजी का प्रबंधन करने के लिए आप साधारण स्रोतों का उपयोग कर सकते हैं, जैसे बैंक ऋण या दोस्तों और रिश्तेदारों से ऋण। कभी-कभी कुछ व्यवसाय ग्राहक से अग्रिम राशि ले लेते हैं, लेकिन नकद का सबसे महत्वपूर्ण साधन है:

- **व्यवसायिक उधार**

किसी भी उद्योग की उत्पादन प्रक्रिया में व्यवसायिक उधार बहुत ही महत्वपूर्ण भूमिका निभाते हैं। इसके लिए आपको किसी से पैसा उधार नहीं लेना पड़ता है, बल्कि आप प्रदायकों से कच्चा माल ले लेते हैं और उसका भुगतान बाद में करते रहते हैं। इस प्रकार के ऋण का सबसे अधिक फायदा यह होता है कि न तो इसमें अधिक औपचारिकताएँ करनी पड़ती हैं और न अधिक ब्याज देना पड़ता है। इसमें किसी नीलामी का भी खतरा नहीं होता है। सामान का ऋण लेकर बची हुई नगद राशि का उपयोग आप अन्य वस्तुओं में कर सकते हैं।

इस प्रकार के उधारों की उपलब्धता प्रदायकों में आपकी साख पर निर्भर होती है। यदि आप नियमित रूप से उधार चुकाते रहते हैं तो आपके अच्छे साख के कारण आपको आसानी से उधार मिल जाता है। नए उद्यमियों को बाजार में साख न होने के कारण शुरुआत में उधार मिलने में मुश्किलें आती हैं। अतः उन्हें नगद पैसा भी अधिक लेना पड़ता है। परंतु एक बार जब दोनों के बीच अच्छे संबंध स्थापित हो जाते हैं, तो कोई समस्या नहीं आती है।

नकद प्रबंधन कार्यशील पूंजी के इंतजाम से खत्म नहीं होता है, यह वहां से शुरू होता है। नकद प्रबंधन के अन्य तरीके हैं :

सही ढंग से बिज़नेस के सौदों का रिकार्ड रखना

हर बिज़नेस के लिए उसका सही तथा सुनियोजित तरीके से रिकार्ड रखना ज़रूरी है। ज्यादातर नए बिज़नेसमैन इस बात का ध्यान नहीं रखते जिससे बाद में मुश्किल में पड़ जाते हैं। खाते में कितना पैसा है, कितने की बिक्री हुई, कितना उधार दिया-लिया ऐसे लेखों का अगर हर दिन रिकार्ड न रखा जाए तो व्यवसायी को काफी मुश्किलों का सामना करना पड़ सकता है। अगर सही ढंग से रिकार्ड न रखा जाए तो व्यापारी को हमेशा गलतफ़हमी रहेगी कि उसके पास ज्यादा या कम पैसा है जिससे उसके बिज़नेस निर्णय गलत हो जाएंगे। इसलिए कहा जाता है कि छोटे-छोटे खर्चों का पता रहना चाहिए। एक कहावत है कि "एक छोटे से छेद से जहाज डूब जाता है। इन सब परेशानियों का एक ही उपाय है कि हम बिज़नेस सौदों का रिकार्ड सही ढंग से रखें।

बिज़नेस में सौदा कैसे किया जाता है?

बिज़नेसमैन में उत्पाद या सेवाओं का लेन-देन को ही सौदा कहते हैं और बिज़नेस के सौदे का सबसे ज़रूरी प्रमाण है रसीद।

हमेशा रसीद को व्यवस्थित रखें

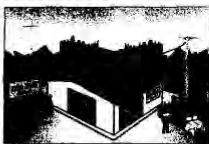
रसीद इस बात का लिखित प्रमाण है कि आपने कुछ खरीदा है या बेचा है। इसलिए इनका रिकार्ड रखना बहुत ज़रूरी है ताकि कल को आपके लेखनकर्ताओं और देनकर्ताओं और आपके बीच किसी सौदे को लेकर एक राय न बन सके, तो आप उन्हें यह लिखित प्रमाण दिखा सकते हैं।

लिखित प्रमाण के कुछ उदाहरण:

1. आप ग्राहकों को आपसे सामान खरीदने पर रसीद दें, या फिर अपने आपूर्तिकर्ताओं से कच्चा माल खरीदने पर उनसे रसीद लें।
2. बिजली या पानी का बिल अदा ही क्यों न करें, हर सौदे की रसीद लेकर उनका रिकार्ड रखना बहुत ज़रूरी है।
3. यदि आपके पास रसीद न हो, तो फिर एक कागज़ पर ही तिथि के साथ सौदे का पूरा विवरण लिख दें यानि आप कितना सामान किस व्यक्ति से कितने दामों पर ले रहे हैं, इससे रसीदों से यह गलती सुधार सकते हैं।

एक संपूर्ण सौदे की प्रक्रिया के बारे में, रवि के उदाहरण द्वारा समझते हैं:


पहला चरण:



मान लो रवि को स्कूल की छत बनाने का आर्डर आया है। यह तो काफी बड़ा आर्डर है। रवि स्कूल के संचालक से उनकी सारी ज़रूरतों की जानकारी लेगा। जैसे कि कितनी बड़ी छत बनानी है, किस समय बनानी है वगैरह-वगैरह। फिर रवि उन्हें कोटेशन देगा। कोटेशन एक प्रकार का दस्तावेज़ है जिसमें आपके द्वारा प्रस्तावित दाम लिखी जाती है। इसके साथ-साथ इसमें आप अपने द्वारा दी गई नियम व शर्तें भी लिखते हैं। रवि की कोटेशन कुछ इस तरह दिखेगी:

यहाँ पर लिखी है तारीख और यह है उस व्यक्ति के नाम व पता जिसे कोटेशन दी जा रही है।

बक्सों में उन उत्पादों का नाम, मॉडल व बाकी विवरण लिखा जाता है।



TARA Tiles Company Ltd.
Plot No. 12, Kharwal Nagar,
Bijoul, Jhansi
Tel: 0517 - 232874

QUOTATION

यह है कंपनी का चिह्न या लोगो और इसे कहते हैं कंपनी का लैटर हेड जिस पर कंपनी का नाम व पता लिखा रहता है। आप इसी से कंपनी के पत्राचार करते हैं।

Date: 18 Mar 2006

To
Golakh High School
10, Sant Nagar, Niwari
Tikamgarh

Kind Attn: Mr. Kishan Sharma

Dear Sir,

Thank you for the opportunity to provide the following quotation:

S.No.	Particulars	Quantity	Unit Price	Total Amount
1	Tiles for a Gable Roof	500 tiles	7	3500
2	Steel frame	200 sq. ft.	22.5	4500
Sub Total:				8000
Tax:				320
Delivery charges:				100
Total:				8420

इनका दाम यह बक्सों में लिखा जाता है।

Terms & Conditions

1. VAT charged at 4 %
2. Payment: 50 % advance. Balance against delivery.
3. Quotation validity: 30 days

Thanking you,

(Authorised Signatory)

यहाँ, अंत में कोटेशन देने वाले व्यक्ति के हस्ताक्षर होते हैं। आमतौर पर छोटे बिज़नेस में मालिक खुद यहाँ हस्ताक्षर करता है।

रवि ने एक ढलान छत और स्टील के ढाँचे के लिए टाइलों की संख्या व दाम दिए हैं और साथ ही नियम व शर्तें भी कोटेशन में साफ़-साफ़ लिखी हैं।

दूसरा चरण :

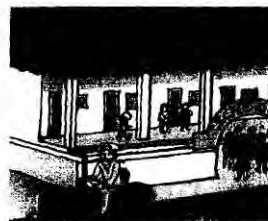
ग्राहक को रवि के दाम किफ़ायती लगे और उन्होंने रवि से टाइलें खरीदने का फैसला किया। अपनी शर्तों के अनुसार रवि ने उनसे आधे दाम एडवांस में मांगे जिसके मिलने पर ग्राहक को रसीद दी।

तीसरा चरण :

जब टाइलें बनकर तैयार हो गईं तब रवि टाइलें अपने ग्राहक के पास 'चलान' के साथ भेजेगा। यह 'चलान' क्या है? चलान इस बात का प्रमाण है कि ग्राहक ने तुम्हारा भेजा हुआ माल ठीक-ठीक प्राप्त कर लिया है। यह चलान कुछ इस प्रकार दिखाई देता है:



अंत में रवि अपने ग्राहक को एक बिल भेजता है जिसके बदले में ग्राहक उसे बकाया राशि देता है।




बिल कुछ इस तरह दिखाई देता है:

यहाँ लिखा होता है कंपनी का सेल्स टैक्स नंबर। हर वो कंपनी जिसका पंजीकरण हुआ है, उसे यह नंबर दिया जाता है

इसके नीचे लिखेंगे बिल नंबर और उसके नीचे तारीख।

यहाँ खलान नंबर भी लिख दें



TARA Tiles Company Ltd.
 Plot No. 12, Khawar Nagar,
 Bijnoli, Jhansi
 Tel: 0517-232974

S.Tax No: AKN8453
Bill No: 12
 Date: 27 March 2006

M/s
Golakh High School
 10, Sant Nagar, Niwari
 Tikamgarh

S.No.	Challan No.	Particulars	Quantity	Unit Price	Total Amount
		34 Tiles for a Gable Roof	500 tiles	7	3500
2		34 Steel frame	200 sq.ft.	22.5	4500

Sub Total: 8000
 Tax: 320
 Delivery charges: 100
Grand Total: 8420
 Advance: 4000
Payable Now: 4420

Note:
 1. Goods once sold will not be taken back
 2. Bill payable within 30 days of Bill date
 3. 10 % interest rate will be charged on the amount billed if not paid on time

For [Company Name]
 (Authorised Signatory)

किसी भी सौदे की प्रक्रिया तब तक पूरी नहीं होती है जब तक सौदों का रिकार्ड नकद खाता या कैश बुक में नहीं लिखा जाता। कई बार यह दिक्कत होती है कि नकद की तंगी हो जाती है। इसलिए हमें यह कैसे पता चलेगा कि बिज़नेस में कुल कितने नकद की ज़रूरत है? अभ्यास व अनुभव के साथ ही आपको अंदाज़ा हो जाएगा कि बिज़नेस में कितने नकद की ज़रूरत है। लेकिन अनुभवी बिज़नेसमैन कैश बुक के बिना कार्य नहीं कर सकते। तो आओ देखते हैं कि इस कैश बुक में क्या-क्या लिखा जाता है?

नकद खाता (कैश बुक) में क्या-क्या लिखा जाता है :

पहले तो वह सौदे लिखते हैं जिनसे बिज़नेस में पैसा आता है यानि उत्पाद या सेवाओं की बिक्री से होने वाली आमदनी। या फिर अगर आपने बैंक से पैसे निकाले हैं तो उसे इस कैश बुक में लिख दीजिए। यदि आपने किसी से पैसे उधार लिए हों, तो उसका रिकार्ड भी इस कैश बुक में होना चाहिए। उसी तरह हमने बिज़नेस के लिए जो पैसा खर्च किया है, उसे भी इस कैश बुक में लिखना चाहिए। जैसे कि:

- क) कुछ चीज़ों या सेवाओं के लिए पैसे खर्च किए हों
- ख) बैंक से लिए गए लोन की किश्त दी हो या फिर उसका ब्याज दिया हो
- ग) टैक्स, पंजीकरण फ़ीस आदि देने पर भी उसे इस कैश बुक में लिखो
- घ) अपने कर्मचारियों को दी गई तंखाह
- ङ) बिजली, पानी व अन्य बिलों का खर्च भी लिखें

एक आदत बना लेनी चाहिए कि दिन के अंत में हर सौदे को कैश बुक में लिखते जाएंगे। यह आदत आपके बिज़नेस के नकद प्रबंधन के लिए बहुत ज़रूरी है।

रवि की कैश बुक पर एक नज़र डालते हैं। पहले बक्से में दिनांक लिखा होता है, दूसरे में सौदे का ब्यौरा, जिसमें सामग्री, मात्रा, इकाई दर, शामिल है, अगले बक्से में रसीद नंबर, फिर प्राप्त नकद, अगले में खर्च नकद और आखरी बक्से में शेष नकद। 2 जनवरी को होने वाले सारे सौदों को उसने यहाँ लिखा है:

दिनांक	सौदे का ब्यौरा			रसीद संख्या	प्राप्त नकद	खर्च नकद	शेष
	सामग्री का वर्णन	मात्रा	इकाई दर				
2/01/06	सीमेंट डीलर से बिरला सीमेंट	5 बैग	150	5		750	
2/02/06	कृष्णा चाचा को बेचे गए टाइल से प्राप्त भुगतान	200 टाइल्स	6	6	1200		
2/02/06	दिसंबर के महीने का बिजली का बिल	100 इकाई	3	7		300	
2/02/06	रघु जनरल स्टोर्स रिनॉल्डस के बॉल पेन	2	8	8		16	
2/02/06	कुल				1200	1066	134

कुल मिला के, दिन के अंत में रवि के पास बेचते हैं 134 रुपए।

ज़रूरत से ज़्यादा उधार न देना

व्यवसाय में नकद प्रबंधन में अन्य दोषपूर्ण तरीका है ज़रूरत से ज़्यादा उधार देना। बिज़नेस में एक कहावत है, "उधार देने से अच्छा और कोई कारोबार नहीं है, बस पैसा वसूल हो जाए।" बिज़नेसमैन को अपने उत्पादन को बेचने के लिए ग्राहक तो मिल जाते हैं लेकिन कारोबार ज़्यादातर उधार से होता है। अधिक उधारी का बिज़नेस में बहुत असर पड़ सकता है— बिज़नेस चलाने के लिए अगर पैसे ही न हों तो उत्पाद बनेगा कैसे और क्या बेचोगे ? उधार देने में कोई बुरी बात नहीं, लेकिन साथ में एक संतुलित सीमा होनी चाहिए और दस्तावेज़ भी तैयार होने चाहिए जिसमें सौदे का सारा ब्यौरा दिया गया हो। इसलिए नकद प्रबंधन का एक बहुत ज़रूरी पहलू—अपने लेन कर्ताओं और देनकर्ताओं का प्रबंधन करना भी है। आपको पता होना चाहिए कि कब उधार देना चाहिए और कितना उधार देना चाहिए? यह भी पता होना चाहिए कि यह उधार कितने समय के लिए देना चाहिए? तो यह सब कैसे तय किया जाएगा?

• उधार कब देना चाहिए और कब नहीं?

उधार तभी देना चाहिए जब किसी ग्राहक को सचमुच उसकी ज़रूरत हो। जैसे कि कभी-कभी किसान तभी उत्पादों के पैसे दे पाते हैं जब उनकी फ़सल बिक जाए। यह भी निश्चित कर लें कि जिसे आप उधार दे रहे हैं, वह आपका पैसा वापस कर देगा। यदि आप इस पैसे को कहीं और निवेश कर ज़्यादा मुनाफ़ा कमा सकते हैं, तो उधार देने से बचें।

• कितना उधार दें?

हर व्यक्ति को एक तय सीमा के अनुसार ही उधार देना चाहिए। यह देख लेना चाहिए कि ग्राहक आपसे कितना माल खरीदेगा और उससे आपके बिज़नेस को कितना फ़ायदा होगा? यदि वह आपका बहुत पुराना ग्राहक है जिन्होंने पहले समय पर पैसे दिए थे, आप उन्हें उधार पर भी खरीदने दे सकते हैं। लेकिन हमेशा, उतना ही उधार दे जिससे कि आपके अपने बिज़नेस में नकद की तंगी न हो जाए।

• उधार कितने समय अवधि के लिए देना चाहिए?

कोशिश तो यही होनी चाहिए कि उधार कम से कम समय के लिए दिया जाए क्योंकि इसी पैसे को यदि बैंक में डालेंगे तो आपको ब्याज मिल सकता है। समय-सीमा अधिकतर यही सोच कर तय की जाती है कि ग्राहक कितने समय में उधार चुका पाएगा? वैसे भी यदि उधार ज़्यादा समय के लिए दी जाएगी, तो और दिक्कतें भी आ सकती

हैं। जैसे कि आगे चलकर उत्पाद के दाम बढ़ सकते हैं या फिर कोई नई मशीन खरीदने की आवश्यकता पड़ सकती है। जब तक आप अधिक समय के लिए दिया गया उधार इकट्ठा करेंगे, हो सकता है तब तक आपके हाथ से कोई सुनहरा अवसर निकल जाए।

• देनकर्ताओं का रिकार्ड

यह सब याद करना मुश्किल है कि किसको कितना उधार कितने समय के लिए दिया गया है इसलिए इन देनकर्ताओं का रिकार्ड रखना बहुत ज़रूरी है। इस उधार का लेखा-जोखा किसी भी बिज़नेस के लिए एक महत्वपूर्ण किताब है जिसमें उन व्यक्तियों का पूरा रिकार्ड रहता है जिन्हें पैसा वापस करना है। आपको हर देनकर्ता का पूरा ब्यौरा अलग-अलग पन्ने पर लिखना चाहिए जैसे कि नीचे दिए गए पन्ने पर लिखा है:

उधार खाता (देनकर्ताओं का रिकार्ड)									
दिनांक	देनकर्ता का नाम	सीदे का ब्यौरा				कुल राशि (₹)	भुगतान की निर्धारित तारीख	भुगतान की गई राशि	देय (बकाया) राशि
		सामग्री का वर्णन	मात्रा	दाम	रसीद संख्या				

सौदे की तारीख, ग्राहक का नाम, लिए गए माल का पूरा विवरण यानि उसका नाम, मात्रा, दाम, रसीद सं., फिर कुल बिक्री, भुगतान की निर्धारित तारीख, देय राशि और बकाया राशि भी खाते में लिखा जाता है। जो पैसे उसने दे दिए हैं, उसे यहाँ लिखना होगा और बकाया राशि इस आखिरी बक्से में। तो इस प्रकार उधार देते समय ध्यान रहे कि किसे कब और कितना उधार देना चाहिए और देनकर्ताओं का पूरा रिकार्ड कैसे रखना चाहिए?

• लेनकर्ताओं का रिकार्ड

कभी-कभी हम भी तो उधार माल लेते हैं, इसलिए अपने लेनकर्ताओं का भी पूरा रिकार्ड रखना चाहिए ताकि आपको पता हो कि कब किसका भुगतान करना है और फिर इसकी प्लानिंग कर समय से भुगतान कर सकें। इसलिए आप जब भी उधार पर माल खरीदें या फिर बैंक या किसी से भी पैसे उधार लें तो उसका पूरा रिकार्ड रखें। लेनकर्ता की तरह ही देनकर्ताओं का रिकार्ड बनाया जाता है।

उधार खाता (लेनकर्ताओं का रिकार्ड)									
दिनांक	देनकर्ता का नाम	सौदे का ब्यौरा				कुल राशि (₹)	भुगतान की निर्धारित तारीख	भुगतान की गई राशि	देय (बकाया) राशि
		सामग्री का वर्णन	मात्रा	प्रति इकाई दर	रसीद संख्या				

बिज़नेस के पैसे को किसी अन्य काम में न लगाना

अक्सर नए उद्यमी बिज़नेस के पैसे को किसी अन्य काम में लगाने की गलती कर बैठते हैं। नए बिज़नेस में जो पैसा आता है उसका उपयोग उद्यमी अपने निजी इच्छाओं को पूरा करने में खर्च कर देते हैं जैसे कि मोटर साईकिल, रेडियो इत्यादि खरीद लेते हैं। उन्हें इस बात का ज़रा भी एहसास नहीं होता है कि ये पैसा बिज़नेस के शुरुआती दिनों में निवेश करने से आगे जाकर बहुत फायदा हो सकता है, छोटे-छोटे फायदों की जगह लंबे समय के फायदे आगे चल कर काम आते हैं।

5. लोगों का कुप्रबंधन

बिज़नेस करने का एक और बड़ा मूलमंत्र है - बिज़नेस अच्छे संबंधों से होता है। कई बार व्यवसायी लोगों के साथ अपने रिश्ते संभाल नहीं पाते जिससे उनके व्यवसाय और उनके लाभ पर प्रभाव पड़ता है। यह काफी नहीं है की व्यवसाय में सफलता पाने के लिए आप ग्राहकों के साथ ही अच्छा व्यवहार करें, आपको कर्मचारी, सप्लायर, अन्य उद्यमी, साझेदार, बैंकर्स, सार्वजनिक लोग और भले ही प्रतिस्पर्धी हों सबके साथ अच्छे संबंध बना कर रखना चाहिए।

आपूर्तिकर्ता (सप्लायर)

अच्छी क्वालिटी उत्पाद बनाने के लिए व उन्हें समय पर बनाने में आपके सबसे बड़े सहयोगी हैं आपके आपूर्तिकर्ता। तो सबसे ज़रूरी बात है कि आप अपने आप को आपूर्तिकर्ता के लिए एक अच्छा दोस्त व सहयोगी बनने की कोशिश करें। क्यों ?

- यदि आपूर्तिकर्ता के साथ आपके संबंध अच्छे होंगे, तो वह आपके साथ बेईमानी नहीं करेगा।
- आपको कम से कम दामों पर उत्तम क्वालिटी का माल देगा।
- यदि किसी मौके पर आपको अचानक इनकी कभी ज़रूरत पड़ गई, तो आप अपने मधुर संबंधों के बदौलत आपूर्तिकर्ता से यह माल आसानी से ले सकते हैं।
- यदि भुगतान देने में कुछ देरी हो जाए तो आप आपूर्तिकर्ता से कुछ दिन और मोहोलत ले सकते हैं।
- कभी-कभी आपूर्तिकर्ता खुद भी कई ग्राहकों को आपके पास भेज देते हैं।
- आपूर्तिकर्ता आपको बिज़नेस में होने वाली अहम तबदीलियों के बारे में भी आगाह कर सकता है ताकि आप सही निर्णय ले सकें।



आपूर्तिकर्ताओं के साथ मधुर संबंध बनाए रखने के कुछ ज़रूरी टिप्स:

- समय पर माल का भुगतान करना चाहिए, खास कर शुरु-शुरु में जब आपने आपूर्तिकर्ता के साथ बिज़नेस आरंभ किया हो। यदि कभी ऐसा हो कि समय पर पेमेंट देने में दिक्कत हो रही हो तो पहले से ही अपने आपूर्तिकर्ता को बता देना चाहिए और उनसे कुछ दिन और मोहोलत ले लेनी चाहिए।
- यदि किसी समय आपको ज़्यादा माल की ज़रूरत हो, तो भी अपने आपूर्तिकर्ता को पहले से ही बता दें ताकि वह बिना किसी इंडेंट के ज़्यादा माल देने का प्रबंध कर सके।
- अपने आपूर्तिकर्ता के साथ तमीज़ और इज़्ज़त से पेश आएँ और जब कभी वह माल समय पर देने से चूक जाएँ, तो उनकी मजबूरियों व परेशानियों को समझने की कोशिश करें।
- ध्यान रहे कि अच्छे संबंध बनाने में समय लगता है, इसलिए किसी नए आपूर्तिकर्ता से छूट या उधार आदि की ज़्यादा उम्मीद न रखें।

इस प्रकार सही आपूर्तिकर्ता को पहचानने के लिए सबसे पहले अपने शहर के आपूर्तिकर्ताओं की सूची बनाएँ, उसके बाद उनसे कोटेशन लेकर उनके दाम व नियम व शर्तों को देखकर आपूर्तिकर्ता को चुनें। आपूर्तिकर्ता से अच्छा व्यवहार बनाएँ और फिर उनसे उत्पादों का मोल-भाव करें।



कर्मचारी

कर्मचारी आपके बिज़नेस का बहुत महत्वपूर्ण अंग हैं क्योंकि वह आपके उत्पाद या सेवा की क्वालिटी पर काफी असर डालते हैं जो आपके बिज़नेस की लागत और सफलता के लिए बहुत अहम है। इसलिए बहुत ज़रूरी है कि आप अपने कर्मचारियों से अच्छे से अच्छा काम लेने की कोशिश करें। बिज़नेसमैन कर्मचारियों के प्रबंधन में गलती कर बैठते हैं :

अपने रिश्तेदारों तथा सिफारिश पर लोगों को काम देना

अक्सर यह देखा जाता है कि अपने सगे संबंधी तथा जान-पहचान के लोगों को काम पर रखने से नुकसान होता है। इससे एक ओर भाई-भतीजावाद फैलता है तथा दूसरी ओर सिफारिश से आए हुए लोग सही ढंग से काम नहीं करते। संबंधी के गलत होने पर, बिज़नेसमैन उनसे कुछ नहीं कह पाते जिससे दूसरे कर्मचारियों के मन पर बुरा प्रभाव पड़ता है।

बिज़नेस में एकता की भावना की कमी

अक्सर नए बिज़नेसमैन मालिक होने के कारण गर्व में रहते हैं जिसके कारण वे अपने कर्मचारियों से एकजुट नहीं हो पाते। इसके कारण 'हम' की भावना नहीं बन पाती, अलगाव की भावना महसूस करते हैं। बिज़नेस की कठिनाईयों से उभरने में तथा ऊंचाईयों पर पहुंचने के लिए आपके कर्मचारी ही आपका साथ देंगे। तो अपने कर्मचारियों का चयन ध्यानपूर्वक करें तथा हमेशा उनसे सम्मानता से पेश आएँ।

कर्मचारियों का गलत चुनाव तथा गलत कार्य सौंपना

कौन सा आदमी किस कार्य को सही ढंग से कर पाएगा-अक्सर नए बिज़नेसमैन चुनाव नहीं कर पाते। किसको मार्केटिंग में रुचि है तथा किसको टेबल वर्क में इसका फैसला नहीं कर पाते। इससे कर्मचारी मन लगाकर काम नहीं कर पाते। कारीगरों के भी गलत चुनाव से व्यवसाय पर बुरा असर पड़ता है। सस्ते आदमी रखने से उनका कार्य भी वैसा ही होगा।

इन गलतियों से बचने के लिए ज़रूरी संकेतः

कर्मचारियों का चयनः

सबसे पहले कर्मचारियों का चुनाव बहुत सोच-समझ कर करना चाहिए। ऐसे व्यक्तियों को काम पर रखना चाहिए जो बिज़नेस के लिए योग्य हों या फिर बिज़नेस के लिए आवश्यक कलाओं को जल्द से जल्द सीख लें। कभी-कभी कर्मचारियों के सभी दावे झूठे भी तो साबित हो जाते हैं। इसके लिए ज़रूरी है कि किसी जानकार से या उनके पुराने मालिक से उनके बारे में पूरी जानकारी ले लेनी चाहिए व उनकी विश्वसनीयता की जांच कर लेनी चाहिए। कभी-कभी कुछ लोग कम से कम एक हफ़्ते या एक महीने तक पहले किसी कर्मचारी की परीक्षा लेते हैं। फिर ही उसे काम पर रखते हैं।

दोस्तों या रिश्तेदार को काम पर रखना से बचना चाहिए, इतना ज़रूर देख लेना चाहिए कि वह बिज़नेस के योग्य हों यानि उनमें तुम्हारे बिज़नेस के लिए आवश्यक कलाएँ हों।

प्रशिक्षण और विकासः

कर्मचारियों को प्रशिक्षण देने से काम के प्रति उनकी रुचि बढ़ती है। आम तौर पर नौकरी के साथ-साथ ही प्रशिक्षण दिया जाता है। एक अनुभवी कर्मचारी एक नए कर्मचारी को काम की बारीकियाँ सिखा सकता है। पर कभी-कभी किसी विशेष ट्रेनिंग के लिए कर्मचारियों को किसी प्रशिक्षण केंद्र पर भी भेजा जा सकता है। उदाहरण के लिए उसी तरह यदि आपकी कोई नर्सरी है तो खुद भी सरकार द्वारा चलाए जा रहे नर्सरी ट्रेनिंग सेंटर पर जाकर प्रशिक्षण ले सकते हैं और फिर वापिस आकर अपने बाकी कर्मचारियों को खुद प्रशिक्षण दे सकते हैं।

अभिप्रेरणः

कभी-कभी कर्मचारियों से काम लेने में काफ़ी दिक्कत सामने आती है, अच्छी तंखाह देने के बावजूद भी उनका काम में मन नहीं लगता। ऐसी स्थिति में कर्मचारियों का अभिप्रेरण बहुत ज़रूरी है। कोई भी व्यक्ति केवल पैसे के लिए काम नहीं करता। तंखाह के साथ-साथ उसे नौकरी की निश्चिता, काम की तारीफ़, मालिक की सहानुभूति व अच्छे व्यवहार की भी अपेक्षा रहती है। कर्मचारियों को अभिप्रेरित रखने के लिए:



- समय-समय पर कर्मचारियों का हौसला बढ़ाना चाहिए, उनके काम की प्रशंसा करना बहुत ज़रूरी होता है।
- कर्मचारियों के साथ हमेशा मधुर संबंध बनाने की कोशिश करनी चाहिए। उनके सुझावों को संयम से सुनना चाहिए और जहाँ उचित हो, इन सुझावों पर तुरंत कार्यवाही भी करना चाहिए।
- कभी-कभी ऐसा भी होता है कि बिज़नेस की टेंशन के कारण कई लोग अपने कर्मचारियों के साथ दुर्व्यवहार कर बैठते हैं जिससे आगे चलकर कर्मचारियों के साथ संबंध खराब होते हैं। ऐसा कभी नहीं करना चाहिए।



- इसके साथ-साथ आपको अपने कर्मचारियों की परेशानियों और उनकी मजबूरियों को भी सुनना चाहिए। और यदि ऐसा होता है तो माफी मांग लेनी चाहिए।

अनुशासन :

बिज़नेस में अनुशासन होना बहुत ज़रूरी है और आप चाहें तो अनुशासन लाने के लिए अपने कर्मचारियों के लिए कुछ नियम बना सकते हैं जिनका पालन करना उनके लिए ज़रूरी हो। कुछ बिज़नेसमैन आचरण-संहिता लागू करते हैं। जैसे कि समय से काम पर आना, ग्राहकों के साथ अच्छा व्यवहार करना आदि। कुछ अन्य ध्यान रखने योग्य बातें :

यदि कोई कर्मचारी कोई गलती कर बैठे, तो सज़ा उसकी गलती के मुताबिक ही देनी चाहिए। उदाहरण के लिए: तुम्हारा मोटर साईकिल रिपेयर का बिज़नेस है और किसी कर्मचारी ने गलती से किसी ग्राहक की गाड़ी का कोई पुर्जा खराब कर दिया, तो इसका मतलब यह नहीं कि तुम उसे नौकरी से ही निकाल दो। तुम उसे एक चेतावनी देकर आगे एहतियात बरतने को कह सकते हो। छोटी सी गलती की बहुत बड़ी सज़ा देना बाकी कर्मचारियों पर बहुत बुरा असर डाल सकती है।

बैंकों तथा अन्य संस्था

कई बार बिज़नेसमैन मजबूरी से या जानबूझ कर बैंक का ऋण सही समय पर नहीं चुका पाता या जिनसे वो पैसा लेते हैं उसको सही समय पर पैसा दे नहीं पाता। इसके कारण बैंक का उद्यमी के ऊपर से भरोसा उठ जाता है और परिणामस्वरूप भविष्य में बैंक उद्यमी की कोई मदद नहीं कर पाता। उद्यमी को ध्यान रखना चाहिए कि भले व्यापार में घाटा ही क्यों न हो रहा हो, उन्हें अपने ऐशो आराम को ही क्यों न छोड़ना पड़े, परंतु बैंक का उधार ज़रूर चुका देना चाहिए। और यदि किसी कारण वे भुगतान नहीं कर पाते तो बैंक को अपने विश्वास में लेकर समय पर भुगतान कर दें। इनके साथ शिष्टाचार और अच्छे संबंध बना कर रखें जिससे वो आपकी ज़रूरत के समय काम आ सकें।

6. सामग्री का कुप्रबंधन

उद्यमी अक्सर आवश्यक सामग्री और उनके द्वारा तैयार किए गए उत्पाद का कुप्रबंधन कर देते हैं। सामग्री का प्रबंधन सही सामग्री का चयन, सही समय और उचित कीमत पे खरीदने से शुरू होता है। तो पहले यह देखना चाहिए की अच्छे सप्लायर को कैसे पहचाना जाए जो सही समय में, उचित कीमत पर बढ़िया क्वालिटी की सामग्री देगा। इसे एक उदाहरण से समझने की कोशिश करते हैं:



राकेश अपना एक एस टी डी/पी सी ओ बूथ चलाता है जिसका नाम है 'राकेश सर्विसिज़'। अब राकेश साथ ही एक फोटोकॉपी मशीन लगाने की भी सोच रहा है जिसके लिए उसे मशीन के दाम पता लगाने हैं। तो अब राकेश सबसे अच्छी मशीन कम से कम दामों पर कैसे खरीदे?

इसके लिए राकेश ने पहले कुछ बिज़नेसमैन से बातचीत की और शहर के तमाम फोटोकॉपी मशीन आपूर्तिकर्ताओं की एक सूची बनाई। इसके बाद वह इन आपूर्तिकर्ताओं से मिलने गया, उनसे मशीन का मोल भाव करा, उनके लिए नियम व शर्तें पता की और फिर उनसे उनके सबसे कम दाम या रेट पता कर लिए या फिर कहें कोटेशन ले लीं। (पिछले भाग में आपने कोटेशन का नमूना भी देखा था)

कोटेशन वह दस्तावेज है जिस पर एक आपूर्तिकर्ता अपने माल का दाम व उसे खर्च देने के लिए ज़रूरी नियम व शर्तें लिख कर देता है।

आओ, राकेश को दी गई कोटेशन पर एक नज़र डालते हैं और देखते हैं की दाम, नियम व शर्तों को ध्यान में रखकर, आपूर्तिकर्ता का चुनाव कैसे किया जाता है?

एच पी कंपनी द्वारा उसे मशीन पंद्रह हजार रुपए में दी जा रही है। शर्त यह है कि उसे आधे दाम मशीन की डिलिवरी से पहले देने होंगे और बाकी पेमेंट वो मशीन की डिलिवरी भेजने पर कर सकता है।



एच पी कंपनी द्वारा उसे मशीन पंद्रह हजार रुपए में दी जा रही है। शर्त यह है कि उसे आधे दाम मशीन की डिलिवरी से पहले देने होंगे और बकाया राशि वो मशीन की डिलिवरी भेजने पर कर सकता है।

invent

दूसरी कंपनी ज़ीरोक्स है जो पंद्रह हजार पांच सौ रुपए के दाम पर मशीन देने को तैयार है। इस कंपनी ने एडवांस की कोई शर्त नहीं रखी और मशीन की डिलिवरी होने के बाद भुगतान करने के लिए तीस दिन की मोहोलत दी है।



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तो हालांकि, एच पी कंपनी पांच सौ रुपए कम में मशीन दे रही है, पर राकेश ज़ीरोक्स कंपनी से ही मशीन खरीदने का फैसला करता है क्योंकि वह एक साथ इतने पैसे नहीं जुटा सकता और यह पैसा जुटाने के लिए ज़ीरोक्स कंपनी द्वारा दी जा रही तीस दिन की मोहोलत उसके लिए काफी है।

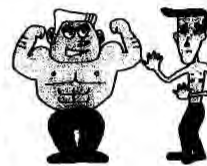
इसके अलावा आपूर्तिकर्ता चुनने के और भी कुछ बातों को ध्यान में रखा जाता है, जैसे कि:

- कौन-सा आपूर्तिकर्ता सबसे कम दामों पर माल दे रहा है?
- कौन-सा आपूर्तिकर्ता ज्यादा ऑर्डर देने पर छूट दे रहा है?
- किस आपूर्तिकर्ता का माल सबसे अच्छी क्वालिटी का है? उसकी बाज़ार में कितनी साख है?
- कौन सा आपूर्तिकर्ता उधार पर माल देने को तैयार है, और वह कितने दिनों के लिए माल उधार पर देने के लिए तैयार है?
- यह भी देख लें कि कौन-सा आपूर्तिकर्ता कितनी जल्दी डिलिवरी कर सकता है?



इन सब बातों को ध्यान में रखते हुए आप अपने आपूर्तिकर्ता का चुनाव करना चाहिए ताकि जिससे आगे चलकर कोई दिक्कत न हो।

आपूर्तिकर्ता के साथ दाम की सौदेबाज़ी करना, मोल-भाव करना भी एक कला है इसलिए आप अपने आपूर्तिकर्ता की ताकत व कमज़ोरियों का सही-सही विश्लेषण कर लें। एक नज़र डालते हैं मोल-भाव की प्रक्रिया पर, किस प्रकार आपूर्तिकर्ताओं से मोल-भाव कर अच्छे से अच्छा माल कम से कम दामों पर ले सकते हैं :



- आपूर्तिकर्ता से कहें कि आप उसके साथ लंबे समय के लिए बिज़नेस करना चाहते हैं और आगे भी आप उसी से माल खरीदेंगे। ऐसा करने से आपूर्तिकर्ता आपको अच्छी क्वालिटी का माल देगा ताकि आप भविष्य में भी उसी से माल खरीदें।
- आप आपूर्तिकर्ता को यह भी बताना दें कि आपका बिज़नेस बढ़ रहा है और आगे आपको पहले से भी अधिक माल की ज़रूरत पड़ सकती है। ऐसा कहने से आपूर्तिकर्ता अच्छे से अच्छे दामों पर अपना माल देगा क्योंकि आपसे ऑर्डर मिलने की उम्मीद बढ़ जाएगी।
- उसके बाद विक्रेता से छूट लेने की कोशिश करें। अपने दिमाग में दामों का एक अंदाज़ा रखकर चलें। आपूर्तिकर्ता द्वारा दी गई छूट पाकर संतुष्ट न हो।



- iv) यदि आपूर्तिकर्ता माल के दाम कम न करें, तो आप उससे अन्य सेवाएँ लेने की कोशिश करें। जैसे कि कच्चे माल को कारखाने तक पहुँचाना आदि।
- v) पहचानने की कोशिश करें कि किन महीनों में या समय में माल के दाम सबसे कम होते हैं ताकि उस समय आप थोक में कम दामों पर माल खरीद सकें।
- vi) कोशिश करें कि आप आपूर्तिकर्ताओं से ज़रूरत के अनुसार माल लें ताकि आपको माल का भंडारण करने में दिक्कत न हो। इससे आप पैसों की भी बचत कर सकते हैं।

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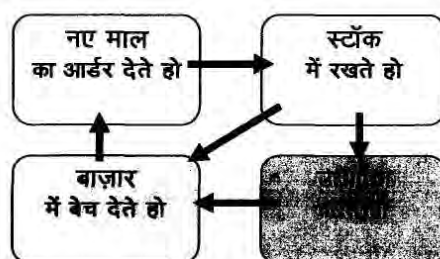


तो इस प्रकार सही मोल-भाव कर उत्तम क्वालिटी का माल कम से कम दामों पर ले सकते हैं।

स्टॉक प्रबंधन के तरीके

अब माल तो पहुँच जाता है, लेकिन सवाल यह उठता है कि स्टॉक कैसे रखें? कितना स्टॉक रखें? इन सब सवालों के जवाब पाने के लिए स्टॉक प्रबंधन की चर्चा करते हैं।

आपके पास माल का इतना स्टॉक होना चाहिए कि आपको कभी भी किसी ग्राहक को 'ना' नहीं कहना पड़े। पर इतना भी स्टॉक नहीं होना चाहिए कि वह धरा का धरा रह जाए और आपका पैसा खराब हो जाए। इसलिए स्टॉक का सही जायज़ा लेना भी बहुत ज़रूरी होता है। कई बार ऐसी गलतियाँ हो जाती हैं जिससे काफ़ी नुकसान हो सकता है। चलिए देखते हैं कि तब क्या होता है जब आप तक नया माल पहुँचता है। जब नया माल पहुँचता है तो उसे स्टॉक में रखते हैं या फिर उससे उत्पादन करते हैं या फिर उससे सीधे-सीधे बाज़ार में बेच देते हैं।



स्टॉक प्रबंधन की समस्याएँ

स्टॉक प्रबंधन की समस्याएँ कई प्रकार की हो सकती हैं:

1. कभी-कभी ऑर्डर में कई दिक्कतें आ सकती हैं; हो सकता है कि माल का स्टॉक देरी से आए या फिर गलत स्टॉक आ जाए जैसे कि गलत रंग या गलत मात्रा।
2. अगर स्टॉक समय पर न आए, तो उत्पादन रुक सकता है और नुकसान हो सकता है।
3. बाज़ार में आई कमी या शॉर्टेज के कारण कभी-कभी माल मिलने में काफ़ी दिक्कत हो सकती है।
4. ऐसा भी हो सकता है कि आप काफ़ी ज़्यादा स्टॉक खरीद लें और फिर आगे उसकी बिक्री न कर पाएँ।

स्टॉक को व्यवस्थित ढंग से रखने के लिए कुछ नियम

स्टॉक को सही ढंग से रखने के लिए यदि इन नियमों का पालन किया जाए, तो दिक्कतों से आसानी से बचा जा सकता है-

- i) स्टॉक मिलते ही उसकी जाँच कर लेना चाहिए: जैसे ही स्टॉक प्राप्त हो उसको तुरंत जाँच लेना चाहिए। सारी चीज़ों की मात्रा, क्वालिटी, आदि को अच्छी तरह से देख लेना चाहिए कि कहीं कोई खराब माल तो नहीं आ गया?
- ii) खराब माल को तुरंत वापस कर दें: खराब माल का विवरण भी लिख कर रखना चाहिए और उसे समय से वापस कर दें।

- iii) अपने माल का भंडारण सही ढंग से करें: दुकान में जगह बनाएँ या फिर गोदाम में माल सही तरीके से रखें ताकि जल्दी-जल्दी में माल ग्राहक को देना हो तो उसे ढूँढ़ने में आपको घंटे न लग जाएँ। याद रहे कि आपके ग्राहकों का समय बहुत कीमती है। साथ ही आपको माल इस तरह रखना चाहिए कि कर्मचारियों को भी उसे ढूँढ़ने की दिक्कत न हो। **ज्यादा बिकने वाली चीज़ें किसी ऐसी जगह रखें जहाँ से उसे उठाना आसान हो।**
- iv) दुकान में आ रहे और दुकान से जा रहे माल का पूरा रिकॉर्ड रखें: दुकान में आ रहे और जा रहे माल का पूरा ब्यौरा रखना चाहिए। यदि आप ऐसा नहीं करते हैं, तो दुकान में पड़े स्टॉक का अंदाज़ा न ही रख पाएँगे और समय पर स्टॉक नहीं मंगा पाएँगे। इसलिए स्टॉक का समय-समय पर जायज़ा लेते रहें। इसका सबसे सरल तरीका है स्टॉक शीट।

स्टॉक शीट है क्या?

स्टॉक शीट वह फार्म है जिसमें बिज़नेसमैन आ रहे माल तथा जा रहे माल का रिकार्ड रखता है।

स्टॉक शीट					
दिनांक	स्टॉक का वर्णन	शुरुआती स्टॉक	खरीदे गए स्टॉक की मात्रा	बेचे गए स्टॉक की मात्रा	अंतिम स्टॉक

इस शीट के पहले बक्से में स्टॉक खरीदने या बेचने की तारीख लिखना चाहिए, दूसरे बक्से में माल का विवरण लिखना चाहिए और तीसरे बक्से में उस माल की मात्रा लिखना चाहिए जो आपके पास शुरू में था। चौथे बक्से में और खरीदे गए माल का दाम लिखना चाहिए और पांचवे बक्से में बेचे गए माल का। माल खरीदने या बेचने के बाद शेष माल की मात्रा आखिरी बक्से में लिखना चाहिए। यानि शुरू में रखे माल में अगर खरीदे गए माल को जोड़े और फिर इसमें से बेचे गए माल को घटा दें, तो शेष बचे माल का हिसाब मिल जाएगा।

$$\text{शुरुआती स्टॉक} + \text{क्रय} - \text{विक्रय} = \text{अंतिम स्टॉक}$$

स्टॉक रखने के कुछ ज़रूरी टिप्स:

- ऐसा न हो कि आपके स्टॉक का इतना बड़ा भंडार बन जाए पर ऐसा भी न हो कि आपके पास अतिरिक्त स्टॉक के नाम पर कुछ भी न हो।
- आपूर्तिकर्ता की समस्याओं या फिर ट्रान्सपोर्ट की हड़ताल आदि जैसी समस्याओं को ध्यान में रखते हुए पर्याप्त स्टॉक रखना चाहिए।
- दाम कम होने पर भी माल खरीदना फायदेमंद हो सकता है और दाम अधिक होने पर माल खरीदने से बचना चाहिए।
- यदि उत्पाद की सीज़नल डिमांड है तो उसी सीज़न में स्टॉक रखें और अगर उत्पाद पूरे साल बिकता है, तो हर समय उसका स्टॉक रखना होगा।

स्टॉक का रिकार्ड रखने के फायदे:

आप अपने स्टॉक का रिकार्ड केवल माल बिकने पर ही न बनाएँ, समय-समय पर इसका जायज़ा लेते रहना चाहिए इसके कई फायदे होते हैं।

1. इससे आपको गुम हो गया माल मिल जाएगा।
2. आपको यह भी पता चलेगा कि किन चीजों की बिक्री कम हो रही है।
3. आप आगे सही मात्रा में स्टॉक लेने के लिए बेहतर निर्णय ले पाएँगे।

स्टॉक का जायज़ा कितनी बार लेना चाहिए:

1. जब स्टॉक बहुत कम रह जाए, तो जायज़ा लेना आसान होगा क्योंकि गिनने के लिए कम माल होगा जिससे समय की बचत होगी।
2. ग्राहकों की सहूलियत का भी ध्यान रखें और ऐसा न हो कि आप स्टॉक का जायज़ा लेने में व्यस्त हों और ग्राहकों की ओर ध्यान न दें।
3. वित्तीय वर्ष के अंत में लेखा-जोखा, हिसाब-किताब व टैक्स आदि की औपचारिकताएँ पूरी करने के लिए इस समय स्टॉक का जायज़ा लेना ज़रूरी हो जाता है।
4. आपको महीने में एक बार अपने स्टॉक का जायज़ा ले लेना चाहिए पर स्टॉक की खरीद-फरोख्त का रिकार्ड सौदे के समय ही करना चाहिए।

7. क्वालिटी/गुणों से समझौता

चाहे कोई भी परिस्थिति हो, बिज़नेसमैन को माल की क्वालिटी के साथ कभी भी समझौता नहीं करना चाहिए। याद रहे कि ग्राहक कुछ भी खरीदने से पहले उसकी गुणवत्ता देखता है। चाहे वह कितना ही सस्ता उत्पाद क्यों न खरीदे, उसकी गुणवत्ता को ज़रूर देखते हैं। और यदि वह महँगा उत्पाद खरीदे, तब तो गुणवत्ता की अपेक्षा और भी बढ़ जाती है। ग्राहकों से माल की जिस क्वालिटी का वादा किया है उसी क्वालिटी का माल होना चाहिए। खराब क्वालिटी का माल देने से कंपनी का नाम खराब होता है तथा फिर कभी वो साख नहीं मिल पाती। ज्यादातर छोटे बिज़नेसमैन अपने ग्राहकों को बढ़िया उत्पाद व सेवाएँ उपलब्ध नहीं करा पाते। ज़रा सोच के देखिए कि हम आम ब्राण्ड से ज्यादा बजाज पर विश्वास क्यों करते हैं? इसीलिए बिज़नेस का एक बड़ा मूलमंत्र-गुणवत्ता या क्वालिटी के साथ कभी-भी समझौता न करें।



फायदे को ध्यान में रखते हुए उत्पाद की गुणवत्ता को सुनिश्चित कैसे करें?

यदि आप अपने बिज़नेस प्रक्रिया को सुधारें, तो खर्च कम कर सकते हैं और कम खर्च में ही अपने उत्पाद की गुणवत्ता को बेहतर बना सकते हैं:

- अपने उत्पादों में प्रयोग हो रहे कच्चे माल की गुणवत्ता का ध्यान रखिए। यह कच्चा माल निम्न क्वालिटी का हुआ, तो तैयार उत्पाद तो निम्न क्वालिटी का होगा ही।
- अपनी उत्पादन प्रक्रिया का पूरा विवरण लिखें ताकि अपने उत्पाद की क्वालिटी का ध्यान रख सकें। ऐसा करने से तुम उत्पादन प्रक्रिया के हर चरण पर क्वालिटी का निरीक्षण कर सकते हो। जैसे कि टाइलों के उत्पादन के दौरान सीमेंट, जीरा रोड़ी आदि की क्वालिटी का परीक्षण, फिर यह देखोगे कि यह सब माल सही मात्रा में मिलाया जा रहा है या नहीं? जैसे कि अगर तुमने सीमेंट में ज़्यादा पानी मिला दिया, तो टाइलें मज़बूत नहीं होंगी। इसी प्रकार टाइलों की तराई के दौरान भी क्वालिटी का परीक्षण किया जा



सकता है कि वह सही समय के लिए तराई टैंक में रहे।



- उत्पादों की क्वालिटी कैसी है, यह कर्मचारियों पर भी निर्भर करता है। इसलिए कर्मचारियों को सही प्रशिक्षण देना ही ज़रूरी नहीं, उन्हें यह समझाना भी ज़रूरी है कि वह हमेशा क्वालिटी का पूरा-पूरा ध्यान रखें ताकि उनके बनाए उत्पाद ग्राहक वापस न कर दें। इसके साथ-साथ, कभी-कभी कर्मचारी खुद भी ऐसे कई महत्वपूर्ण सुझाव दे सकते हैं जिनसे कम खर्च में ही उत्पाद की क्वालिटी को बेहतर बनाया जा सकता है।

- मशीनों और औज़ारों का रख-रखाव यदि ठीक से होगा, तो वह ज़्यादा साल चलेंगे और अच्छी क्वालिटी के उत्पाद बनाने में सहायक होंगे। इसलिए कर्मचारियों को समझाना चाहिए कि यदि मशीन को धूप व मिट्टी से बचाने की सलाह दी गई है, तो वह इसका पालन ज़रूर करें। और जब काम खत्म हो जाए, तो मशीन को बंद कर दें। यह छोटी-छोटी चीज़ें भी क्वालिटी बनाए रखने के लिए बहुत ज़रूरी साबित होती हैं।
- क्वालिटी केवल उत्पाद की ही नहीं देखी जाती, उत्पाद की पैकिंग, ग्राहकों को दी गई सेवाएँ आदि की क्वालिटी को भी देखा जाता है। इसलिए अपने बिज़नेस की पूरा क्वालिटी का ही ध्यान रखें क्योंकि यदि आपने एक बार भी ग्राहक को निम्न क्वालिटी का उत्पाद दे दिया, तो वह दोबारा आपके पास कभी नहीं आएगा। और अगर एक बार आपके ब्राण्ड के नाम पर धब्बा लग गया, तो ग्राहकों का विश्वास वापस अर्जित करना बहुत ही मुश्किल हो जाएगा।



8. वादे को न निभा पाना

वादे को पूरा करना किसी भी बिज़नेसमैन का मूल गुण है। यदि दिए हुए वादे को पूरा नहीं कर पाते तो इसका परिणाम बहुत बुरा होता है। यदि एक बार किसी व्यक्ति का बिज़नेसमैन पर से भरोसा उठ जाए तो उस पर दुबारा विश्वास करना मुश्किल है। उदाहरण के लिए- जिनसे कच्चा माल लिया हो उनको सही समय पर पैसे देना, कर्मचारियों को वेतन देना, ग्राहकों को सही समय पर माल पहुँचाना। इन सभी मसलों पर बिज़नेसमैन को समय तथा वादे का ध्यान रखना चाहिए। यदि किसी कारण अपने वादे को पूरा नहीं कर पाते तो अपने ग्राहकों से इस बात का ज़िक्र पहले ही कर लेना चाहिए। पुरानी कहावत है "प्राण जाए पर वचन न जाए।"

9. शुरु के दिनों में होने वाली कठिनाईयों को सहन न कर पाना

प्रत्येक बिज़नेस के शुरु के दिनों में कुछ कठिनाईयाँ आती हैं। जैसे कि छोटा बच्चा खुद के पैरों पर चलने से पहले लड़खड़ा जाता है ठीक उसी प्रकार बिज़नेस में भी परेशानियाँ आती हैं। जो इन परेशानियों से घबरा जाते हैं वो बिज़नेस नहीं कर पाते और जो निडर रहते हैं वे सफल हो जाते हैं।

10. सोच-विचार के बिना निर्णय लेना

जब दो लोग सोचते हैं तो दो नए विचार सामने आते हैं। यदि किसी से सलाह लेकर निर्णय लें तो अच्छे विचार भी सामने आते हैं, जिससे गलतियाँ कम होती हैं। यदि कोई अकेला निर्णय लेता है तो इसमें गलतियाँ अधिक होने की शंका रहती है।

5.3 एक प्रभावशाली विक्रेता कैसे बन सकते हो

प्रभावशाली विक्रेता बनने के लिए, आपके लिए सबसे महत्वपूर्ण कार्य यह है की आप अपने बाज़ार को भली भाँति जानें व समझें। बाज़ार के दो मुख्य पहलु हैं :

i. ग्राहक

आपको यह जानना ज़रूरी है कि आपका ग्राहक कौन है, आपका ग्राहक आपसे क्या चाहता है, ग्राहक कितनी रकम दे सकता है, आप ग्राहक को कहाँ ढूँढ़ पाएँगे।

ii. प्रतिस्पर्धी

इसके साथ-साथ अपने प्रतिस्पर्धी को समझना भी ज़रूरी है, क्योंकि आपके ग्राहकों की संख्या आपके प्रतिस्पर्धियों पर भी निर्भर करती है।

आज के बाज़ार के कुछ आम लक्षण होते हैं जिससे प्रत्येक बिज़नेसमैन को किसी भी विक्रय योजना को शुरू करने से पहले सावधान होना पड़ेगा :

- ग्राहक कीमत के प्रति सचेत होते हैं।
- आज ग्राहक क्वालिटी के साथ कम दाम चाहते हैं।
- ग्राहक के पास खर्च करने के लिए अधिक पैसा है।
- ग्रामीण क्षेत्रों में आय अच्छी फसल पर आधारित है। आज प्रतिस्पर्धा में बढ़ोतरी हो गयी है।
- बुरी कीर्ति आसानी से फैल जाता है।

तो बाज़ार के इस मूल जानकारी का विश्लेषण करने के बाद आगे सीखते हैं कि उत्पाद का सफल विक्रय कैसे करें?

उत्पाद का सफल विक्रय कैसे करें?

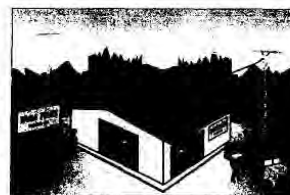


बाज़ार में देखने को मिलता है कि किस प्रकार कभी-कभी कुछ लोग अपनी बातों से ही जादू सा कर देते हैं और किस तरह आपके ऊपर एक ऐसा प्रभाव डालते हैं कि आप उनकी बात एक दम से मान जाते हैं। इसे देख के क्या आपने कभी सोचा है कि ग्राहक को उत्पाद तथा सेवा खरीदने के लिए कैसे मनाया जाए? जससे आप उन्हें अपनी माँग या सलाह के लिए समझा सकते हैं।

प्रभावी विक्रेता 6 कदमों का उपयोग करके लोगों को अपना ग्राहक बना लेता है और बिक्री करता है। 6 कदमों के बारे में विस्तार से जानकारी लेने से पहले, यह बहुत ज़रूरी है कि अपने उत्पाद या सेवा के बारे में खुद पूरी तरह हर जानकारी इकट्ठा कर ली जाए, ग्राहकों के पसंद व माँग को समझें और प्रतिस्पर्धी की पूरी खबर रखें।

रवि का उदाहरण

रवि का टाइलों का बिज़नेस है और वह एक ग्राहक से मिलने वाला है। इसलिए रवि ने पहले से ही टाइलों की खूबियाँ, उसकी विशेषताएँ, दाम आदि की सारी जानकारी उंगलियों पर कर लिया है। वह अपने प्रतिस्पर्धियों के उत्पाद जैसे कि सीमेंट के चादर, एस्बेस्टास आदि के बारे में भी पूरी जानकारी इकट्ठा कर लिया है। देखते हैं की रवि रवि का टाइलों का बिज़नेस है और वह एक ग्राहक से मिलने वाला है। इसलिए रवि ने पहले से ही टाइलों की खूबियाँ, उसकी विशेषताएँ, दाम आदि की सारी जानकारी उंगलियों पर कर लिया है। वह अपने प्रतिस्पर्धियों के उत्पाद जैसे कि सीमेंट के चादर, एस्बेस्टास आदि के बारे में भी पूरी जानकारी इकट्ठा कर लिया है। देखते हैं की रवि किस अंदाज़ में ग्राहक को अपनी टाइलों के फायदे समझाता है:



रवि: नमस्कार भाई साहब

ग्राहक: नमस्ते! मैंने यह एम सी आर टाइलों के बारे में सुना पर मैं तो अपने घर में एस्बैस्टास की मज़बूत छत बनवाने की सोच रहा था। क्या यह टाइलें मज़बूत हैं।

रवि: जी बिलकुल। यह टाइलें बहुत ही मज़बूत व किफ़ायती हैं। और मैं अभी आपको इनकी मज़बूती का प्रमाण दिए देता हूँ।



अरे भई पप्पू, ज़रा यहाँ तो आना। पप्पू जी पास की दुकान में हलवाई हैं। इनका वज़न लगभग कोई अस्सी किलो होगा। देखते हैं यह टाइल इनका वज़न लेता है या नहीं। पप्पू ज़रा इस पर खड़े तो हो जाइए। देखिए, टाइल का बाल भी बाँका नहीं हुआ। और तो और, यदि एस्बैस्टास की छत में कभी भी कहीं छोटा सा क्रैक भी आ गया, तो आपको पूरी छत दोबारा डालनी पड़ेगी। लेकिन आप टाइलों की छत डलवाएँगी तो आप केवल खराब टाइल को आसानी से बदल सकते हैं।



ग्राहक: और क्या यह टाइलें वाटर-प्रूफ भी हैं? हमारे यहाँ बारिशों में सीलन की बहुत मुसीबत है।

रवि: अरे सौ प्रतिशत पानी को बिल्डिंग के अंदर नहीं आने देंगे और न ही इन टाइलों से सीलन होगी। और तो और यह टाइलें अलग-अलग रंगों व डिज़ाइनों में आती हैं। यह देखिए एलबम- कितने आकर्षक डिज़ाइनों में घर बनाए गए हैं।

ग्राहक: बढ़िया। मैं कल ही आपके पास आता हूँ। यह हिसाब करने कि मेरे घर की छत पर कितनी टाइलें लगेंगी।

रवि: नमस्ते।



रवि के उदाहरण से पता चलता है कि उसने कितनी होशियारी से ग्राहक को टाइलों के गुण व फायदे समझाए। एलबम की मदद से ग्राहक को यह भरोसा दिलाने में भी वह सफल रहा कि इन टाइलों से उसका घर कितना सुंदर व आकर्षक दिखेगा। रवि ने ग्राहक की ज़रूरतों को भी समझा। जैसे ही ग्राहक ने सीलन की शिकायत की तो रवि ने तुरंत इस मौके का फायदा उठाकर टाइलों की

वाटर-प्रूफ होने की खूबी को बताया।

तो इस प्रकार उत्पाद की विशेषताओं और फायदों को भली-भांति जानने से ही बिक्री किया जा सकता है।

सफल विक्रय के 6 कदम:

सफल विक्रय के 6 कदम हैं। यदि आप इन 6 कदमों को अपनाते हैं, तो आप जानेंगे कि ग्राहकों को किस प्रकार प्रभावित किया जा सकता है।

1. ग्राहकों से संबंध बनाना

यह एक बहुत ही महत्वपूर्ण कदम है जिसमें हम ग्राहक से उसका समय मांगते हैं। यह तीन भागों में विभाजित किया जा सकता है:

a) ध्यान केंद्रित करना

ध्यान केंद्रित करने के लिए हम ग्राहक का अभिवादन कर सकते हैं, कुछ प्रश्न पूछ सकते हैं, कुछ तथ्यों के बारे में जानकारी दे सकते हैं या किसी चौकाने वाली खबर को बताकर अर्चमित कर सकते हैं। जैसे:

- (नमस्कार करना) कैसे हैं, आपके बारे में बहुत सुना है, क्या आप अपनी जिंदगी से जुड़ी जानकारी जानना चाहेंगे?
- क्या आपको मालूम है कि एक ऐसा उत्पाद मार्केट में उपलब्ध है जो आपकी इस समस्या का निवारण कर सकता है?

b) विश्वसनीयता स्थापित करना

आपका ग्राहक आपकी बात पर विश्वास करें इसके लिए जरूरी है कि आप अपना परिचय दें और उनकी जरूरत को पूरा करने का आत्मविश्वास जगाएं: क्या आपके पास उसकी जरूरत को पूरा करने के लिए उत्पाद है। आप उसके विश्वास को जमाने के लिए:

- अपनी उपलब्धियों और उत्पादों के फायदे बताएं
- अपनी विश्वसनीयता साबित करने के लिए कंपनी की की साख के बारे में और तथ्य बताएं
- किसी जानकार का संदर्भ दे

c) उद्देश्य बताना

ग्राहकों से संबंध बनाने का तीसरा कदम है अपना उद्देश्य बताना

2. उत्सुकता पैदा करना

सफल विक्रय का दूसरा कदम है उत्सुकता पैदा करना। उत्सुकता पैदा करने के लिए ऐसे सवाल पूछे जाने चाहिए जिससे ग्राहक की जरूरत को समझा जा सके। जैसे:

- ग्राहक इस समय किस उत्पाद/सेवा का प्रयोग कर रहा है?
- ग्राहक किस प्रहार का नया उत्पाद/सेवा लेना पसंद करेंगे?
- ग्राहक को उसे पाने में किस प्रकार की रुकावट का सामना करना पड़ रहा है?
- यदि वह नया उत्पाद/सेवा ग्राहक को मिल जाए तो उसे कैसा महसूस होगा?

3. हल प्रदान करना

जब ग्राहक में उत्सुकता उत्पन्न हो जाए तब आप समाधान के रूप में उत्पाद की जानकारी दें। इस समय आप ग्राहक को जानकारी दे कि:

- उत्पाद क्या है?
- कैसे काम करेगा?
- ग्राहक इसको कैसे प्राप्त कर सकता है?

इन जानकारीयों की पुष्टि करने के लिए आपको अधिक से अधिक तथ्य सामने रखने चाहिए।

4. वचन तलाशना

जब आप हल दे चुके हो तो बिना देरी करे ग्राहक से उत्पाद खरीदने की वचन लें। इसे करने के लिए आपको उनसे पूछना चाहिए कि:

- रसीद किस नाम पर काटूँ?
- भुगतान किस प्रकार करेंगे?
- मैं उत्पाद देने कब आ सकता हूँ?
- पहले दस ग्राहकों को विशेष उपहार दिए जाएंगे। क्या आप उनमें से एक बनना चाहेंगे?

5. आशंकाओं का समाधान करना

जब हम वचन तलाशते हैं तब बहुत सारे संदेह ग्राहक के मन में उभर कर आते हैं। हमारी जिम्मेदारी है कि हम ग्राहक की सभी आशंकाओं का समाधान दें। आशंकाएं जिनका आमतौर पर सामना करना पड़ सकता है जो कुछ इस प्रकार हैं:

- कीमत बहुत अधिक है
- मुझे आवश्यकता नहीं है
- मुझे उत्पाद पर भरोसा नहीं है
- दूसरों की राय लेना चाहता हूँ
- समय चाहिए

आपको बिना संयम खोए धैर्यपूर्वक इन आशंकाओं का समाधान देना चाहिए। प्रत्येक आशंका बदलाव का मौका देती हैं।

6. अंतिम वचन लेना

सभी संदेहों को दूर करने के बाद दुबारा ग्राहक से उसका निर्णय जाने। यह आप चौथे कदम में बताए गए प्रश्नों के माध्यम से कर सकते हैं।

ग्राहकों को संतुष्ट कैसे रखें

बिज़नेस का सबसे बड़ा मूलमंत्र यह है कि ग्राहक राजा होता है। हर बिज़नेस गतिविधि का केंद्र ग्राहक है। यदि ग्राहक को संतुष्ट नहीं कर पाए, तो आप अपने बिज़नेस में कभी सफलता हासिल नहीं कर सकते।

विक्रय की प्रक्रिया सीखने के बाद दूसरा प्रमुख उद्देश्य है कुछ नायाब तरकीबों के द्वारा ग्राहकों को खुश रखना। जैसे कि पहले भी बताया गया है ग्राहक राजा है तो ग्राहक को संतुष्टि रखना पहला काम बनता है। सवाल यह उठता है कि ग्राहक को संतुष्ट कैसे रखा जाए, एक उदाहरण के द्वारा सीखते हैं:



भोलू बनिए की दुकान का उदाहरण है

भोलू : जी बहन जी, अरे भई, यह यह चीनी को बार-बार छू कर क्या देख रही हैं?

महिला: अरे यह क्या, यह तो कितनी बारीक चीनी है। ज़रा अच्छी क्वालिटी की चीनी दीजिए।

भोलू: देखिए, यह चीनी है। ले जानी हो तो ले जाइए।

भोलू: [पता नहीं क्या हो गया है? पूरा धंधा ही मंदा हो गया है। न जाने किसकी नज़र लग गई है?]

(यहाँ भोलू राम बैठ कर यह सोच रहे हैं कि आखिर उनके बिज़नेस को किसकी नज़र लग गई?)



जैसे कि पहले भी बताया गया था कि ग्राहक राजा है और यदि ग्राहक खुश नहीं है, तो आपका बिज़नेस कभी सफल नहीं होगा। यदि आपके ग्राहक के साथ अच्छे संबंध होंगे, तो वे तो आपके उत्पाद ज़रूर ही खरीदेंगे, साथ ही वे दूसरे लोगों को भी आप के उत्पाद खरीदने की सलाह देंगे।

ग्राहकों के साथ अच्छे संबंध कैसे बनाए जाते हैं उसके लिए कुछ ज़रूरी टिप्स पर ध्यान देना चाहिए:

- ग्राहक की बातों को ध्यान से सुनें। उनकी ज़रूरतों को समझें। पूरे धैर्य व संयम के साथ उनकी परेशानियों को सुनें व उनका समाधान करने की कोशिश करें।
- उत्पाद बेचने के बाद आपका काम खत्म नहीं हो जाता। समय-समय पर ग्राहकों से बातचीत करते रहें कि उन्हें आपके उत्पाद से कोई शिकायत तो नहीं? क्या वह आपके उत्पाद से संतुष्ट हैं या फिर क्या उनके पास आपके उत्पाद को सुधारने या बेहतर बनाने के लिए कोई राय है? उनके सुझावों को महत्व दें।
- ग्राहकों को नियमित सेवाओं के साथ-साथ कुछ विशेष सेवाएँ देने पर भी बिज़नेस की साख को जमाया जा सकता है। जैसे कि रवि जो टाइलों का बिज़नेस करता है। अपने हर ग्राहक के घर एक वास्तुकार भी साथ भेजता है जो टाइलों को अलग ढंग से लगाकर घर को और खूबसूरत बनाने में अपने सुझाव देता है।
- और सबसे ज़रूरी बात यह है कि ग्राहकों से बहुत सभ्य व्यवहार करें। उनसे हँस कर बोलें, उनके साथ बदतमीज़ी से न पेश आएँ। नहीं तो भोलू बनिए की तरह पछताने के अलावा और कोई चारा नहीं रह जाएगा।

उत्पाद का प्रचार-प्रसार कैसे करें?

ग्राहक से व्यवहार की महत्ता के बारे में जानकारी प्राप्त करने के बाद अब तीसरे उद्देश्य को देखते हैं कि अपने उत्पाद का प्रचार-प्रसार कैसे किया जाए? अपने उत्पाद का परिचय दुनिया के कोने-कोने तक कैसे कराया जाए? विज्ञापन देना भी **सूझ-बूझ का काम** है। विज्ञापन सिर्फ इसलिए नहीं देने चाहिए कि आपके प्रतिस्पर्धी भी ऐसा कर रहे हैं; बाज़ार व बिज़नेस की **ज़रूरत** को ध्यान में रखकर पूरी योजना के साथ ही आपको उचित **माध्यम** में विज्ञापन देने चाहिए ताकि आपका पैसा डूब न जाए।

कुछ विज्ञापन माध्यम:

- अखबार या समाचार-पत्र
- टेलीविज़न
- रेडियो
- पोस्टर
- बैनर
- पर्चे
- लाउडस्पीकर
- मेलों व हाट में लगाए स्टॉल
- प्रदर्शनी
- ग्राम सभाएँ आदि



विज्ञापन देने के तीन प्रमुख कारण हो सकते हैं:

- जब ग्राहकों को आपके उत्पाद के बारे में जानकारी ही नहीं हो।
- जब ग्राहकों को आपके उत्पाद के फायदे या ज़रूरत समझ में न आएँ।
- जब आपके प्रतिस्पर्धी आपको बाज़ार में कड़ा मुकाबला दे रहे हों।

आपके ग्राहक, आपके प्राप्त पूंजी (बजट) और इन्हीं ज़रूरतों के अनुसार विभिन्न माध्यमों में से प्रचार के लिए उचित माध्यम का चुनाव किया जाता है।

i. जब ग्राहकों को आपके उत्पाद के बारे में जानकारी ही नहीं हो

आप लोगों तक अपने उत्पाद की जानकारी पहुँचाएँ और अपने उत्पाद के प्रति उत्सुकता बढ़ाएँ। फर्ज़ कीजिए आपने अपना कोई नया बिज़नेस शुरू किया है और आप सब तक यह जानकारी पहुँचाना चाहते हैं। इस स्थिति में:

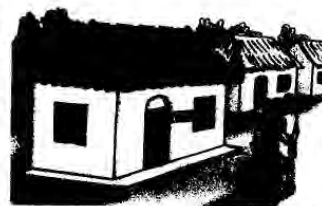
- यदि आप का बजट कम है तो आप पर्चे छपवा कर लोगों तक अपनी बात पहुँचा सकते हैं।
- मध्यम बजट में बैनर लगाकर, दीवारों पर विज्ञापन पेंट करवाकर या फिर राजेश की तरह बाज़ार आदि में एक स्टॉल लगाकर भी अपने बिज़नेस का प्रचार कर सकते हैं।
- यदि पैसे की कोई तंगी नहीं, तब तो आप अखबारों व टी-वी पर ही अपना विज्ञापन देकर अपने उत्पाद की धूम मचा सकते हैं।



रवि का उदाहरण देखिए किस प्रकार उसने अपनी टाइलों के प्रति उत्सुकता बढ़ाएँ:
रवि ने टाइलों से बनी छत का एक मॉडल बनाया और अपने ट्रैक्टर में लेकर उसे पूरे गाँव भर में इन टाइलों के लिए काफी उत्सुकता भी पैदा की। और याद है न उसने अपनी टाइलों की मज़बूती का प्रमाण देने के लिए किस तरह एक भारी भरकम व्यक्ति को टाइल पर खड़ा होने के लिए कहा।

एक और उदाहरण अमिताभ का लेते हैं:

अमिताभ ने तो खूब चतुराई दिखाई। उसने अपने गाँव के प्रधान के घर की छत इन टाइलों से बनाई क्योंकि वो जानता था कि गाँव के नामी-गिनामी लोग व लीडर प्रधान बाबू के घर तो अत्ते हैं! तो जब वो यह देखेंगे कि खुद प्रधान बाबू के घर की छत इन टाइलों से बनी है तो वे खुद भी अपने घर में यह टाइलें लगवाएँगे।



ii. जब ग्राहकों को आपके उत्पाद के फायदे या ज़रूरत समझ में न आएँ

कभी-कभी यह हो सकता है कि लोगों को आपके उत्पाद की ज़रूरत महसूस न हो या ऐसा भी हो सकता है कि वे आपके उत्पाद के फायदे ही न समझ पाएँ। ऐसी स्थिति में उनसे बातचीत कर अपने उत्पाद के फायदे वे विशेषताएँ बतानी होंगी। आप हफ्ते में एक बार लगने वाले बाज़ार में, मेले में या हाट में अपना स्टॉल लगाकर लोगों से बातचीत कर उन्हें अपने उत्पाद के फायदे बता सकते हैं। जैसे कि राजेश ने अपने चूल्हों के बिज़नेस के प्रचार के लिए किया। आप इन मेलों में प्रतियोगिताएँ आयोजित कर भी ग्राहकों का ध्यान आकर्षित कर सकते हैं। गाँव के प्रधान से मिलकर पहले उन्हें अपने उत्पाद के फायदों के बारे में बताएँ। और फिर उसके बाद पंचायत सभा में अपने उत्पाद का प्रचार कर सकते हैं जहाँ आप ग्राहकों के सवाल के जवाब भी दे सकते हैं।

iii. जब आपके प्रतिस्पर्धी आपको बाज़ार में कड़ा मुकाबला दे रहे हों

अगर बाज़ार में प्रतिस्पर्धियों के उत्पादों के साथ आपके उत्पाद का कड़ा मुकाबला है, तब तो प्रचार-प्रसार का महत्व कई गुणा बढ़ जाता है। ऐसी स्थिति में अपने उत्पाद या सेवा की कोई ऐसी विशेषता दूढ़नी होगी जो आपके प्रतिस्पर्धियों के उत्पाद में न हों ताकि आप उसका विज्ञापन कर अपने उत्पाद की बिक्री बढ़ा सकें। जैसे कि यदि आपका टाइलों का बिज़नेस है और बाज़ार में बिक रही टाइलों में रंगों व डिज़ाइनों की कमी है, तो अलग-अलग डिज़ाइनों व रंगों की टाइलों के विज्ञापन से ग्राहकों को अपनी ओर आकर्षित कर सकते हैं। आप अपनी टाइलों की प्रदर्शनी लगा कर भी प्रचार कर सकते हैं।



विज्ञापन देते समय या प्रचार करते समय कुछ ज़रूरी बातों को ध्यान में रखना चाहिए:

- जितना हो सके अपने विज्ञापनों में चित्रों का प्रयोग करना चाहिए ताकि आपका विज्ञापन असरदार बने और अशिक्षित वर्ग के लोग भी इसे समझ पाएँ।
- विज्ञापन में वही लिखें जो उत्पाद की विशेषता बताता हो।
- विज्ञापन को 'ज़रा हट के' बनाने की कोशिश करनी चाहिए। रंगों, डिज़ाइनों, चित्रों की मदद से उसे आकर्षक बनाने की कोशिश करनी चाहिए।
- अपना बैनर, पोस्टर आदि किसी ऐसी जगह लगाएँ जहाँ ज़्यादा से ज़्यादा लोग आसानी से देख सकें। और सबसे ज़रूरी बात है कि पोस्टर या विज्ञापन पर अपनी कंपनी का नाम, पता व फोन नंबर देना न भूलें।

बिज़नेसमैन प्रमोशन का उपयोग कर कैसे अपने प्रतिस्पर्धियों को मात दे सकता है?



बाज़ार में बिज़नेसमैन अकेले नहीं होते हैं। और भी बिज़नेसमैन होते हैं जो आपको कड़ा मुकाबला दे सकते हैं। इसके लिए यह ज़रूरी है कि अपने उत्पाद को अपने प्रतिस्पर्धियों के उत्पादों से बेहतर बनाने की कोशिश करें, ग्राहकों को ऐसी सेवाएँ देने का प्रयत्न करें जो आपके प्रतिस्पर्धी नहीं दे पा रहे हों। लेकिन इसके लिए सबसे बड़ा शस्त्र है प्रमोशन यानि अस्थाई योजना जिससे ग्राहक आपके उत्पाद को खरीदने के लिए जागरूक हो सके।

प्रमोशन दो प्रकार के हो सकते हैं:

- ग्राहकों को उत्पाद पर छूट दिया जा सकता है
- कोई विशेष बोनस दिया जा सकता है

छूट या डिस्काउंट

छूट या डिस्काउंट तीन स्थितियों में दिया जा सकता है:

- जब आपके दाम बाज़ार के दामों से बहुत ज़्यादा हों।
- जब बाज़ार ऐसा हो कि आप दाम थोड़े भी कम करेंगे, तो आपके ग्राहकों की संख्या में काफी इज़ाफ़ा हो जाएगा और।
- आपके प्रति युनिट पे मुनाफ़ा इतना ज़्यादा हो कि छूट देने के बावजूद आपको प्रति युनिट पर मुनाफ़ा मिल रहा हो।

पर यदि आपके उत्पाद जैसा बाज़ार में कोई उत्पाद है ही नहीं, तब आपको यह छूट देने की आवश्यकता नहीं होगी क्योंकि ज़ाहिर सी बात है कि ग्राहक आप ही से उत्पाद खरीदेंगे। यह सोचना गलत है कि छूट देने से बिज़नेसमैन हमेशा घाटे में ही रहता है क्योंकि कभी-कभी यह छूट कुबेर के भंडार भी खोल देता है। बस यह ज़रूरी है कि आप सही मौके का फायदा उठाएँ और सही समय पर यह छूट दें। **उदाहरण:** फर्ज़ कीजिए आपकी चायपत्ती की दुकान है और आपने चायपत्ती का दाम रखा है सौ रुपये किलो जिसमें से आपके बिज़नेस का खर्च है 80 रुपये। अब अगर आप एक हफ्ते में दस किलो चाय की बिक्री कर लेते हैं, तो आपका मुनाफ़ा हुआ दो सौ रुपये (सौ में से अस्सी घटाया तो बचा बीस और इसे दस से गुणा कर दिया)।

अब आपने दिवाली पर 10 रुपये किलो के हिसाब से छूट देने का फैसला किया। तो ज़ाहिर सी बात है कि आपकी बिक्री बढ़ जाएगी। और आप अगर हफ्ते में पच्चीस किलो चाय भी बेचें तो आपका मुनाफ़ा होगा 250 रुपये (सौ में से नब्बे घटाया यानि दस और इसे गुणा किया पच्चीस से)। इसका मतलब कि दाम को दस रुपये कम करने से आपने 50 रुपये अधिक मुनाफ़ा कमाया। पर ध्यान रहे कि अगर बाज़ार में और प्रतिस्पर्धी हैं तो आपके दाम घटाने पर वो भी दाम घटा सकते हैं जिससे ग्राहक बंट जाएँगे। ऐसी स्थिति में बोनस का सहारा लिया जा सकता है।

बोनस

बोनस देने से भी आपके बिज़नेस के मुनाफ़े में धमाका हो सकता है जैसे कि नवीन के बिज़नेस में हुआ।

नवीन का उदाहरण

नवीन एक कंप्यूटर ट्रेनिंग सेंटर चलाता था। वैसे तो यह सेंटर ठीक-ठाक चलता था पर जनवरी-दिसंबर के महीनों में बिज़नेस ठंडा पड़ने लगा क्योंकि ज़्यादातर ग्राहक जो कि बच्चे थे, अपनी परीक्षाओं की तैयारी में व्यस्त हो जाते थे। इसलिए नवीन ने 'नव वर्ष धमाका' स्कीम शुरू किया। छूट देने का कोई फायदा नहीं था क्योंकि यह लोग दाम के कारण नहीं, समय के अभाव के कारण केंद्र पर नहीं आ पा रहे थे और उनका समय खरीदने के लिए किसी विशेष अभिप्रेरण की ज़रूरत थी। इसलिए नवीन ने मौजूदा सदस्यों को प्रस्ताव दिया कि यदि वे अपने किसी दोस्त या रिश्तेदार को सेंटर का सदस्य बनाने के लिए प्रेरित करने में सफल हो जाते हैं, तो उन्हें आकर्षक उपहार दिए जाएंगे। बस फिर क्या था? दो-महीने के अंदर-अंदर, नवीन के सेंटर के 100 नए सदस्य बनें।



तो इस उदाहरण से कुछ ज़रूरी बातें सीखीं; बोनस देने का समय उचित होना चाहिए। जैसे कि नवीन ने यह ध्यान में रखा कि जनवरी-फरवरी में बिज़नेस मंदा है जिस समय इस बोनस से बिज़नेस बढ़ाया जा सकता है। क्योंकि नवीन युवा ग्राहकों को आकर्षित करना चाहता था, उसने उन्हीं के पसंद के उपहार देने की कोशिश की जैसे घड़ी, आकर्षक बैग आदि। इतना ही नहीं, नवीन ने अपने इस बोनस स्कीम के प्रचार-प्रसार के लिए शहर-भर के स्कूल-कॉलेजों में पोस्टर लगाए और बहुत से लोगों से बातकर भी इस स्कीम का प्रचार करने की कोशिश की।

तो देखा आपने बोनस देने का फायदा? अब समझ में आया कि बाज़ार में एक खरीदिए, दूसरा मुफ्त पाइए, और अगली खरीद पर विशेष छूट पाइए जैसी स्कीमों की बाज़ार में क्यों भरमार है? और ऐसी योजनाएँ भी आगे चलकर आपके बिज़नेस का नाम बनाती हैं जिसके बारे में और विस्तार से जानकारी दी जाएगी।

e-KRISHI

**IMPLEMENTED BY
KERALA STATE IT MISSION**

KSK.SAI

EXECUTIVE SUMMARY

The e-Krishi project was conceived and implemented by the Kerala State IT Mission as a piggyback programme on the Akshaya platform. This pilot project is being implemented in the Mallapuram district which has 340 Akshaya centers. Out of these, 135 most successful entrepreneurs were identified for implementing the e-Krishi project based on certain parameters. These centers are already equipped with five computers, printers and web cameras and the required space. The entrepreneur therefore need not invest on infrastructure. All e-Krishi centers are provided with internet connectivity by the project. The project envisaged the setting up of a network to enable farmers, buyers of agricultural produce, agricultural service providers such as sellers of fertilizers, pesticides and seeds, banking institutions etc., domain knowledge experts at the agriculture department, krishi vigyan kendras etc. to interact with each other on a common platform at the web portal www.e-krishi.org. A 24x7 toll free call center was also set up to enable interaction with domain knowledge experts at the VUAT (virtual university for Agricultural Trade)

Farmers can post the details of their expected crop-wise, variety wise production and the details of the place from where the prospective buyer can pick up the produce, by registering on the portal. The entrepreneur assists the farmer in this exercise of posting the details on the portal. Similarly, buyers can also register themselves on the web from anywhere in the world and post their commodity wise and season wise requirements. The actual deal may be struck between the seller and buyer through direct communication. Prevailing price information, commodity wise and location wise, is also made available to the farmer from the database. Apart from this, the portal also makes available comprehensive information on scientific farming practices. The project has also supplied educational materials in this regard in the form of booklets, books and CDs on a variety of topics such as agriculture, fisheries, animal husbandry etc. which the farmer can access at the kiosk. Besides KSITM, the state agriculture department and IIIT M-K, are associated with the project. IIIT M-K provides technical support whereas the agriculture department looks after the domain knowledge related matters. The department also provides resource persons for conducting training programmes.

More than 10,000 farmers and 400 buyers have been registered and 10 training programs have been conducted for various stake holders such as farmers Akshaya entrepreneurs, agriculture officers, panchayat members etc in Mallapuram district. Details of the produce of more than 7500 farmers (paddy, coconut, arecanut, cashewnut, vegetables, bananas, rubber, vanilla, medicinal plants, honey etc.) were posted on the e-Krishi portal for selling these commodities. Similarly, the requirements of 400 buyers (including local buyers, institutional buyers, exporters, large scale buyers etc.) were collected and the requirements of 60 buyers were posted on the portal. A crop wise buyers directory was also prepared. "Bhoomi" clubs were established in 29 gram panchayats which are grass roots level farmers clubs that meet once a month to discuss various issues related to agriculture and marketing. The president of the gram panchayat is the chief patron of the Bhoomi club and the agriculture officer in the local krishi bhavan (which is there in each panchayat) is an advisor. Members of the club get training in plant protection, advice on soil testing, recommendations on fertilizer inputs, techniques of pest control, organic farming methods, post harvest technologies etc.

At the e-Krishi kiosks, the farmers get all the assistance for soil testing, advice on scientific soil/nutrient management, disease/pest management, harvest management, price and market information, information on financial lending institutions etc. The kiosk assists them in posting their produce details on the portal to elicit responses from prospective buyers and provides facilities to them for watching the educational CDs. The Kiosk has space where the farmer can sit and read /scan the literature that is available at the kiosk .If the farmer does not have a telephone he can give the e-Krishi center details for being contacted by the prospective buyers.

Observations and conclusions

Prima facie there are two fronts on which the project can benefit the farmer community

- a) agriculture practices related issues and
- b) transaction related issues to enable them sell their produce at best possible prices

Insofar as the first issue is concerned, the project has taken care of the issues well and quite comprehensively. It has visualised all the necessary linkages at the institutional level and has successfully networked them. For example, the tie up with agricultural institutions , Krishi vigyan kendras, Krishibhavans, soil testing labs, seed farms, etc. has been effectively done. Similarly, it is a good idea to integrate the e-Krishi portal with KISSAN(Karshaka Information Systems, Services and Networking)and VUAT(virtual University for Agricultural Trade). So also is the idea of sharing of the programming done under the Krishideepam TV programme and having access to their archives which will be very useful for the farmers. However, when it comes to the second issue of transaction related issues there are several weak points. 1)The project, through the portal , only provides the needed base level information to the sellers and buyers. No mechanisms have been worked out to clinch a deal to mutual convenience. i.e. the project does not attempt an end to end solution. In that sense it may meet only with limited success. 2) In Kerala ,the average land holding is small and the quantity of any commodity that one farmer can offer is not enough to directly attract a large buyer /trader. While the possibility of aggregation exists and has in fact been done in a couple of cases , no formal mechanisms have been put in place. Also the possibility of setting up collection centres has been hinted but there are a number of related problems in that process which need to be examined. 3) In the absence of a mandi system in Kerala, if the deal is struck through e-Krishi, since there are no middlemen., the buyer may be required to pick up the produce directly from the farm which many may find cumbersome and inconvenient. 4) There is no formal feedback mechanism in place. The webmaster may not know if a deal has been struck. 5) The percentage of transactions that have materialised through this channel is very low. 22000 postings and only about 100 transactions materialised. Perhaps, the farmer does not want to change quickly to the new mode of selling or the buyer also finds it more convenient to go to the middleman than go directly to the farmer because the middleman takes care of the aggregation, collection and safe transport.

The project has definitely helped the farming community in being better informed not only on the farm processes but also on the price front. This up to date knowledge on the prevailing prices has definitely helped them in negotiating for a better price even from the middleman .

1. Background

Five years ago, in November 2002, Malappuram, which was one of the comparatively backward districts of Kerala, made news when the then President of India, Dr. APJ. Abdul Kalam launched the Akshaya project. That a project could be launched for the main purpose of making at least one person from each of the 6 lakh families of the district ,computer literate, with very carefully selected locations to ensure easy accessibility to the target population and to be implemented by equally carefully selected entrepreneurs on a PPP model. Such a project was almost unthinkable for most other states at that time. To motivate the people to enrol, rupees 120/- out of the total fees of rupees 140/- to be paid to the entrepreneur to offer the course, was paid by the Local Self Government and the family was required to pay only rupees 20/-. This program called e-literacy is now over, having accomplished its task. This was followed by the e-Vidya program under which 38000 state government employees in the district were imparted training on the MS-Office tools for which the government of Kerala paid rupees 450/-per candidate to the Akshaya entrepreneur. An ongoing program is the Vijayasree program for SC/ST girl students. These initial programs helped the entrepreneur to sustain and stabilise . Akshaya is now extended all over the state and a total of 7000 Akshaya centres are expected to be operational in the state eventually. Currently there are around 1400 Akshaya centres. It is one of the most talked about IT projects in the country. This is what Prof. Kenneth Keniston, Founder and Director of MIT India Programme had to say on the project “There are many good projects – sponsored by State Governments and NGOs – which are admirable; but nowhere has the kind of vision and strategy been as demonstrable as in Akshaya. Neither do I think any other state has the wherewithal for accomplishing these because without literacy, without commitment on the part of the people concerned, without a certain level of social justice, these things would be very difficult to achieve”

These multi purpose community technology centres run by private entrepreneurs, set up within 2-3 kilometres of every household, will cater to the requirements of around 1000-3000 families to make available the power of networking and connectivity to common man. Akshaya is a social and economic catalyst focusing on the various facets of e-learning, e-transaction, e-governance, and information. The Wireless broadband connectivity infrastructure that has been established through project Akshaya affords several value added services in the district of Malappuram. Since the locations of these are strategically planned and spatially distributed to cater to the people in even the remotest part of the district, they form a powerful network to bring the benefits of all e-governance initiatives to common man. These centres have the potential to provide G2C, G2G, C2C, B2B and G2B services and act as decentralised information access hubs and service delivery points. Collection of utility bills and taxes done through FRIENDS centres is integrated with Akshaya e-kendras thereby minimizing transaction costs and time to citizens. A variety of corporate services like Business Process Outsourcing, hardware sales and services, travel and tour arrangements, multimedia aided training programmes, IT enabled vocational training, product selling and financial services including rural e-banking have been made available to rural population through Akshaya centres.

With the availability of such a platform , it is only natural that new initiatives are conceived utilising it. The e-Krishi project is one such initiative conceived by the Kerala State IT Mission.

The project, which is a Market driven Agricultural Initiative through IT enabled Agri Business Centres in Kerala State addresses the existing gap in agriculture information flow and transaction management. The project envisages facilitating and enabling farmers and other Stakeholders through Agri-Business Centres to interact with Agricultural Service Providers in the Private, Government and Non Government sectors. The project will provide a web-based solution enabling the small and medium farmers as well as owners of large landholdings. Piloting is being done in Malappuram with the participation of the existing Akshaya e-Kendra Entrepreneurs. The facilities and resources of Akshaya e-Kendras in terms of computers, printers, scanners, cameras etc. and Intranet/Internet connectivity, already established throughout Malappuram District ,are leveraged to reach the masses of farming community and other stakeholders in Agriculture sector.

2. Goals and Objectives

The vision of the project is to establish a connected farmers community throughout Kerala who have access to information on Market Demand, Prices, Good Agricultural practices, and Quality Agricultural Inputs , supported by a technology enabled robust transaction platform that facilitates all their offline activities.

The key output from the initiative shall be the facilitation and integration of economic activities of all member stakeholders involved in Agriculture thus enabling conversion of under- performing and non- performing agricultural farms into high yielding farms of quality products in demand.

Objectives of the Project include

- To identify the specific farmers and farming groups and motivate them do their postings on the e-Krishi portal.
- To generate 5000-10,000 postings per month by the farmers and different farming groups and cooperatives.
- To enrol buyers in key markets including manufacturers
- To enrol agricultural input providers : seeds, plantlets, fertilizers, pesticides, technology/methodology providers/consultants, test laboratories and so on.
- To identify potential women's self help groups who are actively involved in Agricultural and allied sectors and collaborate with them for mutual benefits.
- To establish an active collaboration with State Agricultural Department to get more visible results.
- To identify potential traders and agents to explore the market opportunity. To utilize the power of media and Web to reach targeted farmers and provide various information on demand to enhance their productivity and quality improvements.
- To enhance the awareness among the small farmers and head them in better negotiation with middleman.
- enrollment of Logistics services support providers and Warehousing facility providers
- enrollment of Banks & Insurers
- establishment of a robust IT enabled platform where the members can see-Krishi information, transact and make or receive electronic payments
- Put in place a web based support system with over a Million transactions taking place in the first year.
- To collaborate with "Kudumbasree" units who are actively involved in Agricultural and allied sectors.

3. Implementing Agencies, Partners And Planning

The Project is led by Kerala State IT Mission, under Department of Information Technology with the active support of Agricultural Department, agricultural promotion boards, resource institutions etc. Kerala State IT Mission is the nodal IT implementing agency for Government of Kerala. Kerala State IT Mission has been spearheading various ICT initiatives in Kerala, such as Friends, Akshaya etc. to name a few high impact-making projects. Kerala State IT Mission, over the past 5 years have been focusing on mass -benefit based ICT intervention programs in the State.

The role of the Kerala State IT Mission includes project leadership, monitoring, liaising with participating bodies, managing the data centres, project team etc. Malappuram District Administration, Local Self Government Institutions are also pooled in for effective participation among all stakeholders in the project.

Agriculture Department being the primary department in development initiatives in Agriculture is also involved.

The role and responsibility of Krishi Bhavan, the grass root level structural and functional unit of the agriculture department and the basic contact point of the farming community is very significant in planning, formulation and execution of any viable and need based programme for Agriculture. Krishi Bhavans also act an effective transfer of technology agents in the agricultural sector. Proper guidance for Krishi Bhavan officer will be imparted by Asst. Director of Agriculture and district level offices.

“Bhoomi” clubs were established in 29 gram panchayats which are grass roots level farmers clubs that meet once a month to discuss various issues related to agriculture and marketing. The president of the gram panchayat is the chief patron of the Bhoomi club and the agriculture officer in the local krishi bhavan (which is there in each panchayat) is an advisor. Members of the club get training in plant protection, advice on soil testing, recommendations on fertilizer inputs, techniques of pest control, organic farming methods, post harvest technologies etc. Implementation of the e-Krishi project is regularly reviewed at the meetings of the Bhoomi clubs.

4. Services provided

The project is aimed at providing basic inputs and value added information to the farming communities as well as to all the stake holders in the Agriculture sector in the State.

The primary target groups include:

- Farmers, Self Help Groups, Agri - Buyers/ Exporters, Agri product Manufacturers,
 - Agri-input providers with respect to Seeds, Plantlets, Fertilizers, Pesticides,
 - Experts, Test laboratories, Agricultural equipment suppliers, Quality graders, Warehousing, Logistics providers etc.
 - Other stake holders like Banks, Insurers, Documentation specialists, Accountants, Legal support, Payment Gateway services, Government offices/resources, Agricultural institutions, NGOs etc.
- Services provided under the Project include Information on
- Who is Buying?

Name, Address, location Contact, Tel, Turnover/Stocking yard area

Crops dealt, Supply chain below (relationship), Partners (Relationship), Agriculture Produce Collection points: Inspection point, pick up point

- Who is Selling?
Name, Address, Contact, Tel, Acreage / nos cultivated/harvest by month/qtr , Crops dealt , Preferred Delivery point
- Market prices;
Updated Price by product/ by market
- Buy & Sell Transaction Platform
Sell/buy offer - Transaction Item/ Type / Qty / Quality (photo upload) / Delivery point
- Buyer gets Panchayat/block/ district level aggregation.

With a view to sell his produce using the e-Krishi portal, the farmer can post the details of his produce eliciting responses .The sequence goes like this

- a. Member farmer posts acreage per crop & harvest qty/variety& quality /time available and drop-location
- b. Buyer's bid giving Price & Validity date/ See-Krishi inspection date & venue/ Pick up date & venue
- c. Seller refers to market prices & confirms/replies
- d. Buyers advice and Close transaction offline, keep the info on the portal open until close of transaction or it Expires by set date.

Similarly if the farmer wants to get soil testing done, he can approach the e-Krishi entrepreneur who will try to schedule visit by a mobile soil-testing unit based on the

Farmers Id, and Plot Id. Once the soil testing report is ready, the farmer can also be provided guidance about the fertilizer requirement for his field depending on his crop. If he requires any help for the procurement of seeds, plantlets, etc. the same also shall be provided.

The following services are also offered.

- Requests for clarification of technical doubts/Requirement of experts help
- Applications to various schemes, Credits, subsidies
- Handholding, Good Agricultural Practices: preparation, planting, maintenance,
- Harvest, post harvest, Extension officer visit., Q&A , Expert guidance , Clinic facility., Harvest time care
- Plant protection Mechanisms, Pesticides, Application guidelines w.r.t. age of plant/nature of attack, Pesticide Sellers
- Fertilizers, Application guidelines w.r.t. age of plant/nature of deficiency & requirement regarding certification (JAS, EUREPGAP), Fertilizer Sellers ,
- Options for organic manure
- Agricultural equipment ,Own or lease?, Collective ownership & scheduling, Who is leasing?
- Schedule for plucking/harvesting, warehouse facilities, Self assessment of the quality of produce, Availability of Grading centres & certification, information on Prices, Buyers,
- -Decision support on whether to hold goods or to sell now.
- _ Sales contract, Venue/time/date of delivery, Logistics support, Payment options available
- Loan, Insurance, Other support, Advance contract with buyers, Credit for goods purchased , services availed and availability of Grants, Subsidies.

5. Beneficiaries

This initiative is aimed at providing basic inputs and value added information to the farming communities as well as to all the stake holders in the Agriculture sector in the State.

The primary target groups include :

- Farmers, Self Help Groups, Agri - Buyers/ Exporters, Agri product Manufacturers,
- Agri input providers with respect to Seeds, Plantlets, Fertilizers, Pesticides, Experts, Test laboratories, Agricultural equipments suppliers, Quality graders, Warehousing, Logistics providers
- Other stake holders like Banks, Insurers, Documentation specialists, Accountants, Legal support, Payment Gateway services, Government offices/resources, Agricultural institutions, NGOs & Ios

Expected Benefits to Stakeholders and Outcomes:

Benefits to member farmers

- Access to warehouse, markets with prevailing price information
- Access to schemes, subsidies, modern agricultural methods, best practices, soil testing, seeds, plantlets, fertilizers, pest control
- Facilities for grading agricultural produce and ensuring correct price for their produce
- Logistics support, cost sharing possibilities
- Access to micro credits
- Agri -Insurance support/faster claim processing
- Access to Accounting practices, Documentation support

Benefits to member buyers and agricultural Input Providers

- Buyers/exporters to post their pick up quantities by date by Market venue/warehouse
- Plan logistics routes for collection of agri-produce in advance seeing the offer quantities from farmers in various locations
- Contact farmers producing any specific crop and confirm purchases in advance facilitating better control over supplies.
- Select farmers for producing any specific variety of crops on contractual basis integrating supplies of seeds/plantlets, farm maintenance etc.
- Easy access to customers, facility for systematic campaigning/ demonstrations
- Efficient management of schemes/ programs
- e- platform assisting in real- time transactions.

Benefits to member agricultural activists, NGOs, Government organizations

- Informed decision making on policy issues
- Facilitation of an Integrated approach
- Dissemination of agri - based interventions becomes more structured and precise and customized
- Faster and larger reach to stakeholders is ensured due to networking

6. Project Management and Implementation Methodology

Strategy & Management cell

This cell identifies focus crops considering the strengths of Malappuram and agri scope of farm lands of participating farmers. This cell shall hold Resource Planning & Synergy building meetings among Agricultural officers, Participating Institutions, Banks etc. with the active support of the Local Self Government bodies and District Collector. Organizing awareness meetings to Farmers, Traders and training on Web based Online

management platform is also the responsibility of this cell. A separate team works on Campaigns & Newsletters etc. and also in the electronic media TV channels, Local Krishi news etc.

District Level implementation Team, under the guidance of Strategy & Management cell campaigns for the enrollment of Stakeholders: farmers, Small traders (Inputs & Buyers) .Technical design and support team builds the structures and translation of business rules onto a robust web based platform allowing segregation of stakeholder by crops ,by Panchayat, by acreage etc. and bring in Input providers: Shops/Establishments in Panchayat /Distributors/Manufacturers/State level offices:

Farmers (Managed by e-Krishi entrepreneurs) will be able to Add/view/edit plot details, crops: existing & planned, Request Soil test, Water testing, Micro condition monitoring, Agri-scope for their crops w.r.t. focus crops. The transaction platform was made user-friendly to manage Request & Receipts of seeds, handholding in terms of site preparation, fertilizer, pesticide, maintenance, pre & post harvest care, grading etc. etc.

The project success is based on the number active stakeholders on the platform and the number of transactions dealt on the platform. Scope for continuous improvement and facilitation is provided to make the web platform secure and useful to all concerned.

7. Technologies Used

The e-Krishi application is primarily a web portal hosted on the server at KSITM. At the user end, it makes use of the same infra structure that is available at the Akshaya centre which is as below

Well furnished 400 sq.ft. space
PCs 5 – 10 nos (Multimedia)
Printer, Webcam /Digital Camera,
Scanner, Gaming gadgets
Internet Connection (16 kbps CIR, 64 kbps MIR)

The web-based platform is essentially an Internet secure portal. The portal shall be maintained and updated by Kerala State IT Mission itself. Necessary security to the website, as it involves electronic payment and transfer of money through SBI Online, shall be provided on Secure Sockets Layer (SSL) from Approved SSL provider VeriSign. Verisign would issue 28 bit security - VeriSign GSID (Global Server ID) - 128Bit encryption security after completion of the Verification Process and would extended all required support from CSR generation to Installation of Certificate. Secure Sockets Layer technology is a security protocol. It is today's de-facto standard for securing communications and transactions across the Internet. SSL has been implemented in all the major browsers and Web servers, and as such plays a major role in today's e-commerce and e-business activities on the Web. The SSL protocol uses digital certificates to create a secure, confidential communications "pipe" between two entities. Data transmitted over an SSL connection can not be tampered with or forged without the two parties becoming immediately aware of the tampering.

SSL is supported in the vast majority of browsers, which means that almost anyone with a browser can reap the benefits of SSL encryption. SSL is also incorporated into most Web servers on the market

The members shall be provided secure login/password pages to access information. In the administration side, admin trail of any event that affects the database will be captured and archived for verification. The platform will also build in adequate hierarchical levels for access to the data preventing aggregation of records by anyone. An appropriate access authorization scheme is put in place.

8. Capacity Building

KSITM has focused on capacity building, conducting awareness programs and established strong linkages with the agriculture department, IIITM-K, VUAT, NGOs and local self-government institutions to enhance the success of the e-Krishi initiative.

Appropriate linkages have been forged with the agricultural extension programs and education initiatives like the KISSAN (Karshaka Information Systems, Services and networking), VUAT(Virtual University for Agricultural Trade) and Krishideepam TV serial so that the project's objectives and goals are achieved efficiently and effectively. IIITM-K also assists KSITM in e-Krishi implementation in areas like technology development, on demand information services, providing expert advisories, setting up on demand educational/training programs etc. In addition, a number of training programs and workshops were conducted for Akshaya entrepreneurs. Several subject-wise training programs were conducted for farmers which were well attended. A training program and an awareness workshop were also conducted for the members of the Local self-governments. A management skill development training program was also conducted for Akshaya entrepreneurs.

Seminars, training programs and awareness generating workshops have been conducted for farmers not only in Malappuram district but also in other districts of the state in which, in all, more than 2000 farmers participated

Toll free call center

Under the e-krishi project, a toll free call center has been established which is being managed by the Indian Institute of Information Technology and Management - Kerala. Three postgraduate students in Agriculture have been recruited and

trained for the management of the call center. The call center is monitored and supported by the experienced research and extension officers of KISSAN. The farmers and traders can reach the call center on the following toll free number 1800-425-1661. All the calls from BSNL and ss MTNL will be free of cost from anywhere in the country. The call centre is equipped with the latest digital call center equipment and software. The call center is also equipped with call recording facility during off time so as to retrieve it later.

9. Implementation Challenges

Since the e-Krishi project is actually piggy-backing on the Akshaya platform, at the field level implementation, there were no major problems as far as the infrastructure for the project was concerned. However, since the farmer himself is a key player in the project, and not just a passive beneficiary, substantial amount of efforts have been put in to involve farmers actively in the project. They were in the form of awareness workshops, publicity campaigns, formation of Bhoomi clubs etc. Also creating a portal and putting it into operation would not have guaranteed its use however beneficial it may have been. The project implementation required a very active role to be played by the field coordinators who directly interact with the farmer community as well as a very proactive role to be played by Akshaya entrepreneur. This seemed to justify the cautious selection of Akshaya entrepreneur s chosen for the e-Krishi project.

10. Sustainability

The e-Krishi Initiative is planned to be self sustaining. The centers being Akshaya centres are expected to operate on self sustaining basis from the income generated from administration fees, transaction charges, advertising income, charges for directory listing, training fees collected etc. The exact fees charged etc. would be evolved on the basis of market acceptance after the pilot phase is over. During the pilot phase, to build up popularity of the model, no service charges have been levied.

Basically, at the Akshaya center, expenditure on account of the e-Krishi initiative is marginal and the Akshaya centers have a number of income generation activities as they act as host to a number of other services including Internet browsing, emails, DTP services, payment of utility bills, government service delivery points etc.

11. Replication

Once the pilot is successfully implemented, it is very easy to replicate the project in the state of Kerala because no additional infrastructure needs to be set up as the program is envisaged to ride over the ongoing program of the Government of Kerala to set up, about 7000 Akshaya e Kendras throughout the state, covering every panchayat in the state. Repeating the e-Krishi pilot across the state thus will be an easy task.

The e-Krishi application entirely relies on Internet based platform and is therefore easily scalable and replicable.

12. Project Outcomes

All e-krishi centers are provided with Internet connectivity by the Project. Farmers, agricultural officers of the panchayat, field coordinators of e-krishi are given free access to Internet by the Project. This has increased the use of Internet for posting details of agricultural products on the site. Apart from providing connectivity, the Project has also supplied educational materials (books, booklets/CDS), which are of use to farmers-covering topics on agriculture, animal husbandry, fisheries etc. Around 30 such books and videos on 27 topics were supplied to all the centers to establish the library. These materials were collected from Kerala Agricultural University, Farm Information Bureau, Central Plantation Research Institute, TBGRI, and KISSAN Kerala etc. The farmers are free to access these materials through the Centers. “Bhoomi” clubs were established in 29 gram panchayats which are grass roots level farmers clubs that meet once a month to discuss various issues related to agriculture and marketing.

Members of the club get training in plant protection, advice on soil testing, recommendations on fertilizer inputs, techniques of pest control, organic farming methods, post harvest technologies etc.

The following are the major outputs from the project

- Improved access to latest and dependable price and market information which could enable the farmer to adopt a demand driven crop planning based on sound information.
- Improved seed and nursery management
- Improved soil and nutrient management
- Improved pest/diseases management
- Improved harvest management
- Less dependence on the middleman made possible
- Improved coordination logistics, avoiding crop loss

13. Key Lessons Learnt

One of the key lessons learnt is that the farming community will not adopt new technologies very quickly. This is especially true of small farmers. The project team considers this as one of the main reasons why the percentage of postings that have resulted in transactions that have materialised into actual deals is small.

The small farmer is also dependent on the middleman in other ways and, despite his not offering the best price, the farmer can't easily break away from him.

14. Appraisal and Recommendations

Malappuram district of Kerala was once a comparatively backward district. But it made waves through project Akshaya ,to become the only fully computer literate district in the country. That also laid the foundation for establishing Akshaya centres all over the state. Eventually there will be about 7000 Akshaya centres in the state, so that there would be an Akshaya centre not farther than 2- 3km for most people in the state.

In addition to addressing the lofty objective of imparting computer literacy to the people in rural areas Akshaya centres now offer the necessary infrastructure and provide a platform on which a variety of services can be launched, some of them may be traditional but there could be several innovative applications possible. These may not be viable in the absence of such a platform. They are like the fast growing flowering creeper which requires the firm support of a standing tree or a firm pole to twine onto. The e-Krishi project is one such application which started as a sequel to the Akshaya project. What better place to experiment than Malappuram which has been the birth place of Akshaya.

This project is primarily a web based application piggybacking on the Akshaya platform. The district has 340 Akshaya centres and 135 of them were selected for offering the e-Krishi service. They were selected on the basis of certain criteria primarily ensuring that the entrepreneur is able to play a proactive role effectively. This is important during the pilot stage implementation of the project. The web portal created under the project facilitates the interaction between the farmers and buyers of their produce and also the providers of various agricultural inputs , banking institutions, agricultural domain knowledge experts etc. The aim is thus to provide value added information to the farming community as well as all the other stake holders in the agricultural sector. The project has created a portal and has set in motion the process of systematically collecting the farmers' data and building up a data base which includes all his farm details as well as the types of crops he grows. The volume of his production available for sale etc and the point of pick up are posted on the portal along with his contact details. If he has no phone he can give the number of the Akshaya centre with which he is registered. More than 10000 farmers and 400 buyers have been so far registered. However, despite more than 22000 postings offering to sell different types of agricultural produce, the number of actual deals that have materialised through this medium is only around 100. One of the reasons for this is the rather low average land holding in Kerala, which is less than one hectare. With the result, the quantity of produce available from one farmer is too small for even a moderate sized trader to get interested in for a direct sale to take place. Some one has to play the role of aggregation, collection ,transportation, which, traditionally the so called middleman has been playing. The farmer also perhaps feels more secure with his known buyers. However, the up-to-date price information made available through the portal has enabled the farmer to be better aware to demand a better price from the middleman. Unless the project is able to conceive some additional mechanisms of clinching the deal by offering some kind of an end to end operation, the situation may not change drastically. The project has got reasonably good publicity in the press and has now acquired good visibility. There have been some cases of customers approaching the farmers from far off places. There was one case of a sale through this to a customer in the North Eastern parts of India

On the other activities relating to providing agricultural information and advice, the project has fared better. The project has been able to establish very good linkages with agricultural institutions ,ICAR affiliated units(krishi Vigyan Kendras),soil testing laboratories, seed farms and so on. They were also able to get good cooperation from other organisations engaged in agricultural extension services. and are able to get access to their knowledge banks and provide that information in the form of CDs and literature at the e-Krishi kiosks to the visiting farmers. They got good cooperation from KISSAN(Karshaka Information Systems, Services and Networking)and VUAT(virtual University for Agricultural Trade).

Substantial amount of expenditure is incurred in setting up and running the Toll free call centre under the project to answer the queries from the farmers(anywhere in India).The effectiveness of this in providing a real solution to the problems faced by the farmer needs to be assessed. On a telephone, the question has to be answered on the spot. If the question needs to be answered by a domain expert, is it possible on a 24 hour basis? Also, how well the problem of the farmer can be understood by the expert in the absence of any visuals is also to be seen. The model followed by the Ashwini project appears more practical. There, the field coordinator visits the farmer's field with a digital camera and takes photographs of the problem crop and these are sent to the domain expert at the nodal centre who suggests the remedial action which is given to the farmer as clear written instructions.

The project was able to establish good networking with various field level entities such as Bhoomi clubs, gram panchayats, Krishi bhavans and all field level officers of the state agriculture department .

After the end of the e-Krishi project ,maintaining the portal can be taken care of by KSITM. But ,the other activities may require some financial support to sustain. The role played , in this regard , by the field coordinators employed by the project should not be underscored.

Integrated Citizen Services Delivery

Citizen centricity in governance is a constitutional obligation of the government of India. Yet multiplicity basic service providers and combined with bureaucratic hurdles lack of transparency and accountability imposes services constraints for the citizens in the availment of services.

Integrated citizen service delivery mechanism as envisioned in the ICTD project, maintains citizen centricity and dignity at the center stage. The integrated citizen service delivery platform is intended to offer citizen high quality service at accessible locations with the absolute transparency with in overarching mandate of reduction in drudgery and wasteful expenditure.

Due to improved revenue citizens and enhanced participation in the service offering, the collections increase significantly resulting in improved financial performance of the service provider and consequently more efficient services for the citizen.

A) i-COSC: The i-CoSC project is being implemented by the Dept. of IT, Govt. of Himachal Pradesh in Shimla district. The project aimed at setting up one-stop-shop information resource and service centres for the people in the State, using simple but state-of-the-art methods of organizing, sharing, and communicating information. As a tool for development, it aimed to empower the masses by providing access to community-based information, communication resources and ICT-based applications - particularly on health, education, agriculture/ natural resources, and rural enterprise development.

The project also set out for itself below objectives which have been by and large been accomplished:

- Extension, upgradation and integration of services
- Improvement in the quality of services by re-engineering the administrative processes
- To ensure greater transparency, efficiency, objectivity, accountability and speed
- Facilities to the farmers and villagers about latest techniques, advice for their problems, new technologies etc.
- Direct participation of the masses in governance

The objective of the project was to implement 17 i-CoSC centers covering all tehsils, sub-tehsils, sub-divisions and district HQ in Shimla district offering a wide range of government services. It was also envisaged that a work flow system would be implemented to facilitate citizens to scan and send documents to higher levels in the administrative hierarchy, thereby reducing time to travel to government offices. In a difficult terrain like Himachal Pradesh, the i-CoSC project was intended to enable the citizens to access information and government services cutting across different tiers of administration closer to their homes and under a single roof. More than 50 services (27 categories) are being made available.

The Institutional framework for the conceptualisation, implementation and delivery of the I-CoSC project is sound with the State Govt's IT Department taking complete ownership of the Project. The formulation of the District level e-Governance Societies chaired by the District Collector, besides have the participation of the Sub-Divisional Magistrates (SDMs) and State Govt. IT Department as well. This Institutional framework ensures self-sustenance apart from providing sustainability mechanism for the project. The District e-Governance Society is strengthening decentralization as an essential pre-requisite to people's centered development, in conformance to the 73rd and 74th Constitutional amendments on democratic decentralization. However the District e-Governance Societies and the State Govt. may want to ensure participation of elected representative of the people, few local NGOs, Teachers and representative of few marginalized communities, in order to ensure wider participation in decision-making and for promoting community management of services and resources.

B) Bangalore-one:-Seventeen integrated citizen service centers have been set up under the project in the city of Bangalore which offer several services at the same location and operate on a 24 hour basis and accept payments in multiple modes; cash, cheque, or credit card .Courteous and efficient service is the hallmark of these centers that have 10 to 15 counters at each center and for bill payments the customer does not have to pay any service charge. A lot of botheration and drudgery is removed from the citizens' lives with the coming up of these centers. Several convenient features have been incorporated in their functioning keeping the citizens' convenience and comfort as the issues of top most priority, making the project a really citizen centric one.

i-CoSC

By

Chetan Sharma

October 2007

ICTD MID-TERM PROJECT EVALUATION : I-CoSC PROJECT (Sugam)

EXECUTIVE SUMMARY:

The i-CoSC (Sugam) project implemented by the Dept. of IT, Govt. of Himachal Pradesh in Shimla district as part of the overlapping Integrated Services for Citizens and Governance UNDPs ICTD themes; aims at setting up one-stop-shop information resource and service centres for the people in the State, using simple but state-of-the-art methods of organizing, sharing, and communicating information. As a tool for development, it aimed to empower the masses by providing access to community-based information, communication resources and ICT-based applications - particularly on health, education, agriculture/ natural resources, and rural enterprise development.

The project also set out for itself below objectives which have been by and large been accomplished:

- Extension, upgradation and integration of services
- Improvement in the quality of services by re-engineering the administrative processes
- To ensure greater transparency, efficiency, objectivity, accountability and speed
- Facilities to the farmers and villagers about latest techniques, advice for their problems, new technologies etc.
- Direct participation of the masses in governance

The objective of the project was to implement 17 i-CoSC centers covering all tehsils, sub-tehsils, sub-divisions and district HQ in Shimla district offering a wide range of government services. In a difficult terrain like Himachal Pradesh, the i-CoSC project was intended to enable the citizens to access information and government services cutting across different tiers of administration closer to their homes and under a single roof. More than 50 services (27 categories) are being made available.

1. Project Background:

India, over the past decade, has become a test bed for innovations in information and communication technologies (ICT) serving the rural user. Various reasons explain this emergence. The most obvious may be that rural India has remained poor while the rest of the country has moved ahead.

Despite large-scale political and bureaucratic attention and the more focused, small-scale efforts of thousands of non-governmental organizations (NGOs) and other civil society entities, a replicable, catalytic approach to rural development remains to be found. The hope that ICT can surmount at least some of these social, political, and administrative challenges and become a viable technology for the provision of health, education, and other social services is ICT's strongest calling card.

Another reason is the large, underserved market that rural India's 700 million people represent (see, for example, Prahalad,). These can include sophisticated services, such as cable TV for entertainment and voice telephony to negotiate rates for labor or produce (Dossani,). Further, unlike many other developing countries, the country boasts a labor force skilled in ICT.

For supplementing country's Rural Development efforts, the Govt. of India has been focusing extensively on e-Governance services for the delivery of citizen services. There is a wide-consensus on the Objectives and Benefits of the e-Governance services:

- Minimizing distance to access.
- Extending access to un-served groups.
- Introducing transparency.
- Simplifying transaction procedures.
- Minimizing costs to citizens.
- Minimizing cost to Govt. (internal efficiency)
- Increasing the Govt. revenue.
- Improving the time to transact for citizens& Govt.
- Offering new services.
- Modernization/adoption of best practices.

Towards this end, the National e-Governance Plan (NeGP) is part of the National Common Minimum Programme for bringing information and government services to the doorstep of the citizens. The scheme has since then been operationalized and the Citizen Service Centres (CSCs) are meant to provide high quality and cost effective video, voice and data content, in the areas of e-Government, education, health, tele-medicine, entertainment as well as other Govt. and Private services.

Most existing ICT for Development and e-Governance Models are intended to deliver Govt. to Citizen (G2C) and Business to Consumer (B2C) services from Information Kiosks. NeGP is formulated on 3-pillar delivery model for these services viz.

- (a) State Wide Area Network (SWAN/NICNET) that will provide connectivity@ 2mbps up to the block level.
- (b) Data Bank/State Data Centres (SDC)
- (c) Common Service Centres (CSC)

The i-CoSC project implemented by the Dept. of IT, Govt. of Himachal Pradesh in Shimla district as part of the Govt. of India and UNDP ICTD initiative; seeks to work towards these goals.

The project aimed at setting up one-stop-shop information resource and service centres for the people in the State, using simple but state-of-the-art methods of organizing, sharing, and communicating information. As a tool for development, it aimed to empower the masses by providing access to community-based information, communication resources and ICT-based applications - particularly on health, education, agriculture/ natural resources, and rural enterprise development. The i-CoSC project has been implemented in Shimla district at a Project Funding of Rs 15,000,000.

2. Objectives and Goals of the Project:

Himachal Pradesh is a sparsely populated, land locked State with difficult topographical and climatic conditions. The people have to travel large distances on foot or by road to reach the appropriate level of administration to get their jobs done. Moreover, certain things can be got done at tehsil level whereas for others, a person may have to go to sub-division or district head quarters. Besides this, within a place, he may have to go to different offices for various kinds of jobs. This results in substantial wastage of time and money of an individual. Therefore, ICT can play an important role in providing services at the doorstep of rural community by bringing all citizen related services and information under a single roof cutting across different tiers of administration.

The unique feature of this project is that the submission of documents and collection of required certificates/ licence etc. is being done even at a place other than the one where sanction is to be done. Besides the experience of Himachal Pradesh Government and others as well; with similar experiments in providing G2C interfaces has shown that people are willing to pay user charges if they are assured of quick delivery and objective decisions.

The project also set out for itself below objectives to be accomplished:

- Extension, upgradation and integration of services
- Improvement in the quality of services by re-engineering the administrative processes
- To ensure greater transparency, efficiency, objectivity, accountability and speed
- Facilities to the farmers and villagers about latest techniques, advice for their problems, new technologies etc.

- Direct participation of the masses in governance

The objective of the project was to implement 17 i-CoSC centers covering all 12 tehsils, 5 sub-tehsils, 7 sub-divisions and district HQ; touching a total population of 7,21,745 from Shimla district; offering a wide range of government services. It was also envisaged that a work flow system would be implemented to facilitate citizens to scan and send documents to higher levels in the administrative hierarchy, thereby reducing time to travel to government offices. In a difficult terrain like Himachal Pradesh, the i-CoSC project was intended to enable the citizens to access information and government services cutting across different tiers of administration closer to their homes and under a single roof.

It has been claimed that the I-CoSC Centres have been operationalized in Rohru, Shimla (U), Shimla (R), Theog, Rampur, Dodra-Kwar, Kotkhai, Nerwa, Sunni, Chopal, Kumarsain, Tikkar, Nankhari, Junga, Chirgaon, Kupwi and Jubbal.

3. Implementation Agencies, Partners and Planning for the Project:

The Dept. of IT, Govt. of Himachal Pradesh is the implementing agency of the i-CoSC (Sugam Project).

The Directorate of Health, Urban Local Bodies & Municipal Corporation, Labour & Employment, Social Justice & Empowerment and Municipal Corporation, Councils & Nagar Panchayats are some of the participating agencies. The Business Process Re-engineering (BPR) of Land Records, Registration of Deeds and other services like issuance of various certificates has been done and these appear to have been effectively. The software has been developed in-house and the software has been working well.

The National Informatics Centre (NIC), Himachal Pradesh: NIC has also extended some software design, development and implementation support; and the choice of the carrier from Reliance, BSNL or Airtel (and it would be BSNL in all probability) would make available citizen centric services through mobile communication.

Below steps were undertaken systematically and in a planned manner by the I-CoSC project:

*Services needs assessment was carried out in the project sites. It was conclusively established in the Services Needs assessment that the people are willing to pay user charges if the services are provided efficiently, in an integrated manner, at their doorstep.

*An effective study of the design and workflow of Sugam has been completed. A Business Process Re-engineering model has been completed and the BPR model covers the process re-engineering of Land Records, Registration of Deeds and other services like issuance of various certificates have been done.

Development of Software for Revenue Records, Deed Registration, Issuance of Certificates/ Licenses, Saarthi & Vahan, Employment Registration, Job Portal, Welfare Schemes (Pension, Senior Citizen/ Disability I-Card, Old age Pension), Senior Citizen Certificates, Arms License, Grievance Redressal, HRTC online booking, Mandi Rates, e-Registration of Electors, HPSEB online bill payment, BSNL Bill Payment, Municipal Corporation Bill Collection, Death & Birth Registration, Web-interface for Pensioners, Examination Results, TCP Permissions, HPTDC online Hotel Reservation, Police- online complaint filing, Mandi Rates and Food & Supplies Weekly Rates have been developed and implemented.

*An Integrated Web portal for i-CoSC project, brand, logo and portal for i-CoSC was finalised and portal was readied.

4. Services Provided:

The HP Govt. has a major stake in the delivery of its services to the citizens, committed as it is to SMART (Simple, Moral, Accountable, Responsive and Transparent) Governance.

More than 50 services (27 categories) are being made available. The transactions have been steadily increasing from the Centres. Enthusiastic participation of the consumers in the Centres has been experienced both from the rural and urban areas of the Shimla District.

The categorization of the services is as follows:

- *Certificates vs. Licenses/ Permits
- *Utility Bill Payments
- *Social Services
- *Government to Business
- *Grievances
- *Electronic Filing of Returns
- *Revenue, Agriculture/ Horticulture Services Public Information/ Utility
- *Application Forms and Affidavits
- *Miscellaneous Services like Internet, Email etc.
- *Information about various Govt. Schemes.

Additional applications like remedy for crop diseases, monitoring of works are being developed and are proposed to be undertaken in the Phase II. Blood Donors list, Telephone/ email directory, information regarding tenders/ vacancies, HRTC time table etc. are hosted on web.

The Services both in terms of footfall and revenue growth; have shown a very impressive growth over last few quarter as is evident from some categories of services:

(a) e-Praman: Various types of certificates like bonafide, caste, domicile, agriculture, income, backward area certificates issuance.

Himbhoomi.

Himbhoomi: Certified copy of Record of Rights (Khatauni/ Jamabandi/ Khasra/ Girdawari)

(c) HIMRIS: ILand Deeds/ Property registration.

(d) Saarthi & Vaahan: Driving License, Registration Certificates of new vehicles, Token Tax of Commercial Vehicles, Change of Address (Non-Transport only), Transfer of Ownership of Non-transport Vehicles.

Category of service	Transactions in January 07	Revenue in January 07 (Rs.)	Transactions in February 07	Revenue in February 07 (Rs.)	Transactions in March 07	Revenue in March 07 (Rs.)	Quarterly % Growth in Transactions
e-Praman	2492	24920	1274	12740	2854	28540	
Himbhoomi	2550	46089	3122	45193	4373	72129	
HIMRIS	711	105095	300	36510	867	119390	
Saarthi	485	224855	520	206075	749	309020	
Vaahan	226	342433	182	201135	219	367008	
TOTAL	6464	743392	5398	501653	9262	896087	



Integrated Community Service Centre
(i-CoSC)
Citizen Services



सुगम
हिन्दी



High Court - Cause List



HRTC - Online Bus Tickets



HRTC - Time Table



Vidhan Sabha - List of Business



HPTDC - Online Hotel Reservation



Blood Donors



REFNIC



Private Hotel Reservation



Telephone / eMail Directory



Downloadable Official Forms



Directory of 2000 Hotels



Secretariat Library



Schemes



HPSEB - Online Bill Payment



Secretariat Information



Essential Commodities Rates



Welfare Pensioners Detail



Tenders / Vacancies



AGMARKNET



Government - Pensioners Helpline



Government Notifications



TCP Permissions



Police - Online Complaint



RTI Information



Arms License



eRegistration of Electors



National Portal of India



Grievance Filing



Employment - Job Portal



Examination Results

Internet
100%

The screenshot shows a web browser window displaying the 'Integrated Community Service Centre (i-CoSC) Citizen Services' portal. The interface is divided into two main sections: 'Window Services' and 'Internet Based Citizen Services'.

Window Services:

- Land Records
- Himris - Land Registration
- ePraman - Misc. Certificates
- Vahan - Vehicle Registration
- Sarathi - Driving License
- Shastr - Arms Licence
- Disability Certificate
- BSNL Telephone Billing
- Birth - Death Registration

Internet Based Citizen Services:

The section is titled 'Internet Services' and features a graphic of a globe, a satellite dish, and a computer monitor.

5. Beneficiaries:

Both Rural and Urban people have been the beneficiaries of the Project. As part of the UNDP Mid-Term Evaluation, two Centres located in Shimla and Theog Tehsil of Shimla District was visited. It was evident that the implementation of the application roll-out has happened very recently, making the review process pre-mature. Nevertheless issuance of certificates (e-Praman) has been implemented in these two locations and is claimed to be implemented from all 16 locations; Property registration (HIMRIS) was implemented in both these 2 locations and 4 more, Revenue Records (HimBhoomi) was implemented in these two locations and 10 more; and Licenses/Permits (Vahan and Saarthi) has been implemented in 5 locations. The copies of land records (jamabandi) is made available to farmers across the counter, with instant attestation by the Nayab Thesildar. The participation of the women and small, marginal farmers that appear to be in pre-dominant strength in the rural areas; has been noticed.

The number of transactions processed from the Centres is currently low, however has been showing an increasing trend. Lack of footfall could also be due to indifferent social mobilization and also due to lack of multiple services. In the Theog Centre part of Shimla Rural Sub-Division, the Nayab Thesildar covers 556 villages, and maintains Revenue Records of 40 Patwaris in a single location; resulting in substantial savings in cost and drudgery for the citizen. The projects appears to be serving the intended goal of facilitating delivery of Govt. services closer to homes for citizens in a difficult terrain. The beneficiaries interviewed during the MTR, expressed satisfaction in the reduction of drudgery.

6. Project Management and Institutional Arrangement:

The implementation of the project is being done under the overall supervision of Secretary (IT), Govt. of Himachal Pradesh. A State level society headed by Chief Secretary, Govt. of Himachal Pradesh has been constituted to ensure better inter departmental coordination. Further, there is a Shimla District level society chaired by the Deputy Commissioners of the districts. The responsibility of the Project implementation in the field in Shimla rests with the district level society. The revenue generated from the i-CoSC centres is collected by the Shimla District Level Society and is used for meeting the recurring expenditures of the centres and for furthering the ICTD projects in the State. The revenue is proposed to be shared between the District level and State level societies as per a pre-determined formula.

Extensive Citizen awareness programmes have been organized by way of advertisement, seminars/ workshops in schools/colleges and prominent offices. Resident welfare societies and extension wings of various departments for spreading awareness about the I-CoSC services. The Department of IT claims that Kala Jathas have been taken out to spread the message about the services even in the remote areas. The citizens have also been encouraged in the awareness campaign to write direct letters, e-mails to the departmental heads, deputy commissioners and even to the Secretaries. A commitment was given to the citizens for the review of the suggestions at the District and the State level every month so as to make the approach more citizen friendly.

The Department of IT also undertook well-structured IEC (Information, Education and Communication services) by educating and motivating the concerned officials for bringing about a change in their perceptions as well as for bringing about a change in their attitude towards citizen services. An attempt was made to motivate the staff by way of interactive sessions as to how the I-CoSC Project is aimed at benefiting the population without anyhow reducing their importance in the entire administrative set up. The objectives of SMART Governance were clearly highlighted in these motivation sessions.

An ongoing monitoring and evaluation process was sought to be introduced by the Govt. to help obtain feedback from the citizens and continuously improve the quality of services and speed of delivery.

The citizens will be encouraged to write direct letters/ e-mails to the heads of offices/ departments, deputy commissioners and even to the Secretary/ Director of IT Department. Their suggestions will be reviewed at the District and the State level every month so as to make the approach more citizen friendly. Ultimately only the users can bring out the true picture as officials tend to be too convinced about whatever they are doing.

Project Management Methodology:

The project has been by and large implemented by a team of 8 professionals (including software professionals working under them) at the State level over a period of one year under the overall supervision of Secretary (IT), Govt. of Himachal Pradesh. Apart from them a team of software professionals from NIC, HP and Department of IT, HP worked on software development for the residual activities.

Front end delivery and citizen interface including operational responsibility has been assigned to the Private Data Entry Operators who have been imparted training and capacity building in the operation of the application, personality development and customer handling.

Extensive Capacity Building efforts have been undertaken by the HP Govt. by rendering training to Government Officials has been provided at H. P. Institute of Public Administration and DOEACC, Shimla and SITEG Computer Centres at Shimla, Dharmshala and Mandi.

7. Technologies Used:

The services are being offered in the Centres using tools and resources pooled from various sources including State Government.

Client-Server Architecture is being used currently because HIMSWAN has not yet been implemented and Data Centre has not been setup. However, some applications like Death & Birth, Water / Phone billing, TCP Clearance, Mandi Rates, REFNIC, Blood Donors List, HRTC Reservation, Hotel Booking, Telephone etc. have been hosted on the web. Some of the Transaction based Applications are on SQL Server & VB.

Installation of leased line connectivity & testing for backbone performance from Sugam to State Headquarter has been initiated by the HP Govt. and a MoU has been signed with bandwidth provider (BSNL) and agreement with HP India has been signed for the implementation of HIMSWAN.

In the first phase connectivity in Shimla District will be provided down to Tehsil level to run Sugam centres.

Specifications of Technical Architecture

Software

Item	Qty
Windows SBS Premium (MOLP)	One at each centre
GIST-SDK	One at each centre
MS Office(English)	One at each centre

Hardware

Item	Qty
Server	One at each level
Clients	4 at Tehsil level, 5 at Sub-division level and 8 at District level
Touch Screen Kiosk	One at each centre
Laser Printers:	
A3	One at each centre
A4	Two at each centre
DMP	One at each centre
Inkjet Printer	One at each centre
Scanner ADF	One at each centre
Web Cam (high resolution)	One at each centre
Biometric Device	Two at each centre
UPS (4 KVA) Online	One at each centre

Networking : Leased/ Dialup Line Connectivity between State HQ, Districts, Sub-divisions and Tehsils/ Sub-tehsils operates.

Conformance to Open Standards: The Department of IT claims to have developed the application keeping in view the industry standards and has web based interface in conformance with open standards (.NET)

Scalability: The Department of IT claims to have developed the workload balancing attempted through a single system image across clusters in the long run after connectivity stabilizes.

Security: Authorization control at the application (different levels of hierarchy) and web service level, as well as for methods claims to have been provided. This security mechanism is adequate from the services delivery perspective.

Only certified gateways for payments have been used.

8. Capacity Building:

Training to Government Officials is being provided at H. P. Institute of Public Administration and DOEACC, Shimla and SITEG Computer Centres at Shimla, Dharmshala and Mandi. Additional Training Centres are proposed to be made functional to have a more extensive coverage

Extensive Citizen awareness programmes have been organized by way of advertisement, seminars/ workshops in schools/colleges and prominent offices. Resident welfare societies and extension wings of various departments for spreading awareness about the I-CoSC services. The Department of IT claims that Kala Jathas have been taken out to spread the message about the services even in the remote areas. The citizens have also been encouraged in the awareness campaign to write direct letters, e-mails to the departmental heads, deputy commissioners and even to the Secretaries. A commitment was given to the citizens for the review of the suggestions at the District and the State level every month so as to make the approach more citizen friendly.

The Department of IT also undertook well-structured IEC (Information, Education and Communication services) by educating and motivating the concerned officials for bringing about a change in their perceptions as well as for bringing about a change in their attitude towards citizen services. An attempt was made to motivate the staff by way of interactive sessions as to how the I-CoSC Project is aimed at benefiting the population without anyhow reducing their importance in the entire administrative set up. The objectives of SMART Governance were clearly highlighted in these motivation sessions.

9. Implementation Challenges & limitations:

The number of transactions processed from the Centres is currently low, however has been showing an increasing trend. Lack of footfall could also be due to indifferent social mobilization and also due to lack of multiple services. In The Centre part of Shimla Rural Sub-Division, the Nayab Thesildar covers 556 villages, and maintains Revenue Records of 40 Patwaris in a single location; resulting in substantial savings in cost and drudgery for the citizen. The projects appears to be serving the intended goal of facilitating delivery of Govt. services closer to homes for citizens in a difficult terrain. The beneficiaries interviewed during the MTR, expressed satisfaction in the reduction of drudgery.

It is advised that the services offered by the Centres may be prominently displayed and advertised in easy to understand Hindi with appropriate signs and symbols at the Rural Centres in particular. The waiting area for the Citizens in the Rural Centres may be improved and basic amenities may be made available, since the processing of some services becomes a time consuming process. Work on HIMSWAN is underway and with improved connectivity, transfer of data from the Sub-Divisional offices to the Divisional Offices will get facilitated. This shall also result in the delivery of more planned citizen services, making the Centres sustainable and viable. Other applications planned include pensions, remedy for crop diseases, employment exchange registration etc. are being developed. However, the workflow application is yet to be implemented.

10. Sustainability:

For an Integrated Services Project such as I-CoSC; there are a number of factors that affect Sustainability of the Project and each one of them is sought to be addressed below:

(a) Operational Issues:

--Multiplicity of authorities: For the roll-out of the citizen services, setting up of the infrastructure, getting manpower, hardware and software, a multiplicity of Govt. authorities from the State HQs level to the District, Tehsil, Block and Panchayat level have to be dealt with. Multiplicity of authorities, including presence of large number of Govt. Departments raises accountability issues. In the case of I-CoSC the involvement of the State IT Department and setting up of e-Governance decentralized District level not-for-profit society streamlines the operational issues. The Housing of the Centres within the DM, SDM and tehsil offices also ensures reduction in time and drudgery.

--Govt. Projects need champions: Conclusively it has been established in the case of e-Governance projects; presence of a Project champion has a catalytic role in project implementation; and absence of a Project Champion retards the Project implementation. I-CoSC has a very strong champion consistently in form of the State IT Department and its Head.

--Efforts needed for roll-out of larger number of Govt. and e-Government services:

Reasons for low customer foot-fall and usage of the Govt. services, has been concluded to be a combination of very few services available from a majority of e-Governance Integrated Services projects. However delivery of a large number of citizen services from the I-CoSC enhance the Project sustainability.

--Business Process Re-engineering (BPR) for the delivery of end-to-end service delivery:

BPR has a direct impact on the delivery of the service. Due to a combination of operational issues viz. legacy data not digitized, non-acceptance of a computer-print out as a legal document by the authorities, getting back and forth endorsement from a large number of people; before the final document gets readied for use by the citizen. I-CoSC is very advanced in eliminating intermediate processes by undertaking high quality BPR; and the application has direct impact on the citizen's savings.

--Ineffective Design of the Kiosks and Customer Care facilities:

Whereas in 15-20% Govt. Projects such as Bangalore One and Urban eSeva, Urban eMitra in Rajasthan, eSampark in Chandigarh, Sugam in NCT; there is a congenial waiting facility for the consumer with sitting place, air-conditioned ambience in some Integrated Service Centers equipped with newspapers, TV, toilets to help reduce drudgery; similarly in the case of I-CoSC; the waiting area is clearly demarcated, toilet facilities have been earmarked and there is drinking water facility. However rush time; these facilities may prove to be inadequate.

--Downtime of Computers and peripherals:

In 75% of the Govt. Kiosks during last one year, hardware down time and breakdown in the service delivery has ranged from as much 3-5 days. These operational issues affect the server and data processing, due to which the delivery of the service also gets affected. The Laser Printers and Dot Matrix Printers remain prone to high breakdown time due to lack of servicing mechanism in the rural areas. Moreover the AMC Policies of hardware majors viz. HP who do not really offer service for stand-alone installation with few peripherals. Hardware majors expect the equipment to be delivered to the HPs service Centre for support. Consequently the Operators end up spending lot of time in getting their equipment repaired.

However the IT Department has a backup arrangement for Printers. Data backups are also taken at the end of the day centrally. This has ensured continuity in the operations.

--Lack of standards:

There is a wide variation in the service and turnaround delivery standards both in the Govt. and the Business services. Some times variations occur even within a District & Tehsil itself. There is a great need to define service delivery standards for the citizen to ultimate benefit from the e-services.

(b) Successes:

--I-CoSC Ensuing equity and participation:

The Govt. Kiosks has set up mechanism from the first stage itself, ensuring participation of the weakest of the weak, and poorest of the poor.

--Ensuring delivery of the services to the under-served:

Regardless of the population density and target segments; I-CoSC has ensured delivery of services in remote hamlets.

--Ensuring transparency and openness:

The project claims to be following a very well designed and documented Monitoring & Evaluation System, that ensures concurrent audit of the procedures and systems. This results in efficient record keeping since it is subject to audit and inspection. Therefore transparency and openness is ensured automatically in the process.

--Ensuring fair and consistent pricing:

The project is ensuring very fair and consistent pricing.

(c) Failures:

--Manual interventions by the Govt. authorities delays service delivery:

Manual interventions by the District, SDM and Tehsil Authorities, delays the delivery of the services. For large number of G2C services, Govt, intervention is still needed and the 'desk' to 'desk' follow-up does not go away. Even the

issuance of birth and death certificates; the manual signatures and attestation by the Officials delay the process.

--Citizen's complaints not get redressed efficiently:

Probably it is still very early in the project implementation to ensure that the citizen's complaints get redressed efficiently by the Govt. authorities to whom the complaints are forwarded. Hardly 15% complaints appear to be getting redressed by the authorities.

--Corruption and Malpractices:

Our research has revealed corruption and malpractices in some of the Registration, e-Panchayat Projects. Sufficient checks and balances need to be put in place to ensure that corruption and malpractices do not take place.

11. Replication:

The IT Department has formulated a strategy to actively integrate the pilot project into the emerging CSC scheme and also in the roll-out of the NeGP. Work on HIMSWAN is underway and with improved connectivity, transfer of data from the Sub-Divisional offices to the Divisional Offices will get facilitated. This shall also result in the delivery of more planned citizen services, making the Centres automatically replicable in other parts of the State.

12. Project Outcomes:

Technological Outcomes:

As part of the UNDP Mid-Term Evaluation, two Centres located in Shimla and Theog Tehsil of Shimla District were visited. It was evident that the implementation of the application roll-out has happened very recently, making the review process pre-mature. Nevertheless issuance of certificates (e-Praman) has been implemented in these two locations and is claimed to be implemented from all 16 locations; Property registration (HIMRIS) was implemented in these 2 locations and 4 more, Revenue Records (HimBhoomi) was implemented in these two locations and 10 more; and Licenses/Permits (Vahan and Saarthi) has been implemented in 5 locations. The number of transactions processed from the Centres is currently low, however has been showing an increasing trend.

Roll-out of the below Services has ensured improved Citizen services and reduction in drudgery:

- **Certificates** (Birth/ Death Certificate, Caste Certificate, Other Backward Class Certificate, Domicile Certificate, Handicapped Certificate, Marriage Certificate, Nationality Certificate, Non-Encumbrance Certificate, Solvency Certificate, Surviving Members Certificate, Income Certificate)
- **Registration** (Birth, Marriage)
- **Revenue** (Property registration, certified copy of Khatauni/ Jamabandi/ Khasra/ Girdawari)
- **Licenses/ Permits** [Driving License, Registration Certificates of new vehicles, Token Tax of Commercial Vehicles, Change of Address (Non-Transport only), Transfer of Ownership of Non-transport Vehicles, Issuance of Conductor License, Ration Cards].
- **Agriculture/ Horticulture** (Information about Mandi rates in respect of identified commodities in important Mandis and extension of this concept even for local Mandis, Remedy for crop diseases from experts through remote assistance).
- **Utilities** (Application for an electricity connection/additional loads, Electricity Bill payment, Water & Sewerage Bill payment, Telephone Bill payment, Property Tax, House Tax).
- **Application Forms and Affidavits** of all Government departments and autonomous organizations
- **Government to Business** (Information regarding tenders, Tender Forms, Downloading of forms related to Tax payments)
- **Social Services** (Family pension, Old age pension)
- **Grievances** (General complaints, Complaint status & Reminder, Suggestions)

- **Public Information/ Utility** (Employment Exchange Registration, Employment Opportunities, Examination Results, Road Transport Time Tables, Reservation of HRTC Tickets, Government Notifications, Tourism related information, Filing Passport Applications, Right to Information, Citizen charter)
- **Electronic Filing of Returns** (Income Tax, Sales Tax)
- Information about various Government Schemes, release of funds to PRI/ ULB and their accounting, and list of beneficiaries in different schemes

Social and empowerment outcomes:

The Institutional framework for the conceptualisation, implementation and delivery of the I-CoSC project is sound with the State Govt's IT Department taking complete ownership of the Project. The formulation of the District level e-Governance Societies chaired by the District Collector, besides have the participation of the Sub-Divisional Magistrates (SDMs) and other State Govt. Departments.. This Institutional framework ensures self-sustenance apart from providing sustainability mechanism for the project. The District e-Governance Society is strengthening decentralization as an essential pre-requisite to people's centered development, in conformance to the 73rd and 74th Constitutional amendments on democratic decentralization.

The Project has set up mechanism from the first stage itself, ensuring participation of the weakest of the weak, and poorest of the poor.

Regardless of the population density and target segments; I-CoSC has ensured delivery of services in remote hamlets.

The project claims to be following a very well designed and documented Monitoring & Evaluation System, that ensures concurrent audit of the procedures and systems. This results in efficient record keeping since it is subject to audit and inspection. Therefore transparency and openness is ensured automatically in the process.

The project is ensuring very fair and consistent pricing.

13. Key Lessons Learnt:

The IT Department has formulated a strategy to actively integrate the pilot project into the emerging CSC scheme and also in the roll-out of the NeGP. Work on HIMSWAN is underway and with improved connectivity, transfer of data from the Sub-Divisional offices to the Divisional Offices will get facilitated. This shall also result in the delivery of more planned citizen services, making the Centres sustainable and viable. Besides below lessons emerge from the Project very clearly:

(a) Careful balancing of the Supply-Demand: Service demand assessment appears to have been done carefully: Increase in the number of transactions is indicative of the demand. Yet from sustainability of point of view of service delivery, it is very important to careful balance between Supply and Demand of services.

(b) Necessity of Integration of the Project with the Local Self-Government (LSG) and Panchayat Raj Institutions (PRIs) : The project has successfully completed this integration; and brought multiplicity of departments all under one roof.

(c) Housing of the Centres within the DM, SDM and Tehsil Premises under a sound institutional arrangement: It has been noticed that the decision to house the Centres within the LSG buildings, has significantly enhanced the sustainability of the project.

(d) Discard Subsidization : Consumers from all walks of life are prepared to pay for reliable and enhanced services.

(e) Connectivity is not the panacea for sustenance and efficiency :

Availability of uninterrupted connectivity cannot reduce the significance of: :

--Value added content understandable in local languages, preferably customized per local community's needs.

--Value added services that offer to the citizens value for money, ensuring reduction in drudgery and strain.

--Community mobilization and participation.

(f)Ensuring Equity in the running of I-CoSCs: The project conclusively demonstrates inclusion of the Dalits, Backward Castes, Women and Physically Challenged people Most of the country faces huge power cuts, ranging from 2 hours to 18 hours per day, and some parts of the country do not even get power supply for days at a stretch for e.g. in the harvesting and sowing season. Sustenance of the e-Governance Projects in the absence of effective, clean power supply without surges, spikes is very difficult. Large number of Projects spend huge sums of money for operating the Generator sets, apart from incurring the capital costs in the Generators and Invertors some of which are very expensive.

(g) Necessity for encouraging home-grown ICT application and field deployments: The Project's sustenance and replication in the field has emerged from the innovative in-house application and BPR.

(h) Efforts needed for roll-out of larger number of Govt. and e-Government services: The project has already implemented many services and is in the process of implementing few more.

(i) Integration of the CSC roll-out with the existing Kiosks and Project:

Since most of the existing Projects have successfully demonstrated the proof of concept; efforts has been made by the State Govt. to integrate them with the CSC roll-out, apart from ensuring competing structures are not created as this would send wrong signals to the rural consumers.

If this integration is carried out effectively; not only would the coverage of the service delivery points increase, but also roll-out of the services would get strengthened.

(j) Strong, Uniform and consistent Branding for e-Governance service Delivery Points and Kiosks:

The project has successfully demonstrated clear branding in the market place..

(k) Integration of the Project with other initiatives and programs of the Central Govt. and State Govt.:

To best of our assessment considering the Demand-Supply situation and the ground realities; there is no scope for such competing structures in the rural India. Competing structures would threaten service delivery quality, create confusion in the minds of the consumers where to go and for what; apart from working at cross-purpose; and it is here the Project scores very high.

(l) Felt Need for Informational services on Govt, schemes:

The Project is starting to get huge traffic for Informational Services on Govt. schemes from the Kiosks, apart from getting downloadable forms. The setting up of a seamless portal in local language covering many schemes and programs of the Govt. is a welcome step. A unified, information platform enables the rural citizens to get information at a click of a mouse

14. Appraisal and Recommendations:

It is advised that the services offered by the Centres may be prominently displayed and advertised in easy to understand Hindi with appropriate signs and symbols at the Rural Centres in particular. The waiting area for the Citizens in the Rural Centres may be improved and basic amenities may be made available, since the processing of some services becomes a time consuming process

Formulation of a Village Level/Panchayat Level Governance Structure triggered by Community-Driven Development (CDD) for the e-Governance Kiosks:

The transformational nature of ICT in human development , particularly that for the rural populace can no longer be disputed. Several researches and field studies have also conclusively established the over-arching and all encompassing role of the Communities in the upkeep and functioning of an Asset created. These are the lessons to be learnt even from the failures emanating from Health, Education and Water Supply Infrastructure created in Independent India. With little ownership of the communities and a top-down approach, most of these assets from these sectors have been wasted in the Rural as well as Urban India; forcing the Govt. to implement a Community-Driven Development (CDD) approach (www.worldbank.org) during last five years for the assets and public goods creation. It is advised that I-CoSC may want to move towards the stage of communities owning and operating these assets; ensuring their longevity and value for them.

We recommend formation of an SDM-I-Cosc Community led Management Committee, with a strong ownership of the local PRI and local community leaders. This Committee may be given powers to interface with the local SDM. Tehsil and District officials for the roll-out of the citizen services.

Discard Subsidization : The MTR has conclusively established failure of subsidies in ensuring sustainability of projects and hence the citizens may be charged the market rates for the services. Technical, Institutional and Financial sustainability of the Project can be ensured only by a solid framework, in which all players viz. the District, SDM/Tehsil level officials and State Govt's departments recognize the value of high quality, committed citizen services; integrity and hard work over anything else, for ensuring the sustenance of the Project.

BANGALORE-ONE

IMPLEMENTED BY

GOVERNMENT OF KARNATAKA

KSK.SAI

EXECUTIVE SUMMARY

The project is being implemented by the Bangalore –One Directorate (now re-designated as the Directorate of Electronic delivery of citizen services(EDCS) of the Government of Karnataka(GOK) with the vision to provide to the citizens of Karnataka, on a One- Stop basis, all G2C and G2B services and information of departments and agencies of Central, State and Local Governments in an efficient, reliable, transparent and integrated manner, through easy access to a chain of Integrated Citizen Service Centers (ICSC's) and the Internet.

The following is the set of Objectives proposed for B1 Project

- To provide Government and Business services in a convenient and efficient manner
- To enhance the accountability, transparency and responsiveness to citizens needs
- To provide cost-effective methods of service provision to the departments and utilities
- To ensure speed and certainty of providing the services through enforcement of Service Level Agreement with the PPP
- To enable the Government departments and agencies to focus on their core functions

Several state governments have introduced or are in the process of establishing CSCs in some form or the other. But the most notable among them is the e-seva centers operating in AP. Started in 2001, these centers are operating not only in the capital, Hyderabad but also in several other towns. B1 was determined to learn from the experiences of e-seva and do better than them. Luckily, the same consortium that implemented the e-seva was chosen as the PPP partner for the B1 project.

All B1 centers are spacious, have uniform appearance, 10-15 counters, and seating capacity for 50 waiting customers. They have an EQMS system which keeps track of the time taken for each transaction which determines the efficiency and performance level which is linked to the payments that the PPP partner receives. Currently, there are 17 centers operating and two more are likely to be opened before the end of 2007. Services of 17 govt departments/agencies(G2C) and 9 private businesses(B2C) are being offered. This number keeps going up. The centers operate on a 24x7 basis. No initial payments have been made to the PPP partner. He gets paid only the transaction charges which are performance related through well formulated SLAs which stipulate penalties for poor performance and rewards for better performance. There is therefore good incentive to the partner to perform well and grow. The govt departments are also bound by the SLAs to keep their backend operations efficient. Several departments have closed their captive payment counters once B1 has become operational, eg. the RPO in Bangalore does not accept passport applications at its offices any more. But, BESCOM is still operating its own bill collection centers also. The plan was to set up 50 B1 centers but now a days they are finding it difficult to get space. 20 mini b1 centers each having only three counters are going to be commissioned soon on an experimental basis.

Observations and conclusions

Success of the B1 project is due, in good measure ,to the well designed SLAs of the contract and a properly worked out mechanism to measure the performance parameters and monitor the SLA mechanism itself. Adequate care has also been taken to ensure that the contract is not unilateral. This could be a bench mark which could be followed in the case of future projects to be implemented based on the PPP model.

Several innovations and new features have been introduced in the B1 system to reduce the transaction time and waiting time for the customers and in a sense the project has benefited from choosing the same PPP partner who had implemented the e-seva project.

A CSC is not just a service center to pay bills ,but it also reflects the face of the government to the common man and from it he judges how responsive the government is towards his needs. B1 can definitely take pride that it has projected a good image in this regard.

1. Background

One of the endeavours of the NEGP is that “All Government services must be accessible to the common man in his locality through a One-stop-shop (integrated service delivery) ensuring convenience, efficiency, transparency and reliability” This is precisely the vision with which the GOK has formulated the B1 project. The B1 Project seeks to redefine public service through its focus on the common man. The vision of the B1Project is “to provide to the citizens of Karnataka, all G2C and G2B services and information of departments and agencies of Central, State and Local Governments on a One-Stop basis in an efficient, reliable, transparent and integrated manner on a sustained basis, with certainty, through easy access to a chain of computerized Integrated Citizen Service Centres (ICSC's) and through multiple delivery channels like Electronic Kiosks, mobile phones and the Internet’

The decision to start a project called Bangalore-One on lines similar to the e-Seva project being implemented by the government of AP was taken in March 2004. It was also decided that the project be implemented in a phased manner. It is estimated that Bangalore would eventually need about 50 citizen service centres to provide about 100 G2B, G2C and B2C services in the Bangalore City.

The B1 Project falls within the scope and nature of activities envisaged under the ICT for Development program for which the ,Dept of IT ,Govt of India was receiving UNDP assistance . Accordingly, DIT advised NISG to prepare a detailed project proposal in consultation with GoK and take up necessary preparatory action for expeditious implementation of the said project. . B1 is being implemented by the GoK under an over all Public Private Partnership Model with some grant assistance to be received from DIT through NISG, and funding of some of the components by GoK directly,. Accordingly, the responsibilities for implementation of B1 are cast jointly on GoK, NISG and the private partner(s).. NISG took on the responsibility of preparing a DPR for the project and designing the RFP(Request for proposals)based on the agreed Technology and Business Models. They also assisted in the bid evaluation and assisted in the design of change management strategy. On the basis of the RFP, open bids were invited and on evaluation of the responses, a consortium of M/s CMS computers and M/s Ram InfoTech Ltd . were chosen as the private partners.

2. Objectives and Goals of the project

The Objectives of the B1 Project are

- Initially, to provide 24 G2C services in a convenient and efficient manner through 15 B1 Service Centres
- To scale up the operations to cover eventually all the G2C services throughout Bangalore
- To enhance the accountability, transparency and responsiveness to citizen's needs.
- To provide cost-effective methods of service provision to the departments and agencies
- To provide efficient and real-time MIS and EIS to the departments.
- To manage the service provision through partnership with a consortium of Service Providers, selected through a competitive bidding process
- To ensure speed and certainty of providing the services through enforcement of a Service Level Agreement with the selected Partner.
- To enable the government departments and agencies to focus on their core functions and responsibilities by freeing them from the routine operations like collection of revenues and accounting, issuing of certificates etc, and thereby enhance the overall productivity of the administrative machinery.

3. Implementing agency/Partners in the project and planning

GoK is implementing the Bangalore-One project on a Public-Private-Partnership model, the private partner being a consortium of M/s CMS Computers Ltd. and M/s Ram Infotech Ltd. The responsibility of delivering quality services in an efficient manner is cast on all the Partners. The project is being executed on a BOT basis with a heavy service orientation. The private partner has to take up the task of not only establishing Data Centres and Service Centres laden with hardware, software and networks but also has to deliver citizen services in compliance with the Service Level Agreement (SLA). The payments to the Service Provider/ Partner would be linked tightly to the compliance with the SLA. This would ensure that the public and private investments into the B1 Project fructify into tangible benefits to all the stakeholders. At the time of selecting the private partner through open bidding, the bidders were required to quote the most competitive cost per transaction in the prescribed slabs, (as defined in the RFP), keeping in view, the possibility and scope for enormous increase in the number of services and number of transactions as the service becomes popular.

In so far as the project is being implemented on a BOT model, the PPP partner would not be compensated additionally for developing the software required for providing more and more services or for the requirement to enhance the hardware, networks or facilities to handle increased volumes. The additional compensation to the Partner would be purely in terms of the additional revenue accruing out of the higher aggregate transaction charges.

A clear definition of the roles and responsibilities of all the Partners in the PPP model, has been attempted to bring transparency, Accountability, manageability and efficiency into the project and avoiding any ambiguity.

The following are the roles and responsibilities of GoK, the Selected Partner, Participating Departments and the Project Director B1.

Responsibilities of GoK

As owner of the Project, the role of GoK in the successful implementation of B1 includes discharging the following responsibilities:

- Ensuring that all the participating departments take active part in the B1 project;
- Selection and identification of the locations for the operations of the B1 service centres, and more locations in future as may be needed to establish more B1 Service Centres
- Site preparation including adequate space for parking;
- Giving a uniform and attractive look and feel to all the B1 Service Centres, both externally as well as internally in keeping with the Service Oriented Approach
- Providing furniture for setting up of adequate number of citizen service counters, which shall be in the range of 10 to 15
- Issuance of Government Orders, wherever required, on policy issues like
 - i. Providing services through electronic service centres.
 - ii. Acceptance of payments through the service centres and their accounting.
 - iii. Discouraging/Scaling down manual operations in terms of collecting taxes, bills etc. from the participating Departments.

- Contacting GoI Departments/Agencies like Passport Authority, BSNL etc to secure the permission for them to join the B1 Project.
- Effecting a tie-up with a Bank or financial institution to handle all the cash transactions as well as transactions through instruments that occur in the service centres of B1 on a day to day basis,
- Constitution of a separate organization structure for administering B1.
- Creation of suitable structures and procedures to ensure that the revenues due to the partner are paid on time in terms of the SLA/ Agreement conditions.
- Creation of a mechanism for resolution of disputes that may arise between B1 and the partner.
- Meeting the cost of the PC's required for the counters at B1 Service Centres of the first phase, namely, upto 200 PC's in the 15 Service Centres.
- Contracting certifying auditors for BS 7799 compliance at the Data centre and citizen centres, regarding data security aspects, and paying their charges.

Responsibilities of PPP Partner

The business model of the project is based on a transaction-based service charge payable to the PPP service partner that is paid by the Director B1, on a monthly basis strictly in conformity with the conditions stipulated in the SLA. With this guiding principle, the following roles and responsibilities have been assigned to the PPP Partner :

- Design, development, testing and installation of a secure, scalable Application Software system for B1, adopting open, interoperable standards
- Procurement of the Hardware for all the service centres of B1, 15 to be setup initially and upto 35 more to be setup in future with required number of counters at each Service Center, so as to ensure compliance with the requirements of the SLA. (GoK will bear cost of 200 PC's to be deployed at the 15 service centres in the first phase. The partner will be responsible for all other hardware and peripherals).
- Provide the required trained counter operators to man the B1 counters, including the leave reserve, ***(the PPP Partner will be responsible for recruitment, training and controlling the operators. The cost of the salaries will be reimbursed by GoK to the extent of Rs. 4000 per shift per counter per month plus 20% reserve. The PPP partner would be responsible for making all the statutory payment on account of appointment of the counter operators on its rolls)***
- Setting up a Data center at Bangalore for hosting the B1 applications ***(The data center should be scalable to support upto 50 Service Centres of B1 to be set up eventually in Bangalore City).***
- Installation of the Hardware, peripherals and System Software at the data center, the Service Centres and at any other place required by the Solution Architecture. The sizing, procuring/licensing and operation of the hardware, peripherals and system software shall be the exclusive responsibility of the Partner. The requirement for this purpose is to meet the SLA metrics, especially the requirements at the peak hours on peak days.
- Providing connectivity with adequate bandwidth to the Data Center being set up by GoK at Bangalore, to act as the Disaster Recovery Center for the B1 Project.

- Setting up the DRC operations at the GoK Data Center for hosting the applications of B1 (the cost of the hardware, system software and other infrastructure required to host the DRC for B1 Project will be borne by GoK)
- Setting up of the networks in line with the Network Architecture. The sizing, procuring and operation of the bandwidth shall be the exclusive responsibility of the Partner. The requirement for this purpose is to meet the SLA metrics, especially the bandwidth requirements at the peak hours on peak days.
- Training of the operators selected to man the counters at the 15 service centres of B1, including leave reserve, and such larger number of Service Centres that may be established in future.
- Establishing security services at all the B1 sites in respect of protecting physical assets.
- The PPP partner has to conform to BS 7799 compliance at the Data centre within 1 year of B1 project going live. The PPP partner has to conform to BS 7799 at the citizen centres within 2 years of B1 project going live. The responsibility of contracting certifying auditors and paying compensation to them belong to GoK.
- Design and printing of stationery, including, receipts, forms, certificates, in paper or other medium as needed by different applications. Appropriate forms/certificates will have to be designed as a part of the application for the different service organizations.
- Effecting overall coordination with all the participating agencies/Departments to achieve successful launch within the prescribed time.
- Providing the G2C services listed in the RFP , and any other services to be included within the scope of B1 project in future, conforming to the SLA prescribed in the RFP.
- Collection of money in the form of cash, cheques, DD and credit cards from the citizens at the B1 Service Centres, accounting for the same and remitting it to the respective departments and agencies of GoK, in accordance with the laid down procedure. The PPP Partner will also be responsible for making good, any loss on account of mis-appropriation or short collection by the operators or any other members of staff deployed by the partner.

Responsibilities of participating Departments

- Participating departments shall computerize their respective department services by developing suitable applications and maintaining the databases on a real-time basis.
- Departments intending to participate in the B1 Project should enter into a Service Level Agreement with the Director B1, to ensure that they discharge their responsibilities in an accountable manner, particularly in relation to the maintenance of databases, backend applications and security systems to support the requirements of the front-end delivery systems to be set up under the B1 Project
- Participating Departments shall also undertake the maintenance of intermediate servers as in case of BSNL.
- The servers of the departments shall be up during the period when the counters are scheduled to operate or as per the timing agreed between participating department and the PPP Partner of B1.

- The Participating departments will co-ordinate with the PPP partner for the development of B1 application software for provision of services to the citizens through the B1 systems, including the following:
 - i. Providing the business logic along with the necessary data structures to the PPP partner, in relation to the G2C services and any other services to be included within the scope of B1 project in future.
 - ii. Providing required access to the Database(s) of the department.
 - iii. Explaining the functional requirement of the MIS expected from the B1 Project.
 - iv. Specifying the mode of connectivity to the departmental server(s) where their database(s) is stored.
 - v. Defining the required throughput for the B1-to-dept link.
 - vi. Sizing and scaling up the department's servers and/or tuning their application software to meet the demand of the B1 service counters to comply with the SLA terms.
 - vii. Ensure that the central server infrastructure of the department is made accessible for integration with the B1 system, and that these servers are capable of supporting the transaction volumes that arise in B1 Service Centres, including the capacity to handle the peak hour traffic on a peak day.
- The participating departments and agencies will take all such security measures including setting up firewalls, as are required to prevent unauthorized access to their databases and systems.

Responsibilities of Project Director, B1 Project

The Director, B1 will secure permissions required for providing the B1 system with access to the databases of the associated departments as needed, in consultation with the departments. Major responsibilities of the Director, include.

- Ensuring a close coordination with all the participating departments.
- Popularizing B1 Project through a media plan for attracting the attention of citizens.
- Releasing the payments towards the service charges to PPP partner, within the time prescribed in the SLA.
- Levying penalties on the PPP partner and the participating department whenever SLA metrics are not met.
- Examining MIS generated through B1 Software and making appropriate interventions for promoting those services/Service Centres that are observed to be falling behind in the growth of transactions.
- Collecting the service charges from the participating departments or from the citizens depending on the nature of the transaction and the SLA with the departments.
- Identification of New Services to be introduced in the B1 project.
- Co-ordination with govt. departments in securing fast track clearances for connectivity between the data center of B1 and backend department on the one hand and the data center and the Service centres of B1 on the other hand.
- Training of staff identified by GoK and B1 staff.

- Engaging/Conducting the third party security audit for the application & infrastructure.
- Finalization of the formats for the pre-printed stationery in consultation with Departments of GoK participating in B1 Project.
- Ensuring that the B1 organization, including the PPP Partner and the departments participating in B1, are responsive to the needs of the citizens and putting in place appropriate grievance lodging and redressal mechanisms for this purpose;

Ensuring that the departments participating in B1 comply with their responsibilities, specially in relation to the SLA requirements.

4. Services Provided

As of now 12 government departments and agencies and 9 private agencies are offering their services through 17 B1 centres that are spread across the city. Their list and the services provided for them is as below,

G2C (Government to citizen Services)

- I. BWSSB**
 - 1. Viewing and Payment of monthly bills
 - 2. Grievance Redressal
 - 3. Receipt of Application for New Connections
 - 4. Statement of Accounts
- II. BESCOM**
 - 1. Viewing and Payment of monthly bills
 - 2. Filing of Grievances
 - 3. Statement of Accounts
 - 4. Search for consumer
- III. BSNL**
 - 1. Viewing and payment of monthly bills
- IV. RTO**
 - 1. Renewal of Learner's License
 - 2. Issue of Road Tax for Transport Vehicles
 - 3. Issue of B-Extract of Vehicles
 - 4. Payment Against Challan
- V. Stamps &Registration**
 - 1. Providing market value assistance
- VI. BMP**
 - 1. Payment of Property Tax
 - 2. Issue of copies of Birth Certificate
 - 3. Issue of Death Certificate
- VII. RPO**
 - 1. Sale of New Passport Application Forms
 - 2. New Passport Application Registration
 - 3. Application for new passport for minor
 - 4. Renewal of passport for major
 - 5. Renewal of passport for minor
- VIII. Department of Labour**
 - 1. Renewal of registration certificates of Shops and commercial establishments
- IX. Bangalore Police**
 - 1. Collection of fines

- X. Cellone**
 - 1.Payment of postpaid bills
- XI. BMTC**
 - 1. Issue of monthly pass
 - 2. Issue of passenger identity card
- XII. IRCTC**
 - 1. Train ticket booking
 - 2. Train ticket cancellation

B2C (Business to Citizen Services)

- I. Tata Teleservices**
 - 1.Viewing and Payment of Bills
- II. Spice Telecom**
 - 1.Viewing and Payment of Bills
- III. Airtel**
 - 1.Viewing and Payment of Post Paid Bills
- IV. Reliance**
 - 1.Viewing and Payment of Bills
- V. Spice Telecom**
 - 1.Viewing and Payment of Bills
- VI. Western Union Money Transfer**
 - 1. Money Transfer Services
- VII. ING VYSYA**
 - 1. Payment of Insurance premium
- VIII. IRCTC**
 - 1. Train ticket booking
 - 2. Train ticket cancellation
- IX. Flight Raja**
 - 1. Air ticket booking
 - 2. Air ticket booking status

The following services are expected to be added soon

I-Tickets

Booking of Tickets for 20 Cinema theatres in Bangalore

Redbus.in

E-Tickets for travel by bus for a network of 150 private bus operators in South India.

The following is the list of centres currently operational in the city

- 1. Airport Road
- 2. Banashankhari
- 3. HBR Layout
- 4. JP Nagar
- 5. Jayanagar
- 6. Kalasipalyam
- 7. Malleshwaram

8. Nagarbhavi
9. RT Nagar
10. Rajajinagar
11. Shantinagar
12. Tannery Road
13. Vijaynagar
14. Yeshwanthapura
15. Srirampuram
16. Infosys
17. Government Secretariat

At all the centres except the last two, one counter is operated on a third shift basis also i.e. they operate on a 24 hr. basis

Two more centres are expected to be set up before the end of 2007. They are Koramangala and Indira Nagar.

Eventhough the B1 directorate and the PPP partner are desirous of opening more centres, currently expansion is limited by non-availability of space. Initially the project was lucky to have got space for the first 16 centres from BMP, BDA, BESCOM etc. Because of the rapidly escalating real estate prices now days, it has become difficult to get space in Bangalore. Recently, BDA has offered to give 20 built up stalls that they had built for some other activity, which was later on dropped. These are comparatively smaller rooms of only 145 sq.ft. and would enable operation of only three counters as opposed to around fifteen in the regular B1centres. These will be connected by broadband network and would provide almost all the services. They will operate from 8AM to 8 PM only. These are also likely to be commissioned before the end of the year.

As per the contract, the addition of new B2C services is to be approved by the B1 Directorate as it has to be ensured that these services are not added at the cost of the G2C services, which is the *raison d'etre* of the centres.

Mahiti Manthana: Women Empowerment Project
Karnataka

By

Chetan Sharma & Shashikala Sitaram

September 2007

Abbreviations

EC	Executive Council
GOI	Government of India
GOK	Government of Karnataka
GP	Grama Panchayat
ICT	Information Communication Technology
ITfC	Information Technology for Change
ICTD	Information Communication Technology for Development
KSOU	Karnataka State Open University
MM	Mahiti Manthana
MS	Mahila Samkhya
MSK	Mahila Samkhya Karnataka
NISG	National Institute of Smart Governance
NMK	Namma Mahiti Kendra
PRI	Panchayati Raj Institutions
RTI	Right to Information
UNDP	United Nations Development Programme

EXECUTIVE SUMMARY :

The women empowerment programme that has been taken up in Karnataka as per of the UNDP-Govt. of India's ICTD initiative by IT for Change; and - colloquially called Mahiti Manthana (translated as knowledge processes)-explores the use and role of ICTs like radio, video and computers in the empowerment process of disadvantaged women. MM directly addresses difficult to reach groups- poor, rural, non- literate women from disadvantaged castes and helps them to address their needs and issues and to realize their rights. For doing this, the implementing agency initiating ICT processes- IT for Change- has based itself on Mahila Samkhya, a women empowerment project, as an intervention point. ICT tools radio, video, help- lines and computers are the services provided to develop contextual processes for women empowerment.

The women appreciate the recognition that they have been receiving post- radio broadcasts. Identification has more significance as it denotes being known as someone "knowledgeable". This has a broader connotation than the identity received as being a member of the Sangha (which has so far been was restricted to few and only to women). Relatives also listen and appreciate women.

The other important aspect is that some of the women feel that a process of their inclusion into the main stream has begun, with public recognition by radio broadcasts and the community accessing the Centres started by them, they feel that they are becoming an important part of the community.

The NMKs (Tele Centres) have also created a platform that brings together women from different Sanghas/collectives. It has been observed elsewhere that various GO and NGO initiatives (of forming and helping women groups) have been depleting the solidarity of women. Mahiti Kendras have become focal points where the women of different collectives converge and use the resource centre facility.

ICT interventions have rejuvenate discussions of the Sangha, thereby fulfilling one of the goals of MM. There is more enthusiasm to conduct Sangha meetings- 'hemme, hurupu' (pride and enthusiasm) to do more programmes.

But whether the goals of empowerment are being met is a question, if empowerment means increased roles in decision making processes. For the women of the Sanghas, empowerment denotes gaining boldness, being able to contact and converse with the officials and being able to move around. They also perceive a change in their attitude- to educate children, ensure that child marriages are not encouraged. But how much of this is because of ICT remains a question. The quantum of change in empowerment process that is because of introduction and use of ICT is difficult to be assessed

The empowerment process has a long way to go before power shifts or change in knowledge balance is noticed. New relationships that would change power equations at the village- via Internet connections (discussion on schemes, discussion on ailments, share ideas with others at the district etc) are yet to take place. RTI is being used now and help line is yet to take off.

1. Background:

Governments in India have been introducing new mechanisms, techniques, principles and practices in administration to promote good governance. Some of these reforms have been influenced by globalisation and economic reforms and by Information Communication Technologies. Revolutionary changes in ICTs have been playing a major role in improving governance and changing the social landscapes around us.

Over time, ICTs have made remarkable progress in various avenues, with focus more on building business models. In order to develop ICT's, in contexts other than the it's (ICTs) dominate paradigms, a number of programmes have been taken up by GOI, with support from UNDP and NISG. One such effort that -'blends technological systems and processes with development realities'-¹ has been in the context of women empowerment programme.

The women empowerment programme that has been taken up in Karnataka- colloquially called Mahiti Manthana (translated as knowledge processes)-explores the use and role of ICTs like radio, video and computers in the empowerment process of disadvantaged women. MM directly addresses difficult to reach groups- poor, rural, non- literate women from disadvantaged castes and helps them to address their needs and issues and to realize their rights. For doing this, the implementing agency initiating ICT processes- IT for Change²- has based itself on Mahila Samkhya, a women empowerment project, as an intervention point.³

MS has been in existence since 1989, as a grass- root initiative designed specifically to educate and empower women of the socially and economically marginalized groups in the rural areas.⁴ MS works with collectives of women- the Sanghas and the Federations in the villages⁵ It has a wide coverage and reach.⁶

The reason for choosing MS is because of its strong knowledge- based empowerment intervention with emphasis on education, access to information and increase in

¹ Ref: www.ITforChange.net

² ITfC's goal is to build an organization that envisions a society capable of effectively using ICTs as a tool to further progressive social change

³ UNDP's concept of upscaling of projects, incorporating new methods into the existing ones, than on starting parallel initiatives is also said to be one of the reasons for choosing MS as an intervention point

⁴ MS is a Government of India project, placed with the Department of Education, Ministry of Human Resources.

⁵ A Sangha is a group of 15 to 20 women. In every village, in which MS works, there would be three or more Sanghas. Sanghas are Federated at the Taluk for purposes of sustaining the empowerment efforts. A Federation- called Maha Sangha- covers 50 villages. An Executive Council member is elected for every five villages, at the general body meeting held annually

⁶ MS is being implemented in more than 15,800 villages spread over 63 districts in nine States - Andhra Pradesh, Assam, Bihar, Gujarat, Jharkhand, Kerala, Uttar Pradesh, Uttaranchal and Karnataka. In 2006-07, the programme extended to Madhya Pradesh and Chhattisgarh.

awareness.⁷ Working with the slogan of - “empowerment of women through education” MS stresses on the need for education programmes to play a ‘positive, interventionist role’ in bringing about women’s equality⁸

ITfC has used the ground set up by MS in Karnataka with 17- years of experience of building collectives of women, to imbibe the technology concept. ITfC recognized the need for MS to get rejuvenated, to strengthen its sustainability concepts. “MS’s withdrawal strategy arose out of a need to lessen the demand on personnel and the intensive effort that is required to reach out to women located in villages spread far and wide. This necessitated MS to form Federations. But the Federation structure and robustness of its knowledge processes were not strong enough to enable such a withdrawal”⁹

ITfC also states that the “Information and Communication processes of MS have run into a block but is ready for a system change, without knowing how to” and that MM helps in addressing ‘the stalemate that MS processes seem to have reached’. MM therefore focuses on increasing the effectiveness of MSK intervention and empowering the SHG women and their Federations to manage their processes.¹⁰ The focus therefore is on sustaining women groups of MSK, and enabling it in its withdrawal processes.

MM is being piloted in Karnataka¹¹, in Mysore district from 2005. Mysore has been chosen as the Sanghas are said to be to be working well¹². Three Taluks,¹³ Hunsur, HD Kote and Nanjungud have been chosen.¹⁴ Seven villages, Athhigupe, Hosavarchi and Bannikuppe (Hunsur Taluk), Chamanahalli Hundi and Rajegowdana Halli (HD Kote Taluk) and Karya and Nallithalapura (Nanjungud Taluk) have been selected, to set up the Resource Centres- based on the criteria of a minimum of 200 households in a village, accessibility of the Centre to atleast six villages located within a periphery of 3 kilometres of radius and a minimum of 6 hours of electricity supply.¹⁵ That the Sanghas of MSK should be working well is also a criterion.

⁷ Empowerment of women is taken to mean by MS as: increased awareness and access to ownership of resources, protest against gender discrimination, changes in thinking and increased decision making roles of women at the household level. (As said by MSK functionaries during interactions for this study)

⁸ For details on how MS was born out of the emphasis given in the New Education Policy see article by *Kameshwari Jandhyala*’s article on Empowering Education: the Mahila Samakhya experience.

⁹ Ref: Refurbishing the Women’s Empowerment strategy- The New ICT Opportunity (paper circulated by ITfC, Mysore).

¹⁰ The term SHG is used to describe a small group of 10 to 20 poor women who come together on voluntary basis to achieve common objectives of savings through thrift and self management, in order to prove their credit worthiness to the financial institutions, which would be difficult to achieve individually. The concept builds on mutual trust and helps, shared ownership, peer pressure, emphasizing group solidarity and togetherness. It was first introduced in India during the mid 1980s by MYRADA, an NGO of repute.

¹¹ The coverage of MS in Karnataka is wide too. It is being implemented in a total of 12 districts, with 2500 Sanghas and 34 Federations

¹² In Mysore district, MSK is working in 222 villages, with 310 sanghas and five federations in five taluks.

¹³ The three taluks cover 160 to 180 Sanghas.

¹⁴ The selections are based on MSKs suggestion/s. These taluks have been the oldest Taluks in terms of MSKs intervention, and have incorporated MSKs Federation and Resource Centre Strategies.

¹⁵ The work of starting NMKs at Nanjangud Taluk is yet to begun.

2. Objectives and Goals of the Project:

MM has been initiated with the objective of adopting ICT as a tool for accelerating women's empowerment and associated social change. ITfC claims that a quantum change is possible in the process of empowerment with the use of new technologies. The overall objective of this project is "to develop ICT-based systems suited for MSK's activity, so that the information and communication processes of MSKs self-help groups (SHG/sangha) and federations are sufficiently strengthened. This will allow them to function autonomously, and also work towards the goal of women's empowerment at higher levels of effectiveness"¹⁶

The intervention looks at developing ICT based processes and systems that are suited for MSKs resource centre activity. Lack of literary skills often alienates the women from the mainstream of development. But MM is based on the premise that the radio broadcasts, video programmes and computer based modules can fill the knowledge gap and provide women with new material and resources on key development topics such as legal rights, political participation, maternal health and so on. A multi- pronged strategy is followed to provide content on health, education, and other social and legal issues through this project.¹⁷

The goal of MM is to accelerate the move of withdrawing the intensive institutional support of MSK and handing over of organisational process to the SHGs. Women's empowerment groups is to directly engage with technology options. Gearing up the process of women's empowerment and strengthening MSK's information and communication processes are the goals of this project. MM does not restrict to making information available but enables knowledge processes to be built into the initiative. The goal is to develop Resource Centre strategies, establish a digital centre for women collectives and open Sangha Shale/s.

¹⁶ Ref: This and other information are sourced from unpublished materials that were made available by ITfC, Mysore for facilitating this evaluation.

¹⁷ MSK looks into these and many more issues. MSK works through: six committees in each of the Sanghas. Health, Education, PRI, Legal, EDP and Self- Reliance, and the concentration are on providing access and information on all of this.

3. Implementation Agencies, Partners and Planning for the Project:

MM is implemented by ITfC, a non-profit organisation- located at Bangalore with an implementing unit started for this purpose in 2005 at Mysore. ITfC works in association with the District Implementation Office of MSK, Mysore.

ITfC has been responsible for planning this project that has been done in consultation with MSK. While planning this initiative, a number of preparatory processes were taken up by ITfC, Mysore. Baseline Survey that indicates the characteristics of the villages in the project area in quantitative measures,¹⁸ Needs Assessment which concentrates on understanding the concept of Sangha women about empowerment (and disempowerment),¹⁹ Village Mapping using participatory techniques, interaction with the opinion leaders, group assessments are some of the other methods used to plan the intervention of MM.

The field visits for selecting the villages were done by ITfC, with guidance from MSK. The Telecentre initiative was preceded by way of opinion leader orientation and Sakhi training. The telecentre initiatives started in April 2006 and continued till January 2007.²⁰ The village entry process started much earlier. It started with Sangha orientation –in November 2005 (at Athiguppe) and in the months from January to March, 2006 in the villages of Chamanahundi, Bannikuppe, Hosavarachi and Rajegowdana Halli.

¹⁸ ITfC's baseline questionnaire was an exhaustive one with 183 questions relating to details on the village, households, sangha, MSK, ICT use etc. MSK as an organisation of long standing should have had much of the data that were covered by the Baseline Survey of ITfC. But ITfC had to socially mobilise women on the need for information and the need for Baseline Survey. ITfC found data with MSK insufficient and that it needed "more" qualitative data also.

¹⁹ As per this, an empowered woman is someone who is brave, knows about legal, health and other issues. She knows the importance of education, works selflessly for the community, is patient and strong

²⁰ The centres were started on 24.04.06 at Athiguppe, 25.04.06 at Chamanahundi, 13.12. 06 at Banniguppe, 05.01.07 at Hosavarachahalli and 11.11.06 at Rajegowdanahalli

4. Services provided:

ICT tools radio, video, help- lines and computers are the services provided to develop contextual processes for women empowerment.

Processing and broadcasting of radio programmes: Informal processes are provided in the production of weekly radio programmes. Women are encouraged to collectively listen to the programme and discuss the various issues that are addressed. So far, 60 radios have been given to various Sanghas. 38 scripts of radio programmes have been completed and aired.

Processing and screening of video films: Videos are developed showcasing simple workshop recordings, process capture and discussions. The videos are shown to the women and discussions are held revolving around the video topics.

The video component supports MSKs trainings, campaigns and activities. It also creates a platform for Sangha women to share their experiences and successes; motivational stories, videos that inspire, question and debate are encouraged. Three television sets with DVDs have been given to the Sanghas at Hosavaranchi, Atthiguppe, Chamanahundi Halli. The films are screened at various other Forums too.

Establishing Resource Centre/s – Namma Mahiti Kendra (Our Resource Centre)- that are telecentres with computers and with Internet connections have been established. The centers provide information for the community. Five computers have been placed in five different NMKs, three have access to Internet connections. Each of the NMK is accessed atleast by 5-6 villages.

Other Services in the offing:

ITfC is in the process of building Sangha Shale's (Sangha Schools) which integrates the three components of radio, video and Resource Centre. The Sangha Shale is not a pre-planned initiatives but has emerged out of the processes of MM initiatives. Sangha Shales would provide space for women, a place where new options and plans are discussed, thus strengthening the concepts of institutional learning's. ITfC looks at the Sangha Shales as institutional mechanisms by which women become accountable to their learning's Discussions are on: on the location of Sangha Shale.²¹

ITfC is also planning to start Taluk Hubs that would be Resource Centres at the Taluks. The Taluk Hubs would have easy access to the Federation of MSK/s, would enable sourcing and accessing information from different departments, and facilitate interaction with officials of different departments.

²¹ MSK is not very keen on starting the Shale/s as it is constrained by human and financial resources.

5. Beneficiaries:

The Sangha women, in the villages selected for the pilot, have been the direct beneficiaries of the programme. The exposure to new forms of communications and technology has been the main advantage of this programme.

It is difficult to quantify the number of beneficiaries, given the reach and coverage especially of the radio programme. That ITfC and MSK have been receiving telephone calls from women enquiring about the possibility of setting- up Sanghas, from other districts and from urban areas too-are signs of the reach of ITC programme.²²

The number of television sets given to the Sanghas is minimal (3) but the video films produced by ITfC have been shown at various forums. MSK functionaries have been using the films at various meetings at Mysore and also sending it to their counterparts in other districts and states.

The spread effect of the programme on the community, of other technologies too remains non- quantified. Processes are however on to record the visits to the Resource Centre. ITfC had installed– Visitors Software, in which the visits were being recorded. With technical problems in this, ITfC has now instructed the Sakhi's to manually record the visits.

²² The increase in the number of Sanghas could have been taken as a positive outcome of this initiative. But this does not seem to have occurred, as MSK does not work in urban areas. The requests from rural areas too are not processed due to shortage of staff at MSK. As a concept, MSK allows and expects the Federations to take this forward. Many a time the enquiry is from other women groups like Stree Sakhti, or from other districts- districts in which MSK does not work. The enquiry also is to find out about the location of resource centre that they can access.

6. Project Management & Institutional arrangement

MM is managed by ITfC unit started in Mysore during September 2005. At present, there are 10 functionaries from a mix of development and communication backgrounds.

With the intention of building community ownership into the processes of MM, ITfC has ensured that a Sakhi manages the Resource Centre and a Managing Committee monitors the Sakhi.

Sakhi (translated means friend) is chosen and recruited by ITfC. In the process of recruitment, ITfC has ensured that the Sakhi is from the “community”, is locally based and has an understanding of the local dynamics. The Sangha members have the final say in the selection of the Sakhi. Sakhi is paid an honorarium of Rs.1000 by ITfC. The Sakhi may or may not be chosen from the Kishori groups of MSK²³. The advantage of having been in Kishori group is one of increased awareness (on reproductive health concepts) and exposure (to training programmes).

ITfC is trying to build a second line of Kishoris, informally by allowing other girls to assist Sakhi in data entry, accompanying Sakhi to meetings and on her visits to government offices.

ITfC has facilitated the forming of Managing Committees, one at every NMK, with 7 or 9 women members in each. A functionary from MSK and one from ITfC also find representation but without voting rights. The Self Help Groups²⁴ – other than the one’s of MSK- are also included in order that they benefit from MM and feel as equal partners of the processes. The Managing Committee is a decision making body, it decides on the contents of various initiatives, selects the place for starting NMKs, selects and monitors the Sakhis. ITfC also keeps a vigil on Sakhi’s regularity at the centre using the online computer network.

To increase the community involvement in MM processes, ITfC is visualising the start of User Groups initiatives. User Groups of watershed, natural resources and many more would be initiated to identify the information requirement of the village and place the requirement with the Sakhi.

²³ MS emphasise on Kishoris too- girls who are 14- 18 years of age, who are taken through a number of awareness and other training programmes. There is however minimal organisational links between the Kishoris and MSK members except the passing of information on meeting dates.

²⁴ The term SHG is generally used to denote savings and credit groups, which may or may not deal with the empowerment aspects. The SHG concept is more in vogue now. The Samkhya groups are also into thrift and credit activities but since the emphasis is and has always been on empowerment, they prefer to call the collectives as Sanghas.

7. Technologies used

MM looks at exploring the possibility of building on technologies that are appropriate to meet the needs of the Sangha women; to have maximum impact. ITfC creates value of the technologies by demonstration so that the demand for further programmes arises from the women. Both video and radio components, in this programme, are said to be different than most development communication models, as they balance between external knowledge and local input and interests.

Radio Programme: A half hour weekly radio programme is broadcast on the Gyanavani FM Channel of KSOU.²⁵ The content of the radio programme includes – Sangha Dwani (Voice of the Sangha), discussion on social issues, airing of serials, sharing of stories-success stories and other stories by way of interviews, exhibiting singing talents. This programme called Kulu Sakhi (Listen friend) is aired every Monday, bringing together women on a common platform to also participate in the ensuing discussions.²⁶ The collective listening and discussions strengthens women groups further, thereby rejuvenating the stipulated weekly meetings of the Sanghas carried out as a part of the MSK activity. MSK also uses this forum to announce the dates and locations of the forthcoming meetings.

A recording and editing studio at the MM office with basic sound proofing devices and other equipments and a team of four working on the programme – writing scripts, conducting the weekly line up, editing and recording- result in the radio programme. Internal weekly meetings, attending the monthly meetings of MSK at Mysore to get slots for interaction with women (the slots for recording the programmes are at times when MSK conducts circle meetings which is a gathering of at least thirty women), checking recordings for quality of contents with careful reading especially on issues of caste, religion and gender- are ways by which top- down approach of communication is avoided. The recorded CD is given to the studio of KSOU for relay.

ITfC intends to ensure that the women are actively involved in the entire process of production- providing ideas for programme content, giving their voices for the programme and so on. This would increase the collective identity of women as members of a larger group and thereby hasten the empowerment processes. ITfC is now encouraging the Sangha women to compeer the radio talks.

ITfC handled the initial phase of radio broadcast, as the functionaries of MSK took time to grasp the potential of this media in supporting its activities. Now the MSK functionaries are forthcoming with ideas for the programme²⁷

Video Programmes: Ten videos have been produced so far. Issues pertaining to local self- governing bodies (on the three Standing Committees of the Grama Panchayat)²⁸,

²⁵ This initiative has been supported by the Common Wealth Education and Media Centre for Asia-Common Wealth of Learning.

²⁶ Radio broadcast is a regular feature on Monday nights at 9 pm and a repeat broadcast on Tuesday mornings at 9 am

²⁷ During December 2005, an understanding was reached on the sharing of roles and responsibilities between MM and MS on the programmes, with the result MSK also would generate ten programme ideas per month at their monthly meetings.

²⁸ Karnataka Panchati Raj Act stipulates forming of three Standing Committees: Production Committee, Social Justice Committee and Amenities Committee at the Grama Panchayat.

issues of alcoholism, gender related issues, leadership and importance of strengthening the Federation, awareness on health related facilities and health functionaries-are some of the issues that are covered in the video films. The films have been shown to women and Kishoris and others at different forums, at the meetings of the Federation and the Sangha.

Videos are for specific audience and cover the immediate priorities of MS. Visual content and media is to aid the process of empowerment. MM feels that videos could be used as a stand-alone tool too- “a stand –alone training tool, a medium of self expression, a mechanism of identity building. A record of organizational history, a peer-to-peer communication vehicle, a lobbying platform for representing issues to government officials.”²⁹

Discussion that follows the screening of the film helps in information dissemination and on facilitating knowledge-building processes. ITfC is placing video production in the hands of the women, with involvement of Sangha women, Sakhis and the volunteers.

Tele centre component:

MM focuses on situating the tele centres as an ICT strategy that improves a community’s access to knowledge and information regarding their rights and entitlements. The centre offers computer facilities and is supported by the trained Sakhi. Sakhi gathers information from various departments on schemes and programmes and makes it available to the community.

The telecentre is also providing the meeting ground for Sangha women. It also provides a place that facilitates the visits of the officials to the village.

²⁹ Reference: December 2006, MM, IT for Change

8. Capacity building

Efforts have been made by ITfC to build the capacities of MSK functionaries, Kishoris, EC members of the Federation and the Sakhis.

The formal training component for the MSK functionaries includes training in computer basics and use of Internet and also Radio and Video workshops. 25 classes on fundamentals of computer, and 10 follow-up classes have been conducted, since September 2006. Some of the functionaries are also taking up classes on a one-to-one basis.

Radio programme production basics and participation skills for MSK women started much earlier—in December 2005. Video Workshop: Orientation into production processes, sensitisation to processes, with hands on training have also been a part of the capacity building exercise.

The slots in radio programme given to MSK functionaries also helps in building their capacities. The improvement in the presentation skills, over time, is a visible sign of the capacities being built. And the women themselves acknowledge this. This is an informal training method which would enable MSK women to use the skills in the production of such programmes elsewhere.

MSK has been conducting monthly camps for Kishoris, training in various skills and in behavioural and attitudinal changes—at Mysore and also at the Taluk centres. This is captured as films and as audio recordings by ITfC, this not only becomes knowledge processes for the Kishoris when played back to them but also act as powerful mechanisms of thinking for Sangha women/mothers when they view this giving them an insight into the lives and aspirations of their children.

Formal trainings for the Federation members have been restricted to trainings on RTI Act. Discussions and interactions with ITfC have become knowledge sessions that build capacities of the EC members. The EC members are actively involved as members of the Radio Committees which decides on the concepts and story line of radio programmes.

The training of the Sakhis is a continuous and elaborate process. Sakhis are trained in computer skills for a period of six months at ITfC, Mysore. Their skills are continuously upgraded too.³⁰

³⁰ Women of the Sangha have been building Sakhi's capacity by taking her to various departments and by showing them how to interact with the officials.

9. Implementation Challenges & limitations

Challenges in implementation:

The programme has suffered setbacks due to several constraints. After completing the village selection and entry processes, Madapura and Kadapura villages were selected; ICfT was compelled to stall setting up of NMK. These two villages were selected in consultation with MSK but after a few visits, ITfC found that the orientation of the Sangha women were not sufficient to run and sustain the NMKs.

The other constraint has been the change in Sakhi. In Bannikuppi, after orientation and training, the Sakhi refused to work at NMK as her parents objected to it. Further processes had to be postponed in this village till a new person was trained to be a Sakhi.

At times, ITfC has found it difficult to find a neutral place for orienting the community and for enabling discussions. In Nallithalapura, the conflict between the SCs and the STs restrained dialogue and orientation processes, thereby prolonging the time taken for establishing NMK.

In Rajegowdana Halli, the conflict between the Dalit and the other caste groups has taken such dimensions that the Dalit women refuse to come to the Resource Centre. The reach of NMK is therefore restricted to two of the four Sanghas in the village, two each of MSK and Stree Sakhti. As of now, the women groups of MSK are accessing the NMK³¹. The household survey also got delayed because of the caste conflicts in this village.

Lack of infrastructure has also created severe constraints in establishing and running of NMK at Bannikuppe, the Community Hall is half completed; the decision to build the hall was taken two years ago by the President of Grama Panchayat but has been stalled because of the change in leadership.³² NMK cannot be housed at a residence, even the one's taken on rent, as family and personal conflicts and biases deter all women from participating.³³

The challenge is also one of bringing on board the Federation members. ITfC first started work with the Sanghas in order to encourage second line of leadership. A two-way intervention is said to have been attempted, with the result ITfCs interactions with the Federation is recent.³⁴

The limitations:

The limitations include slow response from MSK functionaries in selecting five more villages for starting NMKs³⁵ and also the frequent changes in the staff of MSK and

³¹ This is also indicative that the MSK programmes are not targeted to reach only the lower caste women.

³² The Karnataka Panchayati Raj Act allows for a change in the Presidents once in two and half years time. Ref: The Karnataka Panchayati Act, 1993

³³ This was apparent at the time of field visit to Chamanhalli Hundi Halli.

³⁴ The reason given by ITfC is also one of changing leadership- elections to EC are held every year, with the result the members do not get enough time to grasp ICT concepts. But more often the same EC members continue to function for more than a year. There are many who have been EC members for more than 5- 6 years.

³⁵ ITfC has a target of starting 10 centres by the end of March 2008

shortage of staff especially the Community Resource Persons. Less frequent visits of staff to the villages have deterred the ITfC processes. Also, as made obvious from above, the suggestions and selection of villages made by MSK do not always match with the field realities.

All the Sanghas of MSK and all of the women of the Sanghas are not on par. Some of the groups have had very limited exposure to the concepts of empowerment, this has been restricted to two –day training programmes at the Taluk on the six committees of MSK. This restricts the ability of women to grasp ICT components and processes.

10. Sustainability

The concept of sustainability for MSK is one of federating the Sanghas and later on forming Resource Centres. The concept of sustainability of MM is also one of ensuring that the MM processes and NMKs– sustain by themselves after the implementation period of the project is over. Though the goal of both the projects is the same, it is apparent that the MSK groups and the Federations would sustain- with or without ICT Resource Centres. MSK considers that ICT could be one of the tools that would empower women and not THE TOOL of empowerment.

The functionaries of MSK are unable to say whether the NMKs would remain functional in the years to come. They are of the opinion that if women by themselves had contributed – for e.g., monetarily and /or in organising televisions for viewing the CDs, in this case- the ones prepared by ITfC, the programme would have been more successful. Their apprehension is one of being unable to involve fully in this initiative due to inadequate funds and shortage of staff.³⁶

ITfC is making serious efforts at building up sustainable centres- sustainable in monetary terms- and in building up community ownership of the programme.

One of the first aspects of covering the monetary component of sustainability is that of paying Rs. 1000 to the Sakhi. This cost is now borne by ITfC, the other costs include electricity charges (Rs. 100/-), general maintenance (Rs. 1300 for servicing, stationary etc), travel of Sakhi Rs. 120/- or more, all this would add up to roughly Rs. 2500 (including Sakhi's salaries) in a month. Expenditure would also be incurred annually towards the maintenance of computers and other machinery.

ITfC is optimistic that the community, the officials and the elected representatives, would use the services available at the Centre by paying for it. The Block Education Officer of Hunsur has resolved to use the Data Entry facilities available at the centre. The headmasters of various schools and the GP office are also being approached to avail the facilities. With broadband connection, Internet could be accessed when the results of the public exams are announced.

Different (other) options are also being checked by ITfC- one is of enabling digital photography at the resource centre. Passport size photographs are needed for various purposes- applying for jobs, schemes and many more. Sakhis will be trained in photography. ITfC is also experimenting with the concept of using mobile technology that would enable women to maintain the Sangha accounts ³⁷ Manpower can be substituted by technology: As of now, the savings and credit accounts of a Federation needs two persons to work for thirty days. Technology can do this in a shorter time and ensure that the honorarium amounts (given to the resource persons) remains with the

³⁶ They fear that the centres may become like the Adult Education Centres that are non- functional due to lack of fund flow from the GOI, lack of political will to support the centres and the community's indifference in maintaining the centres. The Adult Education Centres called the Continuing Education Centres are located in villages and serve a population of 2500.

³⁷ Of the 310 Sanghas in Mysore, 59 (formed by STs) have thrift and credit as one of the activities. MSK is of the opinion that only thrift and credit groups cannot host a programme like this, the groups should have imbibed concepts like ownership, empowerment.

Federation. Dialogues are on with other communication channels like Reliance (phones), for supply and sale of mobile currency cards via NMKs.

The process of using the NMKs is on, instances are cited wherein the headmaster of Hosavarachi village has used this facility to get the question paper printed. The Resource Centres are also getting remuneration by way of charging for computer training offered to the children. So far, 160 children have learnt fundamentals of computer from this initiative (40 from Athiguppe, 20 from Hosavarachi and 80 from Chamanahundi) and many more are learning.

11. Replication

As per ITfC, scalability and replicability aspects have been built in this initiative. MSK functionaries from other districts in Karnataka have been showing an interest in starting this initiative by approaching ITfC and the State Office of MSK. MM can be scaled up in areas in which MSK works.³⁸ The time span needed to install and operationalise ITC would be shorter as ITfC has gained expertise in developing radio, video and other production modules that could be used. In a time span of 4- 5 years, the ICT components could get operationalised.

A word of caution, development issues of this kind are sensitive and influenced by a host of socio- cultural factors and would have different impacts and implications elsewhere. MSK functionaries feel that such an initiative is more difficult to be implemented in northern Karnataka districts, the complexities in socio-cultural environment and skewed gender imbalance in this region would make it more difficult for this programme to become effective.

Can this experiment be replicated elsewhere– in other women empowerment programmes started either by the government³⁹ or by the NGOs.⁴⁰ It can be but only if the request comes from the women's groups.

³⁸ The 11th Plan of GOI has endorsed that ICTs would be imbibed in MS concepts.

³⁹ Stree Sakthi (women power) programme is another women empowerment programme started by the GOK in 2000.

⁴⁰ There are many NGO initiatives. One of scale and magnitude comparable to that of the Government would be that of Myrada.

12. Project outcomes

Technology Outcomes:

Exposing women to the use of various technological possibilities and setting up of Resource Centers have been positive outcomes of MM.

Radio programme, by far, seems to be a successful programme. A request for starting of more Sanghas from other villages and districts is the proof for its wide coverage and effective functioning.

Video programmes are yet to benefit the women fully as most of the centres are yet to start full-fledged viewing. However, those of the women who have viewed films made by ITfC consider this to be an effective means of communication; women show more interest in viewing than listening to classroom lectures.

The youth and children have benefited from computer learning, which are offered in the vicinity with affordable fee structure. Two women of the Sangha from Athiguppe and two from Hosavarnchi have dabbled with the computer, using the paint option to draw houses and fill them with colours, thus giving shapes to their dreams.

Another positive outcome of MM has been the documentation. MM works with a strong focus on research and documentation and this would help future projects.

Social and empowerment outcomes:

Women have gained confidence in using simple technology. The positive aspect seems to be one of identity created for the women within the community. Often ignored, women like the recognition that they have been receiving post- radio broadcasts. Identification has more significance as it denotes being known as someone “knowledgeable”. This has a broader connotation than the identity received as being a member of the Sangha (which has so far been restricted to few and only to women). Relatives also listen and appreciate women.

The other important aspect is that some of the women feel that a process of their inclusion into the main stream has begun, with public recognition by radio broadcasts and the community accessing the Centres started by them, they feel that they are becoming an important part of the community.

The NMKs have also created a platform that brings together women from different Sanghas/collectives. It has been observed elsewhere ⁴¹ that various GO and NGO

⁴¹ The Karnataka Urban Infrastructure Development Corporation interweaved poverty alleviation components with that of infrastructure for an ADB supported initiative in urban Karnataka (1996). Forming and federating SHGs was a part of the poverty alleviation component. With the acceleration of SHG process, many NGOs and others too- started SHGs, which lead to breaking women into different groups, creating different identities. Ref: India: Promoting Urban Social Development through Self Help Groups in Karnataka. A case study from the ongoing evaluation of the Karnataka Urban Infrastructure Development Project in India

initiatives (of forming and helping women groups) have been depleting the solidarity of women. Mahiti Kendras have become focal points where the women of different collectives converge and use the resource centre facility. This is a positive outcome, though at present it seems to be suffering from teething problems.⁴²

ICT interventions have rejuvenated discussions of the Sangha, thereby fulfilling one of the goals of MM. There is more enthusiasm to conduct Sangha meetings- 'hemme, hurupu' (pride and enthusiasm) to do more programmes.

But whether the goals of empowerment are being met is a question, if empowerment means increased roles in decision making processes. For the women of the Sanghas, empowerment denotes gaining boldness, being able to contact and converse with the officials and being able to move around. They also perceive a change in their attitude- to educate children, ensure that child marriages are not encouraged. But how much of this is because of ICT remains a question. The quantum of change in empowerment process that is because of introduction and use of ICT is difficult to be assessed

The empowerment process has a long way to go before power shifts or change in knowledge balance is noticed. New relationships that would change power equations at the village- via Internet connections (discussion on schemes, discussion on ailments, share ideas with others at the district etc) are yet to take place. RTI is being used now and help line is yet to take off.

On the negative side, some of the women at the grass roots feel that this is additional work and do not feel that this is their programme. They feel that their job is only to "maintain" the centres.

⁴² ITfC functionaries were called to resolve conflict and to clear the misunderstanding that has arisen between the members of MSK and Stree Sakhti Sanghas at Chamanahalli Hundi

13. Key Lessons Learnt

The request for ICT should have come from the women groups. Movements like this grow because of the bottom- up approach. But ITC would never have been a request from these groups. Preparedness to ask for this technology should have been taken up by MSK, by way of exposure to ITC.

Since MM is a sustainability concept, it should have been interwoven with the activities of the Federation. Many of the Sanghas are started by the EC member of the Federation, on request by women. The functionaries of MSK do not visit all the villages but send information on meeting dates to the members of the Federation. The EC member also facilitates implementation of MS concepts.

The Federation should have been involved from the very beginning of MM initiative, as the ownership and responsibility of running this will have to rest with the Federation for effective implementation and for sustainability. As they are now, the Federation cannot take the responsibility of running the resource centre. ITfC is however planning to develop Taluk Hubs that the Federation would access and own.

One view is that the Sakhi should have been recruited and paid by the Federation. Though the process of recruitment is ensured as a community initiative, since ITfC pays her salary, she is considered at present as an employee of ITfC.

The meshing of the two organisations the one, which forms the base, and the one that introduces the ICT concepts should be a well thought out strategy.

14. Appraisal & Recommendations:

MM is a pilot initiative and has been in operation since 2005. For an experiment of this kind, a longer period of gestation is needed before it is evaluated.⁴³ The project is still in the process of being understood, the technological processes are being set up in many of the places and those, which have been established, are less than two years old. And even in this, many of the components are yet to be placed. For e.g. only three television sets have been given to the Sanghas so far. All of the Resource Centres, which have been set up, have not become operational and some are yet to take off- in Nanjungud Taluk the resource centers have not been established. As said by one of the MSK functionaries, “now the thinking has started in this direction” (of ICT). It would take a minimum of five years for the processes to run as full-fledged components. However, the question that can and need to be addressed now is whether measures of this kind can reach the objective with which they have started – that of nurturing and encouraging grassroots women to be autonomous agents of change⁴⁴.

The process of empowerment is a movement and does not fit into a programme mode. Revolutionary changes cannot be expected, within a span of time, especially in a society that is ruled by patriarchal norms. Many experiments are being done with women collectives, as they are best suited for introducing programmes of this kind; women feel proud to own something new. The concern is one of women collectives becoming more and more vulnerable as they provide fertile grounds for various experiments.

Which of the organisation will further facilitate absorption of change for the women and take the ICT concepts forward is to be seen. ITfC is building capacities of MSK to continue this, with training in producing videos and the like. Acceptance of ICT, integrating its concepts and owning up the programme by MSK becomes necessary for furthering the processes (of ICT). But the implementing unit of MSK at Mysore has not been adequately oriented to accept this project. MSK functionaries were not taken on board when the project started. The preparedness of the project should have concentrated on orienting the MSK staff, involving them in preparing the Action plan and more importantly, imbibing the skills of computer learning. Initially, the women of the Sanghas were taught what the functionaries of MSK did not even know. The decisions of the State Unit of MSK relating to MM did not “trickle down” to the district. There have been no guidelines given to the District Unit for implementing this project⁴⁵

The functionaries of the district unit of MSK have found it difficult to comprehend technology when introduced. They and the EC members of the Federation had felt that the women were not in a position to receive inputs on technology. They also felt that the process orientation methods are time consuming, slow and do not find a target approach of establishing ten centres in a year’s time appetizing. But with time, the district unit is slowly accepting the intervention and has been contributing concepts/issues to the production of video films and radio broadcasts. Now, dialogues and interactions have

⁴³ The project period was from September 2005 to September 2007 and has been extended to March 2008.

⁴⁴ ITfC plans to conduct Endline survey, which will assess the impact comparing data with baseline on indicators like health, knowledge, information, use of ICTs. Etc.

⁴⁵ One of the functionaries, interviewed for this project, said that MKS has specific guidelines to be followed for every programme but for ICT, this has not been forthcoming.

started on various issues between the MSK and ITfC and also between MSK and the EC members of the Federation.

ITfC claims to have taken a proactive role to engage MSK in all levels of the telecenter component. So far, the telecenter concept is said to have been a highly collaborative process, with input from MSK. MSK was involved in agreeing on the criteria to select villages for locating the telecenter, the concepts of MM are discussed at the monthly meeting/s. MSKs functionaries' have also been taught computer skills but frequent changes (of staff) and lack of time to gain hands-on- expertise have deterred their progress.

MM claims that they have allowed MSK to be largely equal partners in the process from the start, that all decisions are not made at the MM node, and multiple nodes of decision making exist⁴⁶ But the two organisations have remained separate, a few of the functions are shared but way of funds and functionaries the two organizations have not converged. Some of the functions that MSK does- resolving conflicts, mobilising women – are being done by ITfC. Role clarity is important in future interventions of this kind.

The functionaries of MSK are of the opinion that they could have owned the processes, if they had experienced it. They feel that the programme of ICT should have been with MSK, so that the concepts of technology are imbibed in all of MSKs programme. But then the project would have suffered from problems of implementation that MSK often faces in terms of human resources- shortage, frequent changes and slow recruitment.

ITfC points to MSKs processes reaching a stalemate. MSK functionaries do not subscribe to this and reason out that their 17-year-old initiative would not have withered if ICTs were not introduced. They also feel that since MM is a sustainability concept, it should have been interwoven with the activities of the Federation as it is the EC women who are actively engaged in taking the movement of empowerment forward and sustaining MSKs efforts. ITfC is now keen on starting Taluk Hubs which the Federation women can access and own. To make the Federation own the process, one way could have been recruiting the Sakhi via the Federation. At present, the process of recruitment of Sakhi is ensured as a community initiative, but as ITfC pays her salary, she is considered as an employee of ITfC.

The Sangha women, in the villages selected for the pilot, have been the direct beneficiaries of the programme. But this does not mean that all the 15 to 20 members of every Sangha are equally benefited. The take off points of learning and adopting are different for different women (as it would be for men too). Also, the 17 years of experience of MSK in building Sanghas and Federations have had effects in terms of creating awareness and increasing boldness.⁴⁷ The quantum of change introduced in the lives of women by ICT is difficult to fathom.

Also, is the quantum of change proportional to the investments made? A Cluster Resource Persons who manages 25 villages and in the process manages 25-30 Sanghas gets Rs. 3500 as salary per month. The expense of her travel to the villages is an

⁴⁶ December 2006, MM, IT for Change

⁴⁷ It is beyond the scope of this study to discuss the impact of MSK. It is suffice to point out that the MSK Sanghas are regularly evaluated as a matter of internal policy.

additional expense that is paid on actual. The investments made to introduce ICT, compared to this, are far greater than this.

Initiatives of this kind should have come from the women's groups. It is an accepted norm to ensure that the requests of any kind- starting of micro-enterprise, request for bank linkages etc-is always expressed by the collectives of women. The functionaries of MSK are of the opinion that the Sangha women would never have expressed any interest to start ICTs as their exposure to it has been minimal. The first step perhaps should have been to create awareness among women on this and slowly build up a tempo that would motivate women to express an interest in starting such initiatives. This would go a long way in sustaining the project.

The vastness of the spread of MSK provides scope for MM to scale up its activities within this canvas, but a judicious decision would be to wait till the goals of MM-developing Resource Centre strategies, establish a digital centre for women collectives and open Sangha Shale/s are reached and well established in Mysore. The advantage of learning here and having developed ICT modules are in favour of ITfC.

A brief note on methodology:

Apart from collecting and analysing data from secondary sources of information, three NMKs were visited during the course of the fieldwork. Radio programme that was broadcast and the discussions that followed were also observed. Some of the videos produced by NMKs have been viewed.

Interactions were held with the field functionaries of MSK – group interactions to get an insight into the project, interactions with key personnel of MSK and one-to-one interaction with the ex- coordinator of the district unit to verify some of the data.

Functionaries of ITfC were met formally at the project office –initially to get an insight and later group discussion was held with some of the project staff. Two of the Sakhis were also interviewed.