

Impact of e-choupal on Information Empowerment of Rural People of Rajasthan

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ABSTRACT

ITC's e-Choupal is internet kiosk, village gathering place and e-Commerce hub all rolled into one. It caters to the information needs of the farmers at their doorstep by bridging the information and service gap of rural India. It also established a low-cost fulfillment system focused on the needs of rural India, which helps in mitigating rural isolation, create more transparency for farmers, and improve their productivity and income. e-Choupal provides information on agriculture, health, insurance and education. The effectiveness of these services depends upon how well they are being known by rural people. Thus the present research was designed to study the knowledge of rural people about e-Choupal and its services. The present study was conducted in four districts namely Ganga Nagar, Kota, Bharatpur, and Chittorgarh of Rajasthan. Two Panchayat samities from each district and two villages from each Panchayat samiti were selected on random basis. For studying the impact, one village from each selected district, where e-Choupal is not functioning was selected. The sample consisted of 160 women and 160 men users and 40 women and 40 men non users of e-Choupal. Personal interview technique was used for collecting data. The data were analyzed by using frequency, per centage, mean per cent score and Z test. The findings of the study clearly indicated that users (13.4, 26.0, 58.1, 71.5, 81.9 MPS) had more knowledge than nonusers (0.0, 12.7, 35.3, 42.9 MPS) in all the five services i.e. agriculture, insurance, health, education and entertainment. Thus the e-Choupal has made significant impact in terms of information empowerment of rural people.

Key words: e-Choupal; Information empowerment;

The villages epitomize the soul of India. With more than 70% of the Indian population living in rural areas and rural India reflects the very essence of Indian culture and tradition. A holistic development of India as a nation rests on a sustained and holistic development of rural India. Rural areas are often characterized as information poor and information provision has always been a central component of rural development initiatives. The rural people typically lack access to information vital to their lives and livelihoods. Thus information and communication activities are a fundamental element of any rural development activity (Patil *et. al*, 2006). For accelerating the development process there is a need to rethink about the alternate means of technology transfer. Information technology has the capability to bridge the gap between the have and have-nots. ITC (Indian Tobacco Company) initiated e-Choupal project to empower rural people of India in 2000. e-Choupal aims to provide rural people ready access to specific real time information and customized knowledge to rural

people in their native language. By doing so, e-Choupal wants to improve the farmers' decision making ability, thereby helping them to better align their farm output to the projected demand in Indian and International markets. The e-Choupal system comes from bridging the information and service gap of rural India. Services which are provided under the umbrella of e-Choupal are agriculture, health, insurance, education and entertainment (www.echoupal.com). The effectiveness of these services depends upon how well they are being known by rural people. Thus, the present research was designed to study the knowledge of rural people about e-Choupal and its services.

METHODOLOGY

The study was carried out in four purposively selected districts namely Ganga Nagar, Kota, Bharatpur, and Chittorgarh of Rajasthan where e-Choupal is in operation. Two panchayat samities from each district and two villages from each panchayat samiti were

selected on random basis for the purpose of investigation. The sample consisted of 160 women and 160 men users and 40 women and 40 men non users of e-Choupal. Thus, the total sample was 400 rural people. Interview technique was used to collect data from the respondents. The data were analyzed by using frequency, per centage, mean per cent score (MPS) and Z test.

RESULTS AND DISSCUSION

Knowledge is the most important component of behavior. It plays a major role in the covert and overt behaviour of the human beings. It can enable them to take certain action in accepting new things. Hence efforts were made to know how far rural people were aware about the objectives and services provided through e-Choupal , has it helped them to avail the benefits of the information by means of improvement in agriculture or health condition etc.

The broad areas viz., general information about e-Choupal and e-Choupal services i.e. agriculture, insurance, health, education, entertainment and other services have been identified and knowledge of the respondents was judged in these areas.

Knowledge regarding basic information about e-Choupal : e-Choupal is an initiative of Indian Tobacco Company (ITC) Limited to link directly with rural people for the purpose of their development. ITC Limited has established computer and internet access in rural areas where the farmers can directly negotiate the sale of their crop with e-Choupal . The computer and internet access at these centers enable the farmers to obtain information on agriculture, insurance, health, education and entertainment. This helps farmers in improving the quality of produce, and also helps in improving their standard of living.

Data in Table 1 indicated that all the users (100%) knew the name of the project correctly i.e. e-Choupal,

a place, where they gather current information and knowledge without paying anything. Most of them (90%) also knew that e-Choupal was started in their vicinity since 2004 (Ganagnagar, Kota and Bharatpur) and 2005 (Chittorgarh). All the men users and 96.9 per cent women users knew that the *Sanchalak* is the main operator of e-Choupal at village level. With respect to the objectives, 86.9 to 100 per cent users were able to tell that e-Choupal helps to catalyze rural transformation, alleviate rural isolation, create more awareness for rural people and improve their productivity and income. All the users (100%) also expressed that e-Choupal was running for the benefit of rural people. The main reason for possessing very good knowledge about e-Choupal was that they were all users and availing some of the services regularly.

In case of non-users, none of them were aware about all the basic information of e-Choupal except one i.e. the rural people are beneficiary of e-Choupal which was known to 10 per cent of men. They never heard about e-Choupal from any source is the only reason for poor knowledge of non-users.

Knowledge regarding agriculture service of e-Choupal: In e-Choupal, the agriculture service gives more control over their choices, a higher profit margin on their crops and access to information that improves their productivity. In this service, e-Choupal gives information regarding improved agronomical practices of wheat, weather forecast, market prices of agriculture products etc. Besides these information they were also exposed to *Choupal Pradarshan Khet* to show the production potentiality of different crops. The concept of e-Choupal hub has also been introduced in order to facilitate farmers in marketing of agriculture products as well as key inputs for agriculture.

Perusal of Table 2 depicted that majority of the users (89.1% and 85.6%) had knowledge about daily

Table 1. Knowledge of the respondents about basic services of e-Choupal (N=400)

| Component | Users | | | Non-users | | |
|--|---------------------------|-----------------------------|-----------------------------|--------------------------|----------------------------|----------------------------|
| | Men (n=160) No. (%) | Women (n=160) No. (%) | Total (N=320) No. (%) | Men (n=40) No. (%) | Women (n=40) No. (%) | Total (N=80) No. (%) |
| Name of the project | 160(100.0) | 160(100.0) | 320(100.0) | 0(0.0) | 0(0.0) | 0(0.0) |
| Starting year of e-Choupal | 150(93.8) | 138(86.3) | 288(90.0) | 0(0.0) | 0(0.0) | 0(0.0) |
| Starting year of e-Choupal | 150(93.8) | 138(86.3) | 288(90.0) | 0(0.0) | 0(0.0) | 0(0.0) |
| Operator of e-Choupal at village level | 160(100.0) | 155(96.9) | 315(98.4) | 0(0.0) | 0(0.0) | 0(0.0) |
| Objectives of e-Choupal | 160(100.0) | 139(86.9) | 299(93.4) | 0(0.0) | 0(0.0) | 0(0.0) |
| Beneficiaries of e-Choupal | 160(100.0) | 160(100.0) | 320(100.0) | 4(10.0) | 0(0.0) | 0(0.0) |

weather forecast and market rates for selling of produce from e-Choupal. In an informal discussion with users they expressed that it is the only source which provides information of district weather and local and international market prices of agriculture commodities. They stated that localized weather information is presented on selected region within a 25 kilometer range. e-Choupal's weather information is intelligently coupled with advice on the activities in the agricultural lifecycle. They further expressed that accurate market price knowledge and market trends helped them to decide when, where and at what price to sell. The non-users were totally ignorant about these services of e-Choupal. In support to such findings *Annamalai (2003)* stated that weather is a very popular section on the website of e-Choupal because it provides localized weather information at district level and advisories were also available along with weather forecast. One farmer expressed that prior to e-Choupal, unreliable weather information resulted in prematurely planted seeds that were washed out by early rains, on the other hand the availability of accurate rain information had prevented losses up to more than half of the grain crop.

With regards to the knowledge of the respondents about soil testing, It was found that more than half of the users (59.4%) knew about the correct method of taking soil sample and considerations should be taken in collecting soil sample for soil testing. They mentioned that sample should not be taken from dead furrows, wet spots, areas near bund, trees, manure heaps and irrigation channels. They further stated that more and separate soil sample should be collected for large land. In case of non-users only 17.5 per cent non-users had knowledge about soil testing service of e-Choupal. The

results are supported by the study conducted by *Solanki (2001)* who found that beneficiaries (50%) of central sector scheme "Women in Agriculture" had more knowledge about soil treatment as compared to the non beneficiaries (4%).

Data in the table further indicated that 75.3 per cent users and 57.5 per cent non-users had knowledge about agronomical practices of wheat crop which includes improved varieties of seed, right time of sowing, recommended seed rate, number of irrigation required, recommended dose of farm yard manure (FYM), Urea and di-ammonium phosphate (DAP) and method of weed control.

Regarding harvesting and storage of wheat crop, 96.6 per cent users as well as 92.5 per cent non-users knew about the right stage of harvesting the crop and ways of safe storage of wheat. They mentioned that Neem leaves and celphose used for safe storage of wheat. They also had knowledge about its correct dose (2 tablets per ton of wheat). As per the discussion with users, it was found that the information provided on e-Choupal website regarding farming practices was almost similar to what they were practicing thus the non-users also had good knowledge about these aspects.

Choupal pradarshan khet (CPK) is path breaking initiative of e-Choupal that demonstrates production potentialities of improved agricultural technologies to the farmers. This initiative also provided agri extension services which are qualitatively superior and involves pro-active handholding of farmers to ensure productivity gains. e-Choupal hub is a place where farmers come to sell their produce and buy agri inputs. It was encouraging to note that all the users (100%) knew about *Choupal Pradarshan Khet* (CPK) and e-Choupal hub, its role

Table 2. Knowledge of the respondents about agriculture service of e-Choupal (N= 400)

| Component | Users | | | Non-users | | |
|---|---------------------------|-----------------------------|-----------------------------|--------------------------|----------------------------|----------------------------|
| | Men (n=160) No. (%) | Women (n=160) No. (%) | Total (N=320) No. (%) | Men (n=40) No. (%) | Women (n=40) No. (%) | Total (N=80) No. (%) |
| Weather forecast | 160(100.0) | 114(71.3) | 274(85.6) | 0(0.0) | 0(0.0) | 0(0.0) |
| Market rates of crops | 160(100.0) | 125(78.1) | 285(89.1) | 0(0.0) | 0(0.0) | 0(0.0) |
| Soil testing | 134(83.8) | 56(35) | 190(59.4) | 10(25) | 4(10) | 14(17.5) |
| Improved agronomical practices of wheat | 135(84.4) | 106(66.3) | 241(75.3) | 28(70) | 18(45) | 46(57.5) |
| Harvesting and storage of wheat | 155(96.9) | 154(96.3) | 309(96.6) | 38(95) | 36(90) | 74(92.5) |
| Meaning of Choupal | 160(100) | 160(100) | 320(100) | 0(0.0) | 0(0.0) | 0(0.0) |
| Pradarshan Khet | | | | | | |
| Role of e-Choupal hub | 160(100) | 160(100) | 320(100) | 0(0.0) | 0(0.0) | 0(0.0) |

and importance as most of them had utilized these two services. Knowledge of the non-users was nil in these two aspects as they were not aware about e-Choupal .

The findings were in conformity with the *Annupindi (2003)*, who concluded that most of the rural people were aware of agriculture services under e-Choupal which had benefited them by providing more accurate and wide range of information related to crop and market price and trends.

Knowledge regarding Insurance Service of e-Choupal : The concept of insurance can simply be stated as a contract of indemnity or an assurance to a person, group or a body to indemnify a specific damage to him or to the property and assets owned by them upon occurrence of an event. Insurance products have been designed to deal with rural cash cycle. As an intermediary, ITC has brought a network of insurance companies, bank and microfinance entities to rural areas which can help rural people in crucial situations and to recover the losses due to natural disasters. Generally in rural areas, people lack knowledge about insurance services. The e-Choupal has tied up with LIC, ICICI and TATA AIG for life, IFFCO, TOKYO and National insurance for selling insurance policies. e-Choupal also provides information about best insurance policies for the farmers in detail. Under insurance service of e-Choupal the farmers were provided with an information regarding various insurance policies, mode of payment of premium, advantages and duration of insurance policies and information about insurance companies.

Regarding insurance policies given under e-Choupal, it was evident from Table 3 that 80.9 to 100 per cent users knew about life and weather insurance while 65 per cent had knowledge about vehicle insurance. Only 34.4 per cent users (including men and women) were aware about health insurance. Women users (30%) had comparatively less knowledge than men (68.8 to 100%) about the vehicle and health insurance. Whatever knowledge women possessed about health and vehicle insurance, they acquired from male members of their families. None of the non-users were aware that e-Choupal provided various insurance policies.

Majority of men (95%) as well as women (71.9%) users knew that the premium of policies can be paid monthly, quarterly, half yearly or yearly. They also had knowledge about single premium. It was found that

though the non-users were not aware about the insurance services of e-Choupal however they had knowledge regarding mode of payment of premium as applicable in insurance policies. Only 45 per cent men and 12.5 per cent women non-users had an idea about mode of payment of premium.

Further it was found from the discussion with users that majority (62.8 – 96.6%) had knowledge about the benefits of life, vehicle and weather insurance. They were able to tell about the risk cover, partial withdrawal, maturity, loan and death benefits of life insurance. They also knew that claim can be received after damaging of crop (due to natural disaster) and vehicle (due to the accidents as well as if vehicle is stolen). It is clearly seen from the table that none of the women user knew about advantages of health insurance whereas 61.3 per cent men user knew about its benefits. This policy has been recently added in e-Choupal , thus women users did not know anything about it. Regarding advantages of vehicle insurance, only 30 per cent women users knew about its benefits as compared to 95.6 per cent men users. Less concern for vehicles was the main reason for less knowledge of women users about benefits of vehicle insurance. Further it was found that all the men users (100%) knew about the duration of weather insurance (depends upon the maturity period of crop) and vehicle insurance (one year) while only 45.7 per cent of them knew about the duration of health insurance as they did not have much knowledge about health insurance.

In case of women users, only duration of weather insurance was known by good number of women i.e. 91.3 per cent as all of them got their crops insured. Regarding knowledge about insurance companies, all the men users (100%) were aware about LIC whereas some of them (21.3 to 24.4%) knew about ICICI, Bajaj Alliance, IFFCO TOKIO, National Insurance, Oriental Life Insurance and Reliance. Very few women users (10.6%) knew about LIC only. The reason for good knowledge about LIC might be that LIC has had a long history of selling life insurance policies in rural areas, to the extent that life insurance is generically referred to as LIC. In case of non-users, very few of them (5 – 32.5%) knew about the details of various insurance policies like benefits, duration and mode of payment of different policies provided through e-Choupal. They acquired this knowledge from insurance agents.

Majority of the respondents (85.6%) had knowledge about Kisan Credit Card that it is a scheme

Table: 3 Knowledge of the respondents about insurance service of e-Choupal (N=400)

| Various insurance policies given under | Users | | | Non-users | | |
|--|---------------------------|-----------------------------|-----------------------------|--------------------------|----------------------------|----------------------------|
| | Men (n=160) No. (%) | Women (n=160) No. (%) | Total (N=320) No. (%) | Men (n=40) No. (%) | Women (n=40) No. (%) | Total (N=80) No. (%) |
| <i>e-Choupal</i> | | | | | | |
| Life insurance | 140(87.5) | 119(74.4) | 259(80.9) | 0(0.0) | 0(0.0) | 0(0.0) |
| Vehicle insurance | 160(100.0) | 48(30.0) | 208(65.0) | 0(0.0) | 0(0.0) | 0(0.0) |
| Health insurance | 110(68.8) | 0(0.0) | 110(34.4) | 0(0.0) | 0(0.0) | 0(0.0) |
| Weather insurance | 160(100.0) | 160(100.0) | 320(100.0) | 0(0.0) | 0(0.0) | 0(0.0) |
| Mode of payment of premium | 152(95.0) | 115(71.9) | 267(83.4) | 18(45.0) | 5(12.5) | 23(28.8) |
| <i>Advantages of</i> | | | | | | |
| Life insurance | 128(80.1) | 115(71.9) | 243(75.9) | 24(60.0) | 2(5.0) | 26(32.5) |
| Vehicle insurance | 153(95.6) | 149(93.1) | 201(62.8) | 16(40.0) | 3(7.5) | 19(23.8) |
| Health insurance | 98(61.3) | 0(0.0) | 98(30.6) | 15(37.5) | 3(7.5) | 18(22.5) |
| Weather insurance | 160(100.0) | 48(30.0) | 309(96.6) | 4(10.0) | 0(0.0) | 4(5.0) |
| <i>Duration of</i> | | | | | | |
| Health insurance | 73(45.7) | 0(0.0) | 73(22.8) | 5(12.5) | 0(0.0) | 5(6.3) |
| Vehicle insurance | 160(100.0) | 48(30.0) | 208(65.0) | 16(40.0) | 0(0.0) | 16(20.0) |
| Weather insurance | 160(100.0) | 146(91.3) | 306(95.6) | 4(10.0) | 0(0.0) | 4(5.0) |
| Kisan Credit card and its advantages | 132(82.5) | 87(54.4) | 219(68.4) | 20(50.0) | 10(25.0) | 30(37.5) |

to access timely and adequate credit. Majority of them (66.3%) also knew about the benefits of Kisan Credit Card. As per conversation with users it was found that it allowed farmers to have cash credit facilities without going through the credit screening processes repeatedly. Repayment can be rescheduled if there is a bad crop season, and extensions are offered up to 4 years. More than 50 per cent users could tell about the documents required for making Kisan Credit Card i.e. certificate from Patwari and map of their farms. Regarding knowledge of non-users, 27.5 – 43.8 non-users were aware about Kisan Credit Card and its advantages. They owned Kisan Credit Card thus they possessed knowledge about it. *Gupta and Ranjan (2008)* reported from their survey on rural insurance market that in rural region around 60 per cent people had knowledge of insurance policies.

Knowledge regarding health services of e-Choupal:

Lack of health services is one of the main impediments for improving the quality of life in rural India and the same has been reiterated by the e-Choupal initiative of ITC. e-Choupal is a starting point for reflecting on key challenges in achieving “Health for all” and developing effective response system, it provides information about Ayurvedic and household treatment of various diseases. The health service of e-Choupal included dissemination of health advice and information at the choupal premises and arrangement of necessary infrastructure for the free health camps in the villages. It also provides the

necessary infrastructure to the physician and space for the lab and pharmacy, this facilitates organized and quick service to patients. Telemedicine service of e-Choupal helps rural citizens to gain access to reputed specialists from top hospitals.

Results pertaining to health service were presented in Table 4. It was clear from the table that 58.4 – 64.1 per cent users and 50-52.5 per cent non-users had knowledge about home treatment for various diseases like diarrhorea, dandruff, loss of appetite and insomnia and uses of various herbs like thymol seeds, harad, almond and asafetida for treating different diseases. The result clearly indicated that the users as well non-users had good knowledge about home remedies of different diseases. During discussion it was found that even the users did not access this knowledge on the website of e-Choupal but this knowledge was passed on from one generation to the another generation. Further it could be concluded that women respondents possessed more knowledge about health services than men as women are generally responsible for looking after the health of family members. Regarding other health services like organizing free health camps in villages, providing necessary infrastructure to the physician and space for lab, it was found that none of the respondents knew about all these services as these services have not been provided by e-Choupal in the study area.

Knowledge regarding educational service: Educational service is also one of the important services

of e-Choupal under which information related to different examinations and their results, colleges of district are given. Rural people can also search linkages provided by e-Choupal. It was clear from the data presented in Table 4 that majority of the users (93.1%) knew that results of different examinations can be viewed on e-Choupal website, while 61.2 per cent of them also knew the whole procedure of getting results from the website. Men users (85%) had more knowledge as compared to women users (37.5%) about procedure of seeking result probably due to their interest. The users expressed that e-Choupal is the only source to check result and get marks in time in the village. The table further shows that very few men users (6.3 – 15.6%) had knowledge regarding details of different examinations, search linkages (google), notifications of various colleges and vacancies available. None of the women users knew about these facilities of e-Choupal. Knowledge of non-users regarding educational service of e-Choupal was nil.

Respondents were seeking their results on the e-Choupal’s education service but other educational services were used very rarely by the respondents. As

per discussion with users it was revealed that they did not have awareness about other components of education service.

Knowledge regarding entertainment service: e-Choupal system provides facilities of email, games, horoscopes, news and other information related to Indian culture under entertainment service.

Data in Table 4 showed that 38.8 and 30.9 per cent men users had knowledge that e-Choupal site could be used for sending e-mails and playing games while few of them (10-25%) were aware about other entertainment services of e-Choupal such as astrology, e-greetings, film reviews, news, Indian history and festivals. In case of women users, very few of them (5.6 – 16.3%) had knowledge about email, games and astrology services of e-Choupal. Only 19.7 per cent users knew the procedure of getting information from e-Choupal website. On the basis of findings it could be concluded that rural people had lack of knowledge about entertainment service of e-Choupal. It might be due to the reason that they had other sources like television (with cable connection) and news paper to get news, daily horoscope, film reviews and historical information, thus most of the rural people were unaware about

Table 4. Distribution of the respondents by their knowledge about educational service of e-Choupal (N= 400)

| Component | Users | | | Non-users | | |
|--|---------------------------|-----------------------------|-----------------------------|--------------------------|----------------------------|----------------------------|
| | Men (n=160) No. (%) | Women (n=160) No. (%) | Total (N=320) No. (%) | Men (n=40) No. (%) | Women (n=40) No. (%) | Total (N=80) No. (%) |
| <i>Health service</i> | | | | | | |
| Home treatment for various diseases | 41 (25.6) | 146(91.3) | 187(58.4) | 8(20.0) | 32 (80.0) | 40(50.0) |
| herbs used for treating various diseases | 87 (54.4) | 118(73.3) | 205(64.0) | 15(37.5) | 27(67.5) | 42(52.5) |
| <i>Education service</i> | | | | | | |
| Information about different examinations | 9(5.6) | 0(0.0) | 9(2.8) | 0(0.0) | 0(0.0) | 0(0.0) |
| whole procedure of getting information | 136(85.0) | 60(37.5) | 196(61.2) | 0(0.0) | 0(0.0) | 0(0.0) |
| Result of different Exams | 160(100.0) | 152(95.0) | 312(97.5) | 0(0.0) | 0(0.0) | 0(0.0) |
| Search linkages (Google) | 22(13.8) | 0(0.0) | 22(6.9) | 0(0.0) | 0(0.0) | 0(0.0) |
| Notifications of various colleges | 10(6.3) | 0(0.0) | 10(3.1) | 0(0.0) | 0(0.0) | 0(0.0) |
| Information about Placement/ recruitment | 25(15.6) | 0(0.0) | 25(7.8) | 0(0.0) | 0(0.0) | 0(0.0) |
| <i>Entertainment Service/ Facilities</i> | | | | | | |
| Email | 62(38.8) | 16(10.0) | 78(24.4) | 0(0.0) | 0(0.0) | 0(0.0) |
| Games | 90(56.3) | 9(5.6) | 99(30.9) | 0(0.0) | 0(0.0) | 0(0.0) |
| e-greetings | 23(14.4) | 0(0.0) | 23(7.2) | 0(0.0) | 0(0.0) | 0(0.0) |
| Astrology | 40(25.0) | 26(16.3) | 66(20.6) | 0(0.0) | 0(0.0) | 0(0.0) |
| News | 22(13.8) | 0(0.0) | 22(6.9) | 0(0.0) | 0(0.0) | 0(0.0) |
| whole procedure of getting information | 43(26.9) | 20(12.5) | 63(19.7) | 0(0.0) | 0(0.0) | 0(0.0) |
| <i>Other Services</i> | | | | | | |
| Sales of Fast moving consumer goods | 160(100.0) | 150(93.8) | 310(96.9) | 0(0.0) | 0(0.0) | 0(0.0) |

entertainment facility of e-Choupal. None of non-user knew about entertainment service of e-Choupal.

Knowledge regarding other service: Under the other services of e-choupal includes sale of fast moving consumer goods like oil, shampoo, cigarette, biscuits, toilet soaps etc. The villagers can get these goods from choupal at lower rates than market.

It is remarkable situation that all the men users and 95.8 per cent women users knew that fast moving consumer goods like biscuits (Sunfeast), agarbatti (Magaldeep), salt (Ashirwad), cigarette (Wills), match stick (Aim), washing powder (Fena, Nip bar), torch and Battery (Everyday), CFL (Phillips), hair oil (Shanti Amla) and fairness cream (Emami) were being sold at the e-Choupal centre. Most of the users purchased these goods from e-Choupal centre, thus they were aware about this facility. Non-user did not aware about other services of e-Choupal.

Overall knowledge about e-Choupal and its services distribution of respondents in various knowledge categories: To get an overview of the knowledge, the respondents were grouped under five categories of knowledge namely very poor, poor, good, very good and excellent on the basis of scores obtained by them. Data in Table 5 revealed that 43.8 per cent users had very good and 20.3 per cent excellent had knowledge about e-Choupal and its services while none of the non-users were in these categories. Further it can be seen that 30.3 per cent users exhibited good knowledge whereas only 5 per cent non-users fall in this category. Almost all the non-users had either poor (33.7%) or very poor (61.3%) knowledge as compared to only 5.6 per cent users in poor knowledge category.

The data mentioned in the table clarified that both men and women users possessed good to excellent knowledge while most of the men and women non-users had very poor to poor knowledge regarding e-Choupal services.

The findings were in line with the results of *Sharma (2007)* revealed that more than half of the respondents (57%) had average knowledge about the programme whereas rest of the 43 per cent had good knowledge about the SGSY programme. *Solanki (2001)* concluded that majority of the beneficiaries (68.33%) of central scheme sector scheme "Women in Agriculture" fell in the category of good or very good knowledge whereas majority of the non beneficiaries (86.67%) exhibited either poor or very poor knowledge regarding improved crop technology.

Difference in knowledge of users and non-users about e-Choupal and its services: As apparent from Table 6 that in case of users and non-users the Z calculated values were greater than the tabulated values in all the services and overall knowledge, which means that there was significant difference between users and non-users as regard to their knowledge towards e-Choupal. A comparative look of data indicates that the users had higher MPS of overall knowledge (66.7) as compared to the non-users whose MPS was only 13.1. Further the table highlighted that the maximum knowledge difference was observed in insurance service (58.8 MPS) in which the knowledge of users (71.5 MPS) was almost six times higher than non-users (12.7 MPS). Similarly, 46.6 per cent knowledge difference was seen between both the categories of respondents with respect to agriculture service. With regards to the health service, there was slight knowledge difference (15.2 MPS) was observed between the users (58.1 MPS) and non-users (42.9 MPS). Regarding education, entertainment and other services of e-Choupal, it was found that none of the non-user had any idea about these services. However a good number of users knew about other services (93.3 MPS) of e-Choupal like sale of fast moving consumer goods like oil, shampoo, cigarette, biscuits, toilet soaps etc. The villagers can get these goods from choupal at lower rates than market. Similarly some of the users do have knowledge about education

Table 5. Distribution of the respondents in various knowledge categories for e-Choupal and its services (N=400)

| Knowledge Category | Users | | | Non-users | | |
|----------------------|---------------------------|-----------------------------|-----------------------------|--------------------------|----------------------------|----------------------------|
| | Men (n=160) No. (%) | Women (n=160) No. (%) | Total (N=320) No. (%) | Men (n=40) No. (%) | Women (n=40) No. (%) | Total (N=80) No. (%) |
| Very Poor (0 – 23) | 0(0.0) | 0(0.0) | 0(0.0) | 21(52.5) | 28(70.0) | 49(61.3) |
| Poor (24 – 46) | 0(0.0) | 18(11.3) | 18(5.6) | 15(37.5) | 12(30.0) | 27(33.7) |
| Good (47 – 69) | 35(21.9) | 62(38.8) | 97(30.3) | 4(10.0) | 0(0.0) | 4(5.0) |
| Very Good (70 – 92) | 73(45.6) | 67(41.9) | 140(43.8) | 0(0.0) | 0(0.0) | 0(0.0) |
| Excellent (93 – 115) | 52(32.5) | 13(8.1) | 65(20.3) | 0(0.0) | 0(0.0) | 0(0.0) |

(26 MPS) and entertainment (13.4 MPS) services of e-Choupal. The reason for good knowledge about agriculture, insurance and other services might be that the *Sanchalak* gets economic benefit in the form of incentives (0.5% incentives on each transaction) from agriculture, insurance and other services, he thus emphasize more on these services rather than others. Regarding health service the rural people were already using the practices related to home treatment and use of various herbs for the diseases since ages thus they possessed good knowledge regarding health aspect

CONCLUSION

On the basis of knowledge profile of the respondents in different aspects of e-Choupal, it could be concluded that in all the five services i.e. agriculture, insurance, health, education and entertainment, there was significant difference in the knowledge level between users and non-users. The users exhibited higher knowledge than the non-users. This shows that the clear cut impact of e-Choupal in terms of information empowerment on rural people. It seems that rural people due to their regular exposure to the e-Choupal have acquired knowledge in various agricultural and other aspects. The non-users on the other hand hardly get any opportunity to acquire latest knowledge in agriculture and other areas from e-Choupal.

Table 6. Significance of difference in knowledge of e-Choupal users and non-users about e-Choupal and its services (N= 400)

| Component | MPS | | Z Value |
|-----------------------------------|----------------|-------------------|----------|
| | User (n = 320) | Non-user (n = 80) | |
| <i>Services of e-Choupal</i> | | | |
| Agriculture | 81.9 | 35.3 | 19.46** |
| Insurance | 71.5 | 12.7 | 18.31** |
| Health | 58.1 | 42.9 | 4.97** |
| Education | 26.0 | 0.0 | 26.53** |
| Entertainment | 13.4 | 0.0 | 6.31** |
| Other | 93.3 | 0.0 | 101.25** |
| Overall knowledge about e-Choupal | 66.7 | 13.1 | 24.64** |

** Value significant at 1% level of significant

Though knowledge of the users was relatively better than the non-users, however, their knowledge in two services i.e. education and entertainment was not up to the mark. Hence *Sanchalak* should make effort to popularize these two important services of e-Choupal among the villagers so people could utilize these services for overall development.

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