



International Journal of Marketing and Technology

(ISSN: 2249-1058)

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Title

MOBILE LEARNING EMPOWERING RURAL WOMEN

**A STUDY OF VIDİYAL (NGO) IN THENI DISTRICT,
TAMILNADU**

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INTRODUCTION:

Seventy-five per cent of the world's poorest people – 1.05 billion women, children and man – live in rural areas and depend on agriculture and related activities for their livelihoods. Conventional wisdom would lead us to believe that for them mobile phone is a luxury. But we are wrong!

A recent World Bank study states that “there is a myth that the rural poor are not able or not willing to pay for mobile telecommunication services”. Mobile phone’s accessibility has allowed previously marginalized groups with no access to basic service to take an active part in the economic and social spheres of their communities. This social and economic inclusion has led to the willingness of poor rural households to spend 4-8% of their income on mobile telephony.

The mobile telephony revolution is contributing substantially to achieving the targets of Millennium Development Goals (MDGs), especially MDG1 “Eradicate extreme poverty and hunger” and more specifically to the target of “Halving, the proportion of people whose income is less than \$1 a day by 2015”. Africa would not be lagging behind on a number of MDGs, however, if back in 2000 world leaders has established an MDG similar to “Achieving universal primary education” (MDG2) for mobile telephony called “Achieving universal access” then, Africa would have met the targets with flying marks.

Studies such as The Global Information Technology Report 2008-2009 commissioned by the World Economic Forum to INSEAD provide thorough evidence of how “mobile telephony has proven instrumental in raising prosperity and reducing poverty in developing counties, where it has boomed in recent years-thanks also to a number of facilitating factors, including an infrastructure fairly easy to deploy, a market generally open to new entrants, and the decreasing costs of mobile handsets and communication per minute, among others”. This report makes the case that “mobile telecommunications has indeed had a positive disruptive impact on life in many developing economies, especially in rural areas.

A 2005 London Business School study also found that “for every additional 10 mobile phones per 100 people, a country’s gross domestic product (GDP) rises 0.5 percent”.

For the 1.05 billion rural poor people living on US\$1.25 or less, the mobile phone is far from being a flashy gadget but represents a viable way for improving their lives. For them mobile telephony has turned out to be a catalyst for economic growth by enabling small entrepreneurs to have direct access to market intelligence, by providing employment opportunities in the tertiary and service sectors, creating opportunities for public and private sector to invest and modernize infrastructure.

Today agricultural markets are far from being well organized and transaction chains are long, while the volumes of goods are often small and of varied quality and prices are highly unstable. For example, the fishers of the Tamarin community under the IFAD-funded Rural Diversification Programme on the island of Mauritius do not have direct access to the fish market and as a result are excluded from the market. However, they use their mobile phones to inform buyers of their daily catch and to take orders. This way they do not over fish and are sure that they will sell their daily catch. This has led not only to economic efficiencies but also to protecting the fish stock which in turn has a positive impact on the lagoon's ecosystem. At the same time, the fishers use their mobile phone to keep in touch with their families, something that previously they could not do, and to get weather updates.

Bangladesh Railway (BR) has partnered with Grameenphone (GP) to launch a mobile ticketing (m – ticketing) service to sell electronic train tickets to the public. The service allows any GP subscriber to open a mobile wallet (virtual stored value account) via a simple SMS request and use it to purchase train tickets directly from their mobile phone from virtually anywhere and at anytime. Bangladesh Railway is also planning to soon bring other intercity trains under this service.

Voice and video over broadband project aims at delivering triple play services – voice, video and data from the single platform. Hitherto, all technologies were aimed at delivering all three components separately either for the reasons of technology, economy or contents which can be pushed from such platform. This project aims at making it viable for the project operator and affordable for the subscriber of the service. However, the project is not a plain replica of Internet Based Delivery of Contents. The most crucial differentiator is its independence from the Computing platform. The initiative “Voice and Video over Broad Band” has made it possible to enjoy the fruits of Information Technology Revolution for the masses. In emerging economies,

where neither Government nor the citizen has capability to invest in different mechanism to deliver different contents for different target groups, “Voice and video over Broad Band” holds a greater promise of simultaneously delivering e- Governance applications and other infotainment services to the semi literate masses at an affordable cost because of distribution of basic infrastructure cost between various applications required by citizen. It is in collaboration with BSNL to offer these services to the citizen on Private Public Partnership Model. This business model allows access to the established network and customer base of BSNL, which will reduce the required investments to a great extent resulting in cost effective services to the end user with minimum go to market time.

India plays third in mobile usage in the world level. The telephone subscribers have been increased from 74.21 cores in October 2010 to 76.48 cores in November 2010. In India out of 100 people, 64.34% are using the Telecom Services.

The mobile subscribers have been increased from 70.67 cores to 72.96 cores in November 2010. Totally the mobile subscribers have been increased 3.24% in November.

Out of 100, 61.38 people using the mobile phone services in the total population of India.

A study by the federation of Indian Chambers of Commerce and Industry and Ernest and Young States, “of the estimated new 250 million Indian wireless users approximately 100 million will be from rural areas”. The size of the Rural Market itself is humongous. With 6 out of 10 Indians living in its 6 lakes villages telecom service providers have realized the importance of this market.

Big players like Bharati Airtel, Reliance communication and Vodofone have started witnessing the traction in their new customers. The Bharati Airtel which adds around 2.25 million subscribers every month clients to be getting as much as, “50% of its new customers in the last 6 months from the rural and the lower end of the strata”.

The Telecom Companies or The Telecom Service Providers face some difficulties to catch the rural market due to providing these services in the local language. If the content of the message should be in the local language then only they can catch the village people.

The Bharati Airtel recently joined hands with the Indian Farmers Fertilizers

Co-operative (IFFCO) to form a Joint Venture Company called IFFCO Kissan Sanchar. Under the plan, Bharati Airtel will provide affordable mobile handset bundled with an Airtel connection enabling the farmer's access to farming techniques, dairy farming, mandi prices, animal husbandry, and rural health initiatives among other services. Besides, farmers can call up a dedicated helpline number 534351, for answers to any of their queries.

Bharati Airtel Limited has initiated Kissan Mitra a project reiterating the benefits offered by IFFCO Kissan Sanchar Limited (ISKL), a joint venture of Bharati Airtel Limited and Indian Farmer Fertilizers Co-operative Limited (IFFCO).

The sole objective of this project is to empower farmers with pertinent information through affordable communication network and friendly technologies.

IKSL offers relevant solutions for the farmers through its helpline as well as the 5 voice messages managed by a team of experts relating to agriculture fertilizers, soil, cattle, weather, Mandi information and public health.

ICT AND PHONES CHANGE WOMEN'S LIVES:

In Nigeria women farmers in the rural areas are responsible for a major percentage of all the food produce in the country. They face numerous challenges relating to agricultural such as lack of fertilizers, improved seeds, tractors and other equipments. In order to address this information gap the African Radio Drama association (ARDA) Nigeria organization 2009 carried a project for the empowerment of rural women through the information and communication technology (mobile telephone).

This association adopted holistic approach taking up new and old media (mobile phone and radio) involving every one active in the community including local leaders and government officials. The women's club was set up by the association called as listeners club. In this club once a week women met to listen to a locally produced radio program related to their agricultural queries. The women send their questions via mobile phones are record them aired the following week and an expert was available to give advice.

In Theni district Vidiyal an NGO functioning joints hand with the Bharati Airtel empowers rural women by sending voice mails. It is a non governmental organization working

in Chinnamanur and Bodi blocks of Theni district, Tamilnadu as per the very literary meaning of tamil work “Vidiyal”, it has been working for the real dawn or outbreak of target groups from the socio economic darkness. Its works with the gross root level people and organize them to help them self for the development of poor society to join with the main stream of the society it tries best to create a conducive environment among the self-help groups to plan for the development and achieve them. Most of their target groups are involved in animal husbandry and keep animals for their living. That in India that 60% of the agricultural force of the country contributes less then 25% of the GDP and it is obvious that the country requires fresh and innovative approaches to address the issues in addition to the existing. In Theni district TamilNadu Rasingapuram region due to its geographical and topographical location faces severe wind erosion and sand deposition which makes commercial agricultural a difficult proposition however the region provides plenty of opportunity for animal husbandry and the fallow lands can be used for short term fodder cultivation. Vidiyal conducted a series of participatory rural appraisals in seven villages around Rasingapuram by strengthening the poor women by creating a strong entrepreneurship among its Vidivelli self-help group women (goat rears) through mobile voicemail. This paper describes the profile of a Vidiyal and it also analysis how the rural women in Theni district are empowered through mobile voice mail learning (mobile value added services).

PROFILE OF RASINGAMPURAM, THENI DISTRICT:

Rasingapuram is situated in Bodi taulk, Theni District. Rasingapuram Situated under the Western Ghats hills. It's a agriculture village lot of people depended on Agriculture. Ondiveerappnaswamy Temple is the place to see for visitors situated at 5 Km from west of Rasingapuram under the western Ghat & Malingar Temple (Top on the hills) situated 3 km East of Rasingapuram. Lot of temples are situated in Rasingapuram. Population around ten thousand and well growing village, surrounding village are depended to Rasingapuram to all purpose. The nearest airport is Madurai, 100 km away from Rasingapuram. The nearest railway station is Bodinayakkanur Railway Station, which is 9 km away. Rasingapuram is connected by road with important towns.

PROFILE OF VIDİYAL (NGO) FUNCTIONING IN THENI DISTRICT:

Vidiyal is a Non Governmental Organization, working in Chinnamanur and Bodi blocks of Theni district, TamilNadu, India. As per the very literary meaning of the Tamil word 'Vidiyal', the organization has been working for the real dawn or outbreak of their target groups from their socio-economic darkness. Vidiyal works with people at a grass roots level by organizing them through Self Help Groups (SHGs) VIDIVELLI motivating them to recognize their own conditions and facilitating them to help themselves for their own development. Vidiyal works with 250 Self Help Groups, who now have savings and credits worth Rs.50 million per annum. One of the main strengths of vidiyal is that it facilitates a conducive environment for the Self Help Groups to plan for their progress and achieve them.

It has a strong network of mobilized women self help groups there are no organized economic activities which could generate income and strengthen the livelihoods of the women. Most of the activities of the women members are confined to backyard and household economic activities and do not yield substantial returns. Lack of information, knowledge management and an inadequate scale of activities have led to poor productivity in agriculture and animal husbandry, which are their main activities.

MOBILE BASED LEARNING BY VIDİYAL (VOICE MAIL):

It perceives mobile telephony as an important tool for life long learning. It has entered it to an agreement with IFFCO, IKSL and Airtel group for sending one minute voice messages in **TAMIL** to the 300 Women from agricultural families through mobile phones on buying goats, feed management disease and health management and marketing linkage. The self-help group (illiterate women) hear the voicemail send by Vidiyal in their house kitchen as well as in their working place (goat grazing field). It is prepared by the experts and the voice is recorded in the cell phone in tamil by the local man (according to the needs of Rasingapuram and Bodi, Theni district). Daily the Vidiyal gives such voice message 5 times to the people of Rasingapuram in and around women self-help groups. The learning among the members has created a positive impact in terms of productivity and better marketing skill. The careful selection of breed, better feed and health management etc. have help the women to get better income and create them a

good entrepreneur. These women have opted for Airtel packages through bank credit and they are receiving the learning materials through mobile.

The women developed a business proposal whereby each member would get credit for buying ten goats and one mobile phone. The IOB (Indian Overseas Bank) functioning agreed to the proposal of the SHGs and federation and sanctioned an amount of Rs.1.2 crores.

VIDIYAL also encouraged the women to discuss the enterprise issues with one another using mobile phones. The participating members were trained in developing multi-media materials using digital photography and power point presentations. Once in a week the members meet in the SHG meetings and shared their experiences. The horizontal and vertical transfer of knowledge has encouraged self-directed learning among the members. The learners have started producing learning materials based on the indigenous knowledge. The materials after validated by the experts' form TANUVAS are shared by other members.

KINDS OF VOICEMAIL SEND BY VIDIYAL IN TAMIL VERSION (IT IS TRANSLATED IN TO ENGLISH VERSION):

Sl.No	VOICEMAIL BY VIDIYAL	VOICEMAIL MESSAGE
	Live Stock a) Goat Rearing	<p>At the time of grazing the worms and eggs of worms the gross goes to stomach. It life span is 14-21 days. So if we give the preventive medicines, the problem comes again and again. So with recommendation of the vetnary doctors. We should give preventive injection or medicine for this.</p> <p>As soon as the calf was born we have to keep it on dry straws or dry cloths. The saliva on the young one should be cleaned. The wastes on the back part should be removed. The link between the mother and baby should be cut with a clean knife or blade. Apply tinge iodine on it. For the first week the first milk should be given. It gives immunization to the young ones. From the 3rd week onwards along with green fodder, dry fodder is to be given.</p> <p>The goats eat leaves mostly. Such a goat's do not get prosperous. If the goats do not get prosperous production in</p>

goats is less. To make balance in diet we have to give wheat or rice, brane or any grains. This makes the balanced diet.

It should be higher than the surrounding. Green fodder trees can be planted round the shed. Steps to be taken for pure water. The floor should be hard and absorbable. The shed should in east and west wide. It gets more air. The roof should be thatched by straw or coconut leafs. This keeps the shed cool in summer also.

If we apply with proper items we will get the bank loan. It should be as follows goat rearing about fodder management, preventive methods, insurance, breeding, marketing etc. and about the income, expenditure and profit items.

It is rainy season. It gives fertile to lands. But give sorrow to others. "A man have not cattle is fee in rainy season". BLUE TONGUE is a disease spreads rapidly in rainy season on insect call coolly koydings causes the disease. The byte of cooli koydings spreads this BLUE TONGUE disease. It causes death also. The affected sheep suffer from fever. It cannot breathe well. Sours in mouth and foot are visible. Keep the affected sheep's from grazing. Give liquids of Kambu, rice, and maize. Apply neem oil and turmeric powder on the sours. Preventive injection should be given.

If we do not take care of the sheep by gradually the tongue of the sheeps, swells and get in to the color of Blue. This stage causes death. With the consultation of the animal husbandry department inject the sheep with special drugs for this disease. Keep the kettle and surroundings clean without moisture.

At birth the calf has eight sharp teeth in the lower jaw. After one year the central two teeth will go and new one will come. Like these for every one year the 8 teeth will go. If we find 8 strong teeth in goats that means the goat is 5 years old. By the erosion of the teeth, we can find the age of the goats.

This desease is caused by virus called "Bacilies" and "Andralisus". Fever is the only symptom, but within an hour the goat dies. A blockish blood comes through the nose and anus. We have to bury the died goat. Preventive injections recommended by the animal husbandry doctor should be given.

The verities of sheep's found in Tamilnadu which

	<p>b) Sheep Rearing</p>	<p>adopts the situation and climate: They are maachery, Chennai red, keelakaraisal, vembur, Ramnad white. The wool items are the nelgries, Coimbatore and Trichy block..</p> <p>In the rainy seson the goats and sheeps agraze the new coming graze. It rastents on the tongue. It won't allow anything in the throat. Within an hour the affected goat will die. To keep the cattle from the disease preventive injections should be given.</p> <p>The new born calf weights 3kilos. In the months of 3,6,9 and 12 it grows to the weight as 11,17,19, 24 as in order. It is a fast growing variety. The male and female has no horns. It has a round and narrow neck, broad breast ;and strong legs. The male sheep has beard and strong hairs on lower jaws.</p> <p>At the time of grazing the worms and eggs of warms the gross goes to stomach. It life span is 14-21 days. So if we give the preventive medicines, the problem comes again and again. So with recommendation of the vetniary doctors. We should give preventive injection or medicine for this.</p> <p>It is rainy season. It gives fertile to lands. But give sorrow to others. "A man have not cattle is fee in rainy season". BLUE TONGUE is a disease spreads rapidly in rainy season on insect call coolly koydings causes the disease. The byte of cooli koydings spreads this BLUE TONGUE disease. It causes death also. The affected sheep suffer from fever. It cannot breathe well. Sours in mouth and foot are visible. Keep the affected sheep's from grazing. Give liquids of Kambu, rice, and maize. Apply neem oil and turmeric powder on the sours. Preventive injection should be given.</p> <p>In the rainy seasons the goats and sheeps agraze the new coming graze. It resents on the tongue. It won't allow anything in the throat. Within an hour the affected goat will die. To keep the cattle from the disease preventive injections should be given.</p> <p>The new born calf weights 3kilos. In the months of 3,6,9 and 12 it grows to the weight as 11,17,19, 24 as in order. It is a fast growing variety. The male and female has no horns. It has a round and narrow neck, broad breast; and strong legs. The male sheep has beard and strong hairs on lower jaws.</p>
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	<p>c) Cow Rearing</p>	<p>The milch animal needs minerals, vitamins, proteins when giving fodder, we must add sodium chlorode sodium chlorode kills the antibiotics in cow fodder.</p> <p>It is recommended by Prof.Punniyamoorthi. The needed things. Cumin – 15gm, custard – 10gm, Turmeric – 65gm, pepper – 5gm, Garlic – 4 nos. and thumbai leaves a handful, neem leaves a handful, plantine stemp 100gm, bittergaurd – 5gm, janggary - 150gm.</p> <p>Now Make Powder with the first three. Joint the others and make rounds. Mix sodium chlorode with this. Apply to the cows put on the tongue. The above said measure for one cow. If we apply this, the bowl worms would go away.</p> <p>The important disease affects cow is bowl worms. If the numbers are less, no problem. If the numbers are more , more problem. The affected cows belly is like a bowel. The cow lose weight gradually. We can see a swelling in the lower jaw. Lose motion, and anemia. So we should give preventive injections for cows in periodical intervals.</p> <p>Rainy season is the festival season for the disturbing bacteria's and virus. So it easily affects the cattle's and causes a great lose. Loose motion is one. So with the help of animal husbandary department we should give preventive injection to the cattle's.</p> <p>For growth and good yield, the sufficient and balanced diet is necessary for cows. So the foddors should be given proper time interval, in proper ratio. Then only the growth and yield will be good.</p> <p>Green fodder CO1, CO3, NP 21. Wet land grass, Dry land grass, kollukattai grass, maize Dry fodder: straw, dried maize, ragi stem, compound fodder, cakes and raw of grains and rice.</p> <p>Grains: cholam, kambu, maize grined to powder and give added with water. If we give the fodder in proper ratio in proper time we will get good yield.</p> <p>It will affect the health of cows and calf's. They suck nearly 300ml to 500ml of blood every day. They produce a type of poison. It causes unnerves in cattle's. So to remove</p>
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these apply "CLEANER". Pour 2 to 4ml in a litter of water. Apply on the body of cattle. Pour 20ml of "CLEANER" with 5 liters of water. Spray it on the kettle and the surrounding areas. This kills the leech and big beetle.

This disease is caused by a bacteria affects. The aftermath is fever. So we should give "AMOKSEEREM" tablets one or two for cow, half dose for calf's.

The cow should be a first or second time mother with a female calf. The body should be shining and healthy. The balls (madi) should be appropriate in size and shape. 3 times of milking is necessary to check the yielding. We have to clear the balls (madi) before milking.

The affected cattle suffer from sour in mouth and foot. It cannot eat any fodder. So the cattle should be given dilute food like gains essence, add turmeric powder with neam oil and apply it on sours. Preventive injection should be given on the age of 4 months to the calf. The preventive injection should be given after every 6 months.

Giving green fodder is a profitable in cow. The cow like it because half the minerals in it. In the green fodder available it is easy to get it. In non available are grazing 5 to 6 hours in a day is possible. It reduces the cost of fodder. By these way we can get more benefit.

Needed things: ½ kg oomathai leaves, one litter neam oil, 50gm of calcium corbornate powder. First get the juice from the leaves, boil the neam oil, if it boiled add this juice slowly. Get the juice dried. Add the powder and stir it. Now get the oil cool. Pour in a bottle and kept it. Apply the oil skin of the affected cattle. It is a best medicine for skin disease.

We can't milk from the affected cows. We should not allow the calfs to suck the milk from mother.

Needs: The kumari (green cactus 3), 350 gm of turmeric powder, 50gm of calcium carbonate. Make the green – us juice add this with turmeric powder. Then add calcium corporate. The mixture comes to reddish color. Keep it a bottle. Apply this in the milk balls of the affected cows. It will cure the disease.

Needs: coconut 1, Pepper 10kg, ginger dried-10gm,

	<p>d) Poultry Farming</p> <p>Agriculture</p>	<p>sitarathai-10gm, panaikalkandu-200gm, gingili oil-200ml. Make coconut as particles. Make powder other four things. Boil the coconut particles with water after some time, add the powder and get it boil. Honey color will come. After the color pour the oil and again fry. After some time get it down and make cool. A full spoon for cows and half for calf is enough. If we give it for three days the cough will go away.</p> <p>This is rainy season. The ground is wet. The poultry and grazing place of hen is wet. In this season loose motion disease affects hens. This makes a great lose for the poultry industry. So to keep the hens preventive injections is to be given.</p> <p>Relation can desert us. But the trees we plant never desert us. It is a proverb in village areas. It is true the neem and cypress trees are useful to human in many ways. The neem leaves are used as natural manures. Neem seeds are used to prepare natural pesticides, oil, neem cake like all products are useful. The timbers are used for making furniture's. The cypress trees leaves are useful for antibiotic in preserving seeds. The seeds are used to prepare bio-diesel. Apart from this the two trees are eco friends.</p> <p>This voicemail about deficit of nitrogen in maize and how to overcome it.</p> <p>The under leaves of maize is yellow in color. This shows the crop is suffering form nitrogen deficit. It causes lose in growth and yield. So it should be set right. For this we should prepare urea solution and to spray it twice within 10 days interval.</p> <p>This voicemail is about cultivation of custor oil plant: It is a dry land crop. The best season for wowing is ADDI (Tamil month) Jul to Aug. The best variety for the season is "Eathapur". 1 ½ kg seed is enough for an acre. Life time is 150 days. Yield per acre is 10 quintal. It shoots nearly 15 branches. The seeds do not break. It is fee from dry disease.</p> <p>The natural calamities, diseases affect the crops. In such situation the central govt. has introduced National Crop Insurance scheme. All the farmers irrespective of loan receivers and others can insure their crops. If an insured crop is spoiled by natural calamities or mass disease, the insured</p>
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company will the pay for the insured crop. For these we have to pay a minimum amount as premium. The compensation is sanctioned on the basis of the average harvest yield of that area. The general Insurance Company deals with.

The nicotine in tobacco works as a contact poison. Take 300gms of tobacco, mix with 1 litter of water, boil it, and pour this solution with 10 liters of water mix 100 ml of kadhi soap solution with it. A good pesticide is ready. If we spray this in crops we can drive the all kinds of harmful insects.

This voicemail is about wheat cultivation in Tamilnadu:

This is the best season for wheat sowing. The Neelgris, Coimbatore, Tripoor, Erode, Dindugal, Theni, Salem, Karur Districts are suitable for wheat cultivation. The varieties are Koyal, Koya2 suitable. Less water and less pesticide attack is its feature. The age is 110 days. 40 kg of seeds is necessary for an acre. If you want to hear more Contact No.0422-245 0507.

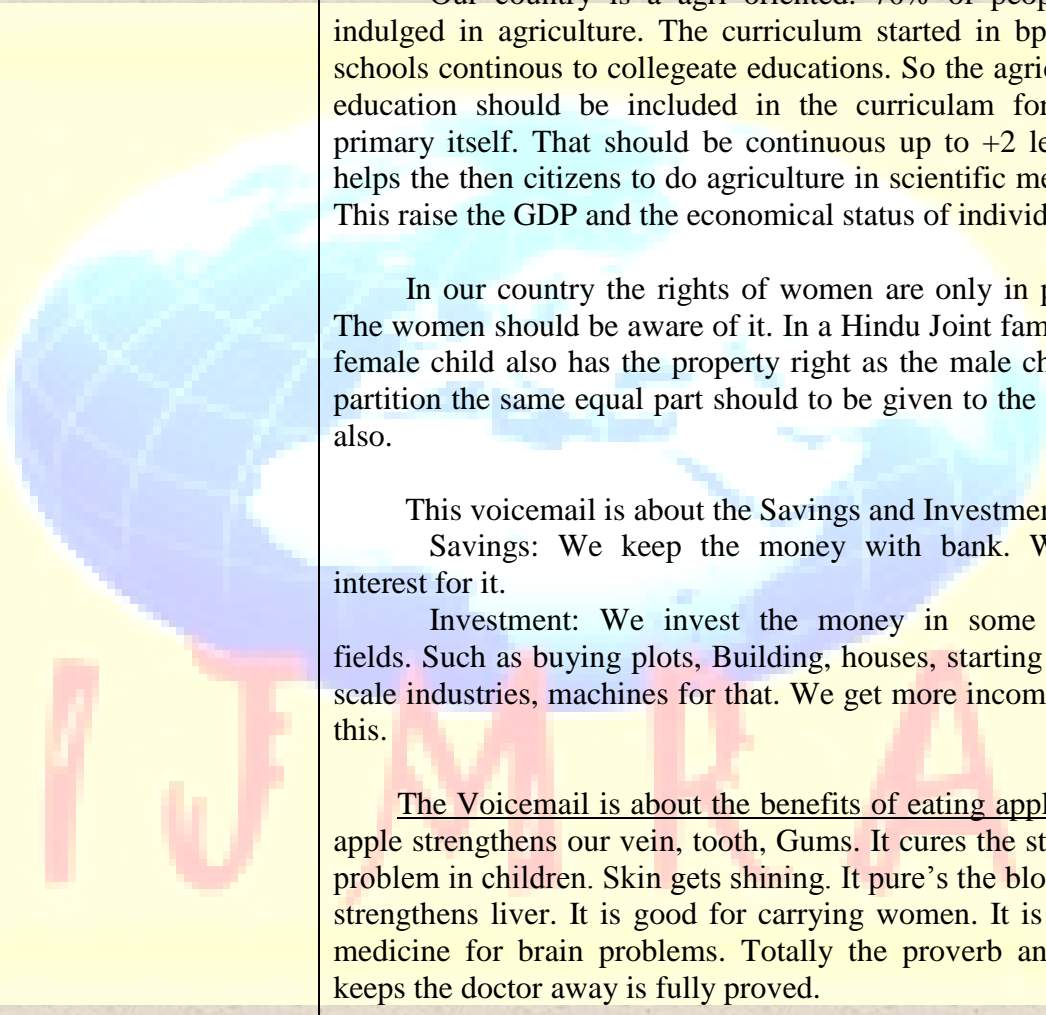
This Voicemail is about the natural medicine for white beetle and leaf leeches in vegetables: Needed things:

Cow urine 100ml, tobacco a piece. Take the cow urine and dip a leaf of tobacco unit. Get the solution up to 200 ml, mix with 10 liters of water. Add 100ml of kadhi soap solutions. Spray this solution over the vegetable crops and get rid of the insects.

This voicemail is about the preventive pesticides for “Pukaiyan” in paddy:

In our area the paddy crop is being affected by “Pukaiyan” disease. The affected field look like a place destroyed by fire. To control it we have to remove the water and make the sunrise on the field. If they lose is more spray “Di-cholor pairipas” 20 Ec 500ml or “Di-Cholorevas” 75Ec 250ml per acre on foot of the crops.

The dry leaf of cholam, kambu, the chakka and other waste should be kept in a ditch. Cover with cow dung. Then cover with soil. Pour water on it. After 5 to 6 months if we mixed compost manure is ready. This is the way to prepare the compost.

		<p>This voicemail is about the fertilizer management in bajara crops in dry lands: This is rainy season. Using this rain the farmers have to give N.P.K. 17:17:17, one bag mixed mixture, two bags per 60 cents. Those who apply only urea are advised to mix neem cake with the urea. It gives more yield</p> <p>This voicemail about the importance of agriculture in school curriculam: Our country is a agri oriented. 70% of people are indulged in agriculture. The curriculum started in bprimary schools continous to collegeate educations. So the agriculture education should be included in the curriculam form the primary itself. That should be continuous up to +2 level. It helps the then citizens to do agriculture in scientific methods. This raise the GDP and the economical status of individual.</p> <p>In our country the rights of women are only in papers. The women should be aware of it. In a Hindu Joint family the female child also has the property right as the male child. In partition the same equal part should to be given to the female also.</p> <p>This voicemail is about the Savings and Investments: Savings: We keep the money with bank. We get interest for it. Investment: We invest the money in some active fields. Such as buying plots, Building, houses, starting small scale industries, machines for that. We get more income from this.</p> <p><u>The Voicemail is about the benefits of eating apple.</u> The apple strengthens our vein, tooth, Gums. It cures the stomach problem in children. Skin gets shining. It pure's the blood and strengthens liver. It is good for carrying women. It is a best medicine for brain problems. Totally the proverb an apple keeps the doctor away is fully proved.</p> <p><u>This voicemail is about insurance:</u> One can insure himself or his properties with a insurance company. It is a safety line. If anything lose happened to the insured men or property, the company pays the compensation for the party. We shall know more about this is in following days.</p> <p><u>This voicemail is about Govt. Aids for Drip Irrigation</u></p>
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Women Rights

<p>General</p>	<p>'3.20 Crores is the target in Theni Distirct. Through the primary co-operative Agri.Society '3.20 Crores is the target for Drip Irrigation plant. 65% is subsidy. The land need for the one hectare. If low land owners 20 person formed in a group the loan is possible. The farmer has to submit the sitta, adangal 2 passport size photos, soil and water testing record to the secretary, primary co-operative agriculture society near by.</p> <p><u>This voicemail is about financial aid to craft workers let us hear what are financial benefits to a craft workers by the Govt. The craft workers are eligible to get identification card from SIDCO - Madurai. The benefits of the card. T.A. for 500 km for who visit the exhibition. A person in between 18-45age group dies in a family compensation is given. One can get loan without sureties. The person must keep the card very safe.</u></p> <p><u>This voicemail is about the sole enemy for Drip Irrigation system- the rates:</u> The teeth of rates is a fast growing one. So it curb everything on all time. Drip Irrigation tubes are the victims for the rates. To keep the tubes from rates, we apply asofotida solution in the heart of the system. The small of asofotida keeps away the rates.</p> <p><u>This voicemail is about the life insurance</u> A person insure his life with a insurance company by paying a small amount as premium every year. If unexpected death or any lose happened to him, the company pays compensation to his family. By this the affected family gets benefits. The insurance companies do business in saving and pension schemes. Let us register with the companies and get benefits.</p> <p>This voicemail is about Afforestation: Man pollutes the air. But trees keep the air clean. Today's world is polluting the air form vehicles, industries. With polluted air the globe is getting warm. It causes seasonal changes and affects the human beings. So keep the earth cool. We have to plant more trees. The trees keep the ration of the oxygen standard.</p> <p>This voicemail is about medical insurance claim: It can be insured for individual, family and shelf help</p>
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groups. We have to pay a small amount as premium every year. If the insured person or family or SHG meet any medical treatment or met with an accident or death, the insurance company will pay the insured amount + bouns. The claim includes treatment for inpatient, operation charges and the food charges for the inpatient. By these we know about the medical insurance claim.

This voicemail is about Free Legal Aid for poor by court:

As per IPC Sec.304 the court has to provide a lawyer to plead on behalf of the poor victim. Suppose if the client is not able to pay for the lawyer the Govt. has to pay for the client.

This voicemail is given on judiciary in democracy. Free Legal Aid for the poor:

In democracy Free Legal Aid is a special feature. Most of the countries in the world are executing this according to the situation. Lok adalat is a part of it. It was started first in Gujarat. Now all the states in India have this. By the we came to know providing free legal aid is part and parcel of judiciary.

This voicemail is about general health in rainy season:

The temperature is low in rainy season. Everywhere we see water. The wet places are nursery for mosquitoes and virus. So we must take steps in keeping our home surrounding clean and dry. The ADS mosquitoes breed in pure waters which causes chicken kunya. So we should keep closed the water tanks, water bowels and other water keeping places. Then we should boil the water for drinking. This is the precautionary method, we have to follow.

This voicemail is about medical insurance claim:

It can be insured for individual, family and shelf help groups. We have to pay a small amount as premium every year. If the insured person or family or SHG meet any medical treatment or met with an accident or death, the insurance company will pay the insured amount + bouns. The claim includes treatment for inpatient, operation charges and the food charges for the inpatient. By these we know about the medical insurance claim.

This Voicemail is about the natural medicine for white beetle and leaf leeches in vegetables: Needed things:

Cow urine 100ml, tobacco a piece. Take the cow urine and dip a leaf of tobacco unit. Get the solution up to 200 ml, mix with 10 liters of water. Add 100ml of kadhi soap solutions. Spray this solution over the vegetable crops and get rid of the insects.

This voicemail is about the importance of Grama shaba meeting:

The grama shaba should be convened 4 times in a year, if necessary more than 4 times. The meeting should be attended by 10% of population in the village. In assembly and lok shaba the elected vote, but in grama shaba the voters have to argue and vote then only the resolution will be passed. By these we know the importance of the grama shaba.

This voicemail is about the symptoms of insemination period:

The cow doesn't eat, looks like restless, frequent urine, raises the tail all time. This continuous for 18 to 24 hours. If such symptoms are seen we have to mate the male with the female cow or insemination.

This voicemail is about the responsibilities of a bank depositor:

He should keep his passbook and cheque book safely. When writing cheque better to use carbon writing. He has to cross the cheque with the word A/c Payee. He must take care in checking the amount, date etc. He should not issue the cheque if there is not balance in account. When going to bank should go with passbook and make entries in the passbook. He should make arrangement for nominee. If there is a change in address it should be given to the bank.

This voicemail is about afforestation:

Men is destroying the forest kept by our ancestors. That is why globe is getting warm. To keep the environment clean, we have to plant more trees. Then only we can preserve the entire globe shape for the future generation.

This voicemail is about Tamilnadu Rights for Information 2005:

We, the citizen of the India have the Rights to get the Information in Govt. and Private Sectors. They are registers, documents, official files, officers, circulars, letters, orders, draft, models, contracts, paper documentary, computer records, e-mails etc. We have to pay amount for getting the

copy of the CD's.

This voicemail about banking service:

The I.O.B has announced a new deposit scheme. It gives 7.75% of interest for 333 days deposit. It gives 8% of interest for 555 days. The senior citizens are eligible for more .75% of interest. They can deposit up to 25 Lakhs.

This voicemail is about the Tamilnadu Govt. announcement about in Cement in concession rate through civil supplies department 200 per a 50kg bag. For a 100 sq.ft.house maximum 40 bags are issued. For these we have to get construction certificate from the revenue department. (Thasildar)

This Voicemail is about General Health-methods to followed in rainy and winter season:

We experience fever, cold, headache and breathing problems in this season. To get rid of these, we have to follow this. Needed things: chukka 10gm, pepper 10gm, coriander 50gm, cumin 10gm, make all this powder. Get the water boiled add a tea spoon of this powder. Add a handful of basil leaves (Thulsi) get it boiled. Smell the evopration. Add jangary and drink it as coffee. This is the healthy drink.

This voicemail about general health:

The disease called renal coli affects all irrespective of age. It is because of our food habits. Eating the broiler chicken in one reason.

Things needed for the medicine: ½ kg grapes, 25nos. of pepper. Get the grapes as juice, get the pepper as powder, mix it. Drink it 3 days before meals. The renal coli will get gone away with urine.

This voicemail about the financial group of institution in India.

This list as follows:

1. The NABARD Bank, 2. IDBI Bank, 3. SIDBI, 4. LIC, 5.UTI Bank and other nationalized banks etc.

This voicemail about the importance of repaying the debts:

This enhances the opportunity to continue the self employment. The repaying enhances the debtors debt value. The banks can give loan without any problem for long term. The repaying of loans is good character. It enhances the social value of the debtors.

**IMPACT OF VOICE MAIL ON THE LIFE OF ILLETERATE WOMEN IN
RASINGAPURAM, THENI DISTRICT TAMILNADU:**

FEED BACK FROM THE VOICE MAIL BENEFICIARIES

Name : Vazhavandammal
Village : Maniyampatti
Name of Group : Veeru Chinnammal

My name is Vazhavandammal. I am a member of the Veeru Chinnammal Group. It is nine years since our group was started. We have been receiving many benefits through loans processed by Vidiyal. I am very enthusiastic about goat rearing. I usually keep two or three goats and sell them to meet expenses. But I do not have the financial ability to do this business on a big scale. It was in these circumstances that I secured a loan of Rs.43000/- through the help of Vidiyal. With this I bought nine females and a breeding male. I also bought a cell phone with the money. I am illiterate. I did not know anything about cell phones. I was trained in goat rearing by Vidiyal and through the voice mail organized by Vidiyal, I learnt the ways of goat rearing. They trained me to use the cell phone also. Following their advice in goat rearing through their voice mail, I made a lot of profit.

Every day 5 times of information would be given over voice mail. They deal with goat rearing, milch animal rearing, the law and general life. Learning about the seasons for vaccination, I would vaccinate my animals seasonally. One of the animals died and I was sad. Then I learnt about insurance and that was very helpful. Vidiyal helped me to get compensation for the dead animal. Thus I learnt a good deal about insurance. I have got substantial profits through this profession. I owe it all to my learning through voice mail. I would pass on all this information to my grandson and ask him to record all this in a notebook. I have now 22 goats. I have repaid the loan. Since I have this property, my sons and daughters-in-law treat me very well though earlier they did not pay me so much attention. I hereby convey my sincere thanks to Vidiyal and to the organization (Air Tel and Common Wealth of Learning) that makes the voice mail broadcasts.

Name : S. Karuppayi
Village : Maniyampatti
Name of Group : Karuppasami Makalir Kuzhu

My name is Karupayee. I am illiterate. I joined the Karupasami Group. It is ten years since our group was formed. I learnt to sign my name only after joining the group. I am now the Treasurer of the group. I have benefited in many ways through the loans secured through the group. Then I secured a loan of Rs.43000/- for goat rearing. I brought nine females and one male. I also bought a cell phone. I listen to the voice mail over this phone. Every day, there would be five sessions dealing with goat rearing, milch animal rearing, the law, agriculture and general affairs. I followed the advice of the voice mail. Learning of the treatment for diseases of the animals I gave them medical aid. For instance, I learnt that goats suffering from gas trouble should be given pepper packed in betel leaves; I followed this advice and profited. Since all my family followed all this advice, I made a lot of profit. I have repaid the loan, and bought many household utensils. After meeting all these expenses, I now have twenty animals. I have this property now though I was penniless earlier. I owe all this to Vidiyal. I am grateful to Vidiyal and the organization that broadcasts the voice mail.

Name : T. Podumani
Village : Maniyampatti
Name of Group : Veeru Chinnammal

My name is T. Podumani. I am a member of the Veeru Chinnammal Group. It is over ten years since our Group was founded. I have profited greatly from the membership in the group. Three years ago securing a loan for goat rearing of Rs. 43000/-, I brought nine goats and a male. I also bought a cell phone. The special benefit of this programme is the education and training given through voice mail; with this help I have progressed. This voice mail is broadcast five times a day. I follow all the advice regarding goat rearing. I also pass on this information to others. Listening to the advice on cattle feed, I fed my animals with greens and intensive and nutritious feeding. My animals are well grown. With the income, I have closed the loan account.

Now I have 25 animals worth about Rs. 70000/-. I am indebted to Vidiyal and to the organization that gives the voice mail.

Name : Mutharasayee
Village : Maniyampatti
Name of Group : Veera Kannammal Group

My name is Mutharasayee. I am a member of the Veera Kannammal Group. It is over ten years since our group was started. In the beginning my mother-in-law was a member of this group, and I became a member of the group after her death since I was eager to join the group even earlier. I participated in the training given by Vidiyal. Then we ourselves prepared a project plan for goat rearing and I secured as loan of Rs.34000/-. I bought ten animals- nine females and a male. I bought a cell phone according to our project. I learnt a lot through the voice mail and engaged myself in goat rearing. I have a three-year-old daughter who eagerly listens to the voice mail, and I am very proud of that. Before getting this loan, I was indifferent to the cell phone. Now even my child knows about the cell phone and knows how to use it. My goats have better health and disease resistance. I have one animal that yields four kids. I have profited a great deal through this loan. This is because the voice mail tells us how to attend to goats that contract diseases. I have learnt that if the animals do not feed well, I must give them sottru-k-kattrazhai with a smearing of salt; the paste of manjal with an admixture of salt would heal ulcers. These hints save a lot of expense. I have more than twenty animals now. I am grateful to Vidiyal for all this, and to the organization that sends the voice mail.

Case stories:

Name : Valarmathi
Place : Silamalai
Education : 4th Std (Below primary education)
Service-by vidiyal : Rasingapuram, Theni district, Tamilnadu
Self-help group : Vidivelli

Impact of Voicemail for Goat Rearing:

Mrs Valarmathi belongs to Silamalai a small village in Theni district, Tamilnadu. She studied up to 4th std. She got married at 19 and he is a carpenter. Mrs.Valarmathi doesn't has an own house and she lives in hurt in Silamalai. She is very poor and she runs her life through stitching dresses in and around area. She got a meager income and that was not enough to her to run her family. At that time she joined in vidiyal (NGO) as a member of Self-Help Group named Vidivelli. Vidiyal helps to her to get a loan through Indian Overseas Bank, Rasingapuram for buying goat and mobile phone. IOB, Rasingapuram lends Rs. 34000 to buy 11 goats. Mrs. Valarmathi got a free sim card from vidiyal and she learned the tips relate to goat rearing, agricultural information, herbal and natural medicines related to goat, Women rights, weather information etc., through the Voice mail send by the vidiyal in her vernacular language (Tamil). Eventhough she was an illiterate woman through this voice mail now she is a goat rearer entrepreneur and her life was improved and she runs her families without her husband in rural area. Now she is working as an agent of IOB, Rasingapuram for inclusive of all women for banking activities by opening accounts in the name of the women in that area. She is also a Secretary of Seven Self-Help Group and a good administrator.

Case stories:

Name	:	Peria Jakkamal
Place	:	Chinnapottipuram
Education	:	Illiterate
Women entrepreneur	:	Vidivelli, SHG

Mrs.Peria Jakkamal belongs to Chinnapottipuram a small and remote village in Theni district, Tamiladu. Its lies in the foot of Western Ghats and has a limited transport facilities. The occupation of the people of this area is agriculture and goat rearing. It has strict community based rules, norms and values regulating the activities of women. Mrs.Peria Jakkamal was an illiterate and she had about the vidiyal (NGOs') attempt to start the Women SHGs in her area.

The NGO has taken some steps to make the women members in that area to joined in the self group and gave advice related to Savings and microfinance. Latterly Mrs.Peria Jakkamal joined as a member in the SHG and she learned to read the Tamil and get a training to put her signature in Tamil. She got a mobile phone through IOB functioning in her area. And she got a loan for purchasing of 9 female goats and 1 buck. Now she gets voice mail messages through mobile phone (Audio messages) for improving the goat rearing abilities particularly in buying good breed, better feed and health management etc.,. She gets this voice messages in her kitchen and also the cattle field and she balances her both life (House wife and Entrepreneur).

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