Chapter 6

A Model of Connected Infrastructure for Women Empowerment: an Institutional Approach

Analysis of some successful case studies across India in previous chapter (Chapter 5) has necessitated the importance of NGO intervention for achieving women empowerment in the wake of new information and communication technologies. In order to realize women empowerment through the acceptance and usage of mobile phone technology, it is crucial design an institutional framework that could mobilize and organize women for collective action and influence women to accept mobile phone technology to be connected always. The study contributes through this chapter to theoretical literature, a conceptual model (Connected Infrastructure Model) that describes hypothetically of a complex process, a representation of an interface between housewives and community of women. The conceptual model was built on TAM (Technology Acceptance Model), institutional theory and communication infrastructure theory. SHGs or local community organizations are theorized as a unique component in a communication infrastructure which facilitates connectivity and communicative capacity for the essential community workings in a rural local environment. Self Help Group (SHG) is used as an archetypical, here, to other existing equivalent community organization such as village cooperatives, village bank, internet café, mandi market, women groups etc.

6.01 Importance of Intervention Programme

An intervention program of NGO could expect to bring change in the attitude of women towards mobile phone acceptance and to attain self-sufficiency. NGO intervention has been found to address a broad range of development needs of the villagers of the field of the study. The integrated development initiative of select NGOs includes promotion of entrepreneurship in villages, conduct medical camps, enroll drop outs in schools, and provide IT enabled services in villages and so on. NGOs through charities of private sectors, while adopting a village for a certain period could create training opportunities for the women of the village so that they could become capable of running various progressive activities for themselves.

Women volunteers of the village could motivate other women to accept mobile phone technology. Women can encourage fellow women member of the community organization to actively participate in village development, to attend Gram Sabha meetings and to get them involved in the decision making of the village. The trained rural women volunteers could create awareness on various women centric issues and constantly motivate women for self-development. They ensure to make fellow housewives believe in the importance of participation in community organization.

Integrated women development is based on SHG or organizational model which could be instrumental to sustain income generating opportunities for women that helps them to become self-reliant while alleviating poverty and underdevelopment in that part of the region. It is seen that an NGO can make rural women engage in skill training and capacity building activities through the program that are invariably designed to make the women participants learn about the society formation, governance, management and entrepreneurs at the village level. Many NGOs are found to engage in overall development of rural people in order to ensure equitable access to health services, education, clean environment, and provision of minimum essentials, clean drinking water, nutritious food, and roof over the head, adequate income, less drudgery of work etc.

6.02 Role of SHGs as a Community Organization for Collective Action

Organizational capacity of women would remain in dormancy until and unless they get due exposure to participate in any organizational set up outside their family life. Women issues are made incorporated into development programs in 1980s in sixth five year plan in India. Various strategies for organizing rural poor for organized or collective action, involve training and opportunities of developing skill base in production, marketing and managerial activities through which she can not only enjoy her rights but also strengthen her bargaining power and get a better price for her produce. The participation of women outside the family and taking responsibilities beyond households is expressed in the form of collective action by the women and for the women. It is the prerogative of any community organization to reformulate the strategy and codes of conduct so that women themselves can address their practical and strategic interest.

Within the informal economy, the Self Help Group forged a hybrid form of organization, combining the collective bargaining role of unions with the developmental role of co-operatives. SHG functions as a role model for the newly found organizations of informal or unorganized workers unlike formal trade union. It is found that many NGOs put exclusive focus on self-help groups as agent of development for village communities, by putting a monitoring mechanisms and day-to-day intervention in place to ensure the financial aspects of the programs if effectively maintained or not.

Self Help Group (SHG) is used as an archetypical, here, to other existing equivalent community organization such as village cooperatives, village bank, internet café, mandi market etc. SHG is defined as a self-governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform for a common purpose (Sreeramulu, 2006). SHGs are usually composed of 10-20 members belong to mainly poor but homogeneous socio economic background. Members of SHGs come together to save daily sums of money and they reciprocate to contribute to a common fund for meeting their emergency needs. SHGs in India are found to effectively re-utilize the resources produced among the members of the group and to help themselves to meet emergent and divergent needs (Suguna, 2006).

Many SHGs are dealing with microfinance activities and have adopted an informal and flexible approach to meet the credit needs of the poor. In Assam, the economic activities of these self-help groups are mainly concentrated in areas such as weaving, piggery, goatery firms, cultivation and nursery etc. It is found that each member of the SHGs in Assam has managed to maintain an account in the UCO Bank, United Bank of India, Assam Gramin Bikas Bank and other formal financial institutions. Members usually earn income from the economic activities which they deposit in the respective Banks. Members are eligible to take loans from Bank at a subsidized rate from time to time.

Women who joined SHGs face constraints such as lack of financial literacy and no regular income which further impact on the performance of SHGs. On the other hand, lack of coordination among financial institutions, the far off distance of those institutions, and absence of infrastructural facilities are other factors responsible for the poor performance of self-help groups in Assam.

Communitarian nature of Indian society could ensure the success of SHG approach to women empowerment and could make women participate in the community building process. However, the survey across Sonitpur District has revealed that there are not many rural women who participated in SHGs and existing community groups and organizations in villages. Survey finding suggests that SHGs in rural Assam and north eastern states has resulted mixed blessings for the participants.

A villager expresses that periodic corruption has caught the SHG platform due to which only a few members are benefited by eating the large share of profit derived from the loan SHGs receive from Government and private sectors. The gap between actual utilization of funds, distributing benefits and profits among member participants has increased. As a result, welfare benefits and paybacks are not distributed equally among all the members. However, the enabler role of SHGs in Sonitpur District in empowering rural women has not been denied by respondent participants.

6.03 Mobile Phone: A Connected Technology

Mobile phone is perceived as a connected technology, a means to enrich family life and community environment. Acceptance of a mobile phone through institutional intervention could lead to meaningful uses and could be an effective tool to disseminate and diffuse information for women. It is through acceptance of mobile phone, women can grow with their family. Access to and owning mobile phone has proved to increase housewives' connectivity with household members. Mobile phone has proved to improve the reliability, trust and confidence among family members. Women with the help of mobile phone can create a greater network that overcomes the time and space and make aware of health and well-being of other members, friends and relatives.

It is found from the survey that many women prefer a mobile connectivity with discounted handset, prepaid tariff plan including some free monthly talk time from Mobile Service Providers. Women/housewives, who are participants of community groups and enterprises, make everyday use of mobile phone to keep personal, social and political relationships intact and consider the importance of information could be put into intended beneficiary group for discounted subscriptions of VAS. Facilities of video conferencing of each SHG for interaction with government departments cannot be

availed if women won't accept the technology, if access to physical handset or telephone with internet facilities is not provided along with requisite skills and training.

It is found that mobile phone technology has created a feedback loop through operating within the women members of community groups and NGOs by improving housewives' engagement with the community groups and NGOs. The owning of a mobile phone technology makes housewives experience their individuality which in turn help them to freely participate in a group with free uninhibited interaction with esteemed members of NGOs.

The operation of community groups and SHGs in a Village will be premised on the interpersonal relationship among women members. The role of intervening NGO is to promote an interface with targeted village community organizations and local government to promote and facilitate participation of women members and to encourage interactive social relationship among women.

6.04 Framework of the Conceptual Model: An Analysis

1. Acceptance of a mobile phone could make micro level linkages possible among housewives in a village neighborhood. Micro level linkages represent the communication and information flow among women of village households who at the same time participate in nearby SHGs.

2. Meso level linkages represent communication and information flow between individual housewife with respective communication organization or SHG she joins. Mobile phone acceptance and uses could strengthen meso level linkages. Meso level connection reinforces the community perspective of mobilization of rural women for livelihood promotion and capability enhancement. Acceptance of mobile phone helps to mobilize women for constructive purposes. Meso level connection further includes collaboration with private or state social enterprises for developing content and materials for uses in a mobile phone. Coercive pressure at an institutional level (Scott,2001) could lead to the acceptance of mobile phone technology among women of the community organization or SHGs and exposure to an extended network could possibly create a strong bond

between program specialist of NGO, experts, scholars, promoters, volunteers and opinion leaders of villages.

3. Macro level linkages represent greater linkages between local institutions to global. Media highlights the necessity of one community and community organization has been playing a level to expose the problems and local issues to media. Macro linkages facilitate communication and information flow between Government and Private sectors, e.g. private telecommunication operators on installation of communication infrastructures such as Voice/Media Gateways, dedicated MPLS (Multiprotocol Label Switching) leased line network, dedicated bandwidth facilities for leveraging large information databases (information on birth, death, permanent address, PAN card, Voter's ID etc.). Direct intervention of the state is required for designing and implementing desirable technology option for the community.

Macro linkages through media exposure would bring Government Policy to focus on communication perspective that could provide emphasize on value for time, human efficiency, hence, promote portable information and communication and labour saving device, i.e. mobile phone. Communication among government administrator, development planners, telecom operators and collaboration between content developers, social enterprises, Charity-trust and association will be taken into consideration at this level.

Scheme of Intervention: State, Private Sectors and NGOs

Government through schemes has improved infrastructures such as Voice/Media Gateways (IPPBX based decentralized system), dedicated MPLS leased line network with dedicated bandwidth. Mobile phone could leverage the benefits of large information databases that are available with advances in ICT automation to reach to women SHG participants (e.g. IVR which provides required information to customer). Government stores information on birth, death, permanent address, PAN card, Voter's ID etc. while private service providers keep records on health, education and employment of individual personnel.

Of late, mobile phone handset manufacturers (e.g. Nokia) and operators (e.g. Bharti) are working with the Unique Identification Data Authority of India (UIDAI) team to figure out the execution of electronic authentication by using mobile phones. ZMQ, a social enterprise has provided opportunities to many corporate like Microsoft, Intel, Tata Chemical, Terra pack, Reliance etc. for their CSR (Corporate Social Responsibility) programs through partnership. ZMQ's 'Mobile for Development (M4D)' initiative provides unique partnership opportunities to Corporate, Government organizations, NGOs, development agencies and institutions to exploit the ubiquity of mobile phones to connect them with people. Various MVAS solutions could be offered by employing this approach. The necessity of direct and indirect intervention of government to community has been anticipated in the figure. Direct intervention will mostly be technology mediated intervention where each woman participant of rural households can contribute to SHG portal. (SHG portal will be developed by social enterprises like ZMQ). The provision of video conferencing of community directly with the ministry, with the head of the department and timely intervention via SHGs is necessitated. SMS innovation for instance, Club SMS is communitarian by nature as it tailors the communication among SERVICE CLUB, ASSOCIATION through sending personalized SMS messages to club members. Pull SMS includes short code service, two-way messaging are already made availed by many companies for marketing purpose with brilliant content/product offering.

The target beneficiary group would be housewives irrespective of class division including middle class and lower class. There is no hierarchy in organizational apparatus of SHGs and participation is entirely based on capabilities of women and their respective interest. Literate women in SHGs would impart training on skill development to non-literate or illiterate women. Member of SHGs will be self-employed women with a desire to help others. Another focus area of SHG-NGO intervention is to educate women in order to empower them, to erase inequalities and to make them sensitive about social justice. Various parameters of access to mobile phone such as affordability, accessibility, power requirement could be ensured with due intervention of State.

Simplicity and interactivity of mobile phone technology can be possibly acted on by NGOs and private sectors by working with the community, knowing their capabilities and provide them skill training, engage them to work on message development. Majority

of women prefer a free handset or handset at a subsidized rate with advanced features. Government should device out schemes on distributing handset to SHG members based on their reasonable demands and preferences. Direct feedback loop will be created by the State direct intervention by periodically asking SHG members to fill up a form by mentioning their urgent activities, needs and grievances. According to the requirements of women members of SHGs, telecommunication needs of women residents of household such as free SIM, good featured handset, free SMS, lower call rate, full talktime on all the recharge, VAS (Value Added Services), connectivity offer etc. could be distributed. Importance is given to audio-visual means. Hence the handset distribution should primarily have the camera and recording facilities and networking capabilities with a big screen.

Salient Features of the Model

- Access to computer training and internet must be made obligatory for women in SHGs along with access to other skill training such as (Weaving, Pickle Producing, Embroidery, Goat Rearing and so on) for each women participant.

- ICT production activities could be encouraged in villages around community organizations or SHGs, alongside which rural women/ housewives of poor BPL household could be mobilized and trained in repairing mobile phone handset, selling of SIM card and mobile phone top up. With government support in partnership with handset manufacturers, setting up of mobile phone manufacturing and repairing centers could be promoted in villages. It could also be endeavored to integrate banks to facilitate micro credit for purchasing of ICT equipment and handsets, other infrastructure by participant housewives. Recent Government policy has encouraged handset manufacturers of India to produce handset for export. Many local and foreign handset/modem manufacturers have already offered discounted handsets for consumers. These handsets are capable of supporting various MVAS (mobile value added service).

- On the basis of the need of the village community and the preferences of the women participants, SHGs or community organizations would be classifying their activities into community kitchen, community child care (see Rajib Gandhi

Creche Scheme[48], community old age care, community handicrafts and handloom, community agriculture, community nurseries and gardens, community pisciculture activities, community livestock management, community dairy and so on.

- Various social security schemes of government for women and girls' would be made operational via SHGs.

- The numbers of women participants in community organization or SHGs could be increased to 25 to 30 members. Those community organizations or SHGs are made operational through nominal membership fees. The contribution of fees from each member women would be premised on socio-economic background of the women participants. SHG or community organizations of one village will have a joint sitting with the intervening NGO twice a year to evaluate their work. Women members of the SHGs would be directly accountable to the community for the activities they carry out. Even community organization and responsive NGOs are directly accountable to the village community. Concerned NGOs are even liable to government and its stakeholder partners for implementing the project and schemes.

- The strategies of the government have to be directed towards proper assessment of needs and to address those needs through ICT deployment. A need based community intervention of the government would be helpful to integrate ICT policy with the needs of the community. The utility dimension as well as developmental use of mobile phone technology could supersede the consumerist dimension of mobile phone uses by housewives when each woman at home would participate in community organizations or village SHGs with a mobile phone. Empowerment of women is only possible through collective performance, participation in development activities and an exposure to an extended network. Right based intervention of NGOs would lead SHGs to harness both needs and rights of women and a community.

- All the women members or entrepreneurs of SHGs would be provided training on how to take a photograph of their product (a craft, a handloom item, cookery

item) and then to upload it to respective site of SHGs. Similarly women who are engaged in producing dairy product and fish will integrate themselves with local and regional market. For instance, SHGs that engaged women of fishing community can locally arrange a market for them first to send a message to other members or to make a call to the member of nearby SHGs about the fresh fish available; those who could drive can carry it to nearby village. Women should be given training on driving four wheelers. Specialized training will be given based on their interest, preferences and existing informal occupation. In fact, women should be motivated to learn new technical skills (driving, marketing, fishing, managerial skills, financial skills) which are conventionally considered skills to be in the domain of male.

- The NGO-SHG linkage would continue, the continuity of which will be depended upon the extent the women could form an identity. A site or portal could be opened where entrepreneurs as facilitated by SHGs can display their product themselves and could sell it for themselves. So, there is a market for products and services not necessarily restricted to their locality within the community. Rather mobile internet could facilitate the market for products and services outside their community.

- The model anticipates the necessities of direct and indirect intervention of government to community. Direct intervention will mostly be technology mediated where each women member could contribute to SHG portal. (SHG portal will be developed by enterprises e.g. ZMQ social etc.). The provision of video conferencing of the community directly with the ministry and the state and timely intervention via SHGs are necessitated. SHG portal would be opened 24x7 and is made accessible by each woman via mobile phone.

- SHG or community organization could leverage the potentialities of bulk voice call services [49] in entirely developmental and communitarian fashion. The endeavor is to replicate "**Kisan Call Centers (KCCs)**" [50] , a scheme introduced by Ministry of Agriculture in January 21, 2004 aiming to provide agriculture related information to the farming community through toll free telephone lines. These Call Centers are made operational in 14 different locations which cover all

the States and Union Territories to answer farmer's queries on a telephone call from farmers in own dialect. Each KCC is allotted a common eleven digit number, i.e. 1800-180-1551. The number is accessible through all mobile phones and landlines of all telecom networks including private service providers to the users. Language is another focal point of KCC initiative through which farmers' queries are replied in 22 local languages. The third crucial point is the schedule of time (from morning 6.00 am to 10.00 pm at night for seven days a week at each KCC) to attend calls from farmers.

- For effective communication and smooth performance of SHGs, the provision of short code could be generated between SHGs and respective NGOs. The provision of short code would be two way communications between women members of SHG and concerned NGOs. Apart from this, self-directing messages could be locally developed as per the community preferences. Another provision of MVAS would be introduced for rural women of community organizations through indirect government intervention via NGOs to community by one way delivery mode.

Benefits of the Conceptual Model

- SHG or community organization would contribute to develop both human capital and social capital. This will be a win-win situation for the state, society and individual. Women capabilities would be channelized into mainstream development activities by making them engaged in village development activities. Other indirect merits of this model could be seen in terms of resolving the dichotomy between women at home and paid work simultaneously. The economically subordinate position of women would no longer deter them to enjoy autonomy and to realize an improved personal agency. Village women in need will get immediate and direct support and assistance from other women of SHGs. The findings of the study say that women have noticed changes in personal agency that is resulted from collective activism. Women by organizing themselves through small groups have provided a platform where they could discuss and plan projects and take actions. Collective action could provide rural women courage and support for the initiative. They can learn from each other and

encourage each other. It is much more motivating and pleasant to work together because they feel stronger as a group and understood as an individual. It is expected that women would break free from opposition of patriarchal systems and would show courage to fight against violence and injustice on them and in society. Survey results demonstrate that women after joining community groups have already started questioning oppression, inequality and demeaning behaviors to them in existing power relations in society.

- A working relationship between NGO and SHG would also be structured in a non-hierarchical co-operative manner where local collectives could keep their autonomy. Networking among women at various levels: SHGs, local village amenities and NGOs are useful for sharing information, exchanging ideas, setting up projects or campaigns together, offering support, inspiration and solidarity, sharing useful skills and resources, self-criticism and self-evaluation etc. Communication and interaction with each other is important to build a strong network and linkages among micro, meso and macro level. When women meet in real life, they could get better exposure about the magnitude of women issue- how big, diverse and powerful it is and could motivate themselves to keep on fighting. Real time meeting through participation in community organization can make women to get rid of the feelings of isolation. They could address misunderstanding with each other. Organizations such as NGOs could organize and promote festivals and other demonstrations through which women could brainstorm themselves and share their skills.

- Women by joining groups could create own means of media. By creating their own medium, they could voice and spread own opinions and ideas and could report on actions and projects of the community to broader audience. It is also suggested by experts that these section of women should be trained to create *zines*, blogs, self-published books, etc. Women could share their experiences and narratives on how would an ideal village and family look like. NGO could encourage women who are interested in writing poetry, making posters and street-art, made them to engage in music and theatre.

- Women are traditionally encouraged to stay at home on their own. Public space is usually not women-friendly. Through collective action by participating SHGs or other community enterprises, women could reclaim public spaces and create spaces of their own where they could feel safe and greeted. By forming groups and joining an organization, women could create not only a free space for themselves but also collective rooms for their own. A woman participant of SHG is of the view, "I look for spaces where I could be of myself, where I could relax and meet others, where activities could happen and plans could be made, where I can talk, organize, educate and learn and give support to ten other women, and inspire each other." The existence of collective spaces can have an enormous influence on the personality growth. Women only community centers, women only internet cafés, women's art galleries, book shops run by women, women's libraries could be transformed into SHGs, a women friendly spaces.

6.05 Key to Collaboration between Public and Private

Following the current trends of deregulation, privatization and globalization (Gershon, 1997), the information communication infrastructure are getting privately owned and have almost completely moved out of the public realm. However, deliberations on ICT have not made a complete ignorance of market driven, corporate directed and profit oriented institutional arrangements. For successful design and implementation of a mobile information infrastructure, there is a requirement of active involvements of many different types of actors, such as government bodies at several levels, civic organizations, advocacy groups, and various forms of non-profit community organizations. On the other hand, many studies demonstrate the incompatible regulatory environment in India to meet the interests of customers, small local service providers of the country (Norton, 1992; O'Neill, 2003)

If the rudimentary belief says that private companies could manage telecommunication infrastructure of a country, it is the duty of the state to ensure that every citizens of the country to get access to telecommunication network and to get enfranchised. However, if participation of private sectors seems unprofitable in providing access to telecommunication network to citizen, state uses to ensure public means to emancipate each and every citizens of a nation. Once deregulation was introduced in public policy in

1990s, more market and less state have intervened social domains. In fact, in many countries, private sector has started providing the primary facilities such as the provision of water and energy etc. (Holmes et al. 1996).

Public-private partnership can improve the access to telecommunication infrastructures. There are many potential benefits arising from the availability of free financing and free expertise. The economic argument which favors state intervention to deliver goods or service is premised more on the idea of market failure and less of market integration. Appropriate state intervention is required in order to provide support for and scaling up of successful models through appropriate financial and policy measures. Involving private sectors to provide basic services to community can be challenging due to their lack of accountability to the people they serve, unlike government and public sector. The services of private sectors are usually designed for middle and high income consumers and are not always intended to poor people. Only state can incorporate indirect accountability to private sectors.
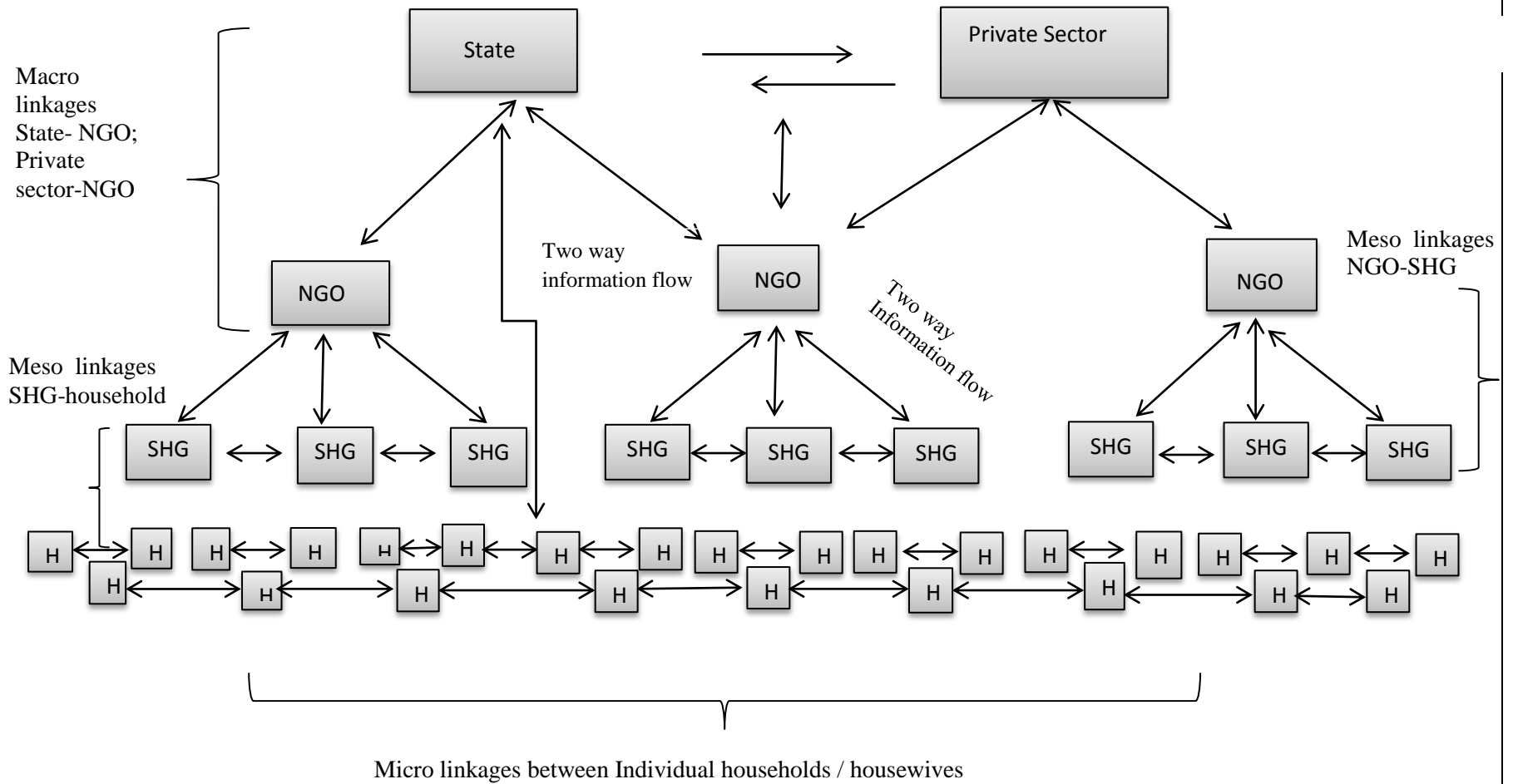
State could take initiatives to promote the acceptance of mobile phone technology and services through investments in 'intangibles' such as local training and consulting services on software adaptation and content providers, building the capacity of local traders, distributors of IT goods and services etc. The dominant contractual device on which public private partnership is based on is BOT: Build, Operate and Transfer with a distribution of tasks and benefits in between them. The private party will build the infrastructure and will operate it for a contract period of twenty to twenty five years or may be longer. During that time, the private sector earns back their initial investment and a return. After the agreed period of time, the infrastructure could be transferred back to the public authority. Sometimes the transfer might be postponed if the private solution is found to be affordable. It's not that easy for an external actor e.g. Government and private sector to connect with women. It is the NGO that will connect women to other public or private sector. The cooperation of NGOs and the state have anticipated numerous contract projects many of which are commercial in nature and implemented through local institutions. The partnership agreements of cooperation between state and NGOs emphasize on community organization in order to create humanitarian spaces in these communities that can serve multiple purposes for local people and provides significant benefits to local people.

In terms of pace and scale, community organizations that work at the local level and around the local issues are likely to be very different from those that emerge from the pressure of external agencies, i.e. the government, NGOs, donor agencies, trade union and so on.

On the other hand, the functions performed by the local self-governments are vital for making life of the local people happier and prosperous. The various needs of the rural areas such as construction and maintenance of roads, availability of water, construction of schools and education facilities, improvement in agriculture, etc. are supposed to be taken care of by the local self-government. Many a times, leaders of Gram Panchayat may fail to appreciate the state or national problems in their real perspective because of the very difference in the nature and scope. Local government helps to mobilize people through community groups and organizations. If local government fails to motivate community to confront and to solve their own problems, community becomes more dependent upon other external agencies, i.e. NGOs. The problems of particular rural area can be best attended by the members of the Panchayat. The real improvement in the social and economic conditions of people can happen only through the intentional participation of community into the developmental plans and programs. It is the responsibility of local self-government to implement new infrastructural and developmental projects at local level to gauge its impact on the system.

Model of Connected Infrastructure: An Institutional Approach

An interface between women of rural households and community

Macro
linkages
State- NGO;
Private
sector-NGO

State

Private Sector

Two way
information flow

NGO

NGO

Two way
Information flow

NGO

Meso linkages
NGO-SHG

Meso linkages
SHG-household

SHG ↔ SHG ↔ SHG

SHG ↔ SHG ↔ SHG

SHG ↔ SHG ↔ SHG

H ↔ H   H ↔ H   H ↔ H ↔ H ↔ H   H ↔ H   H ↔ H   H ↔ H   H ↔ H ↔ H
H ↔ H ↔ H ↔ H ↔ H ↔ H ↔ H ↔ H ↔ H

Micro linkages between Individual households / housewives

Meso Linkages- A Space between NGO and SHG

NGO connects and congregates the existing village amenities
Develop specific focus area for SHG working under it

Bank

CIC

PHC

NGO

Two way information flow

NGO

Police station

Co-operative

Mandi Market

SHG ↔ SHG ↔ SHG

SHG

SHG

SHG

H ↔ H ↔ H

Meso level linkages bring

Accessibility of services
Ensure Credibility
Facilitate storytelling
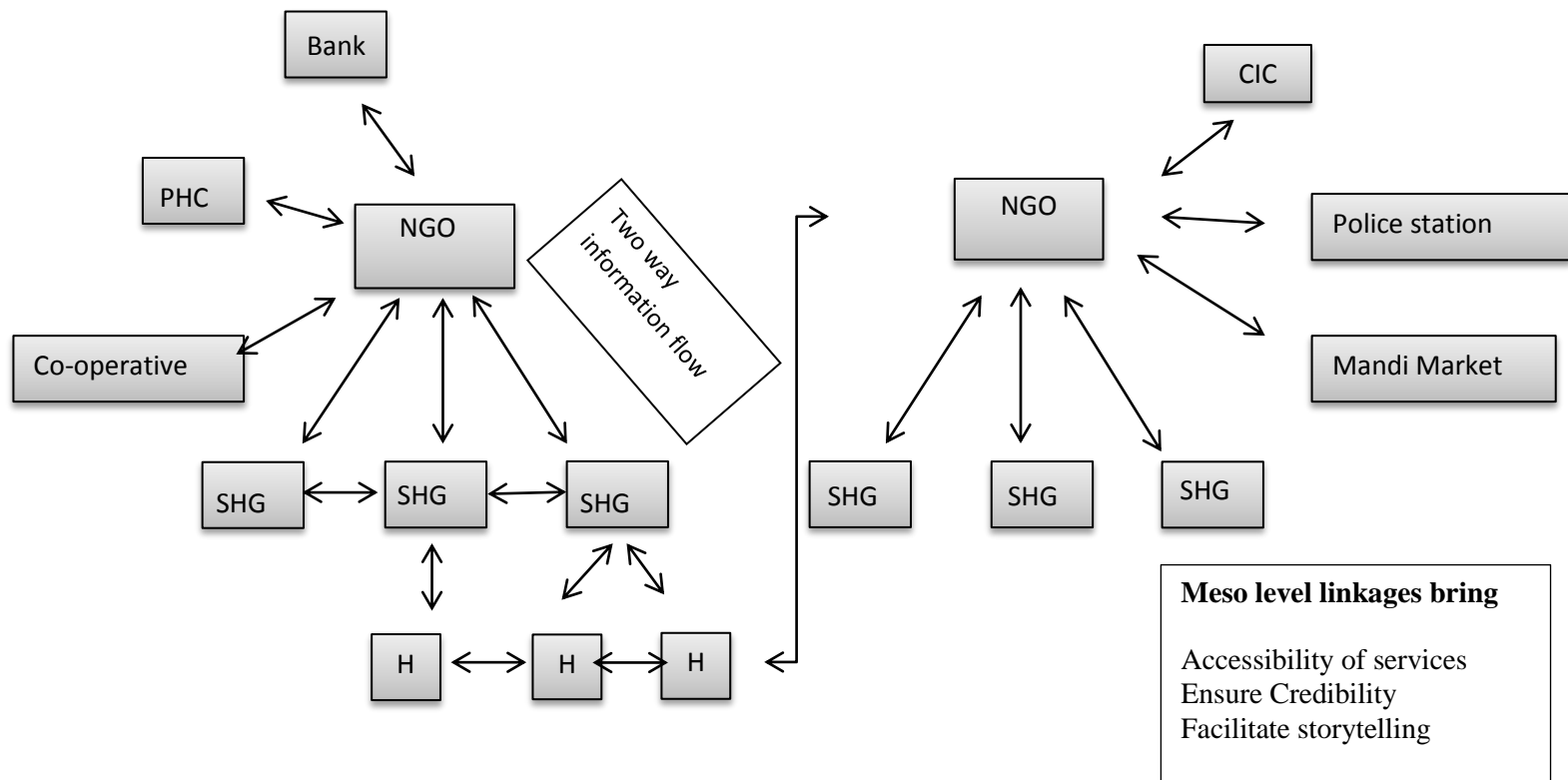
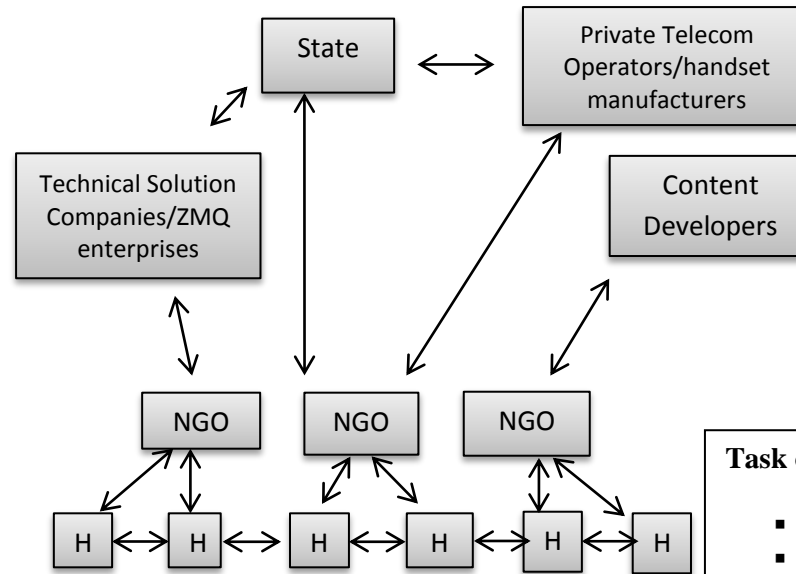NGO-Household/Hosewives direct linkages through task of NGO sector

Macro level State-NGO Linkages

Mediated Communication Infrastructure (State to Individual)
- Mobile Internet Portal
- Video conferencing
- Grievances recording

Task of Government Sector
- Building infrastructures,
- Integrative policy
- State wide survey
- Monitoring mechanism
- Subsidize services
- Provide funds
- Keeping transparency record of working NGOs

State

Private Telecom Operators/handset manufacturers

Technical Solution Companies/ZMQ enterprises

Content Developers

Task of NGO Sector
- Training and skill development
- Capacity development
- Resource management
- Micro-credit opportunities
- Form and direct and facilitate SHG
- Arrange membership detail
- Design the focus area of SHG activity
- Connect with state and private sector
- Analyse the need of households to direct communication with women
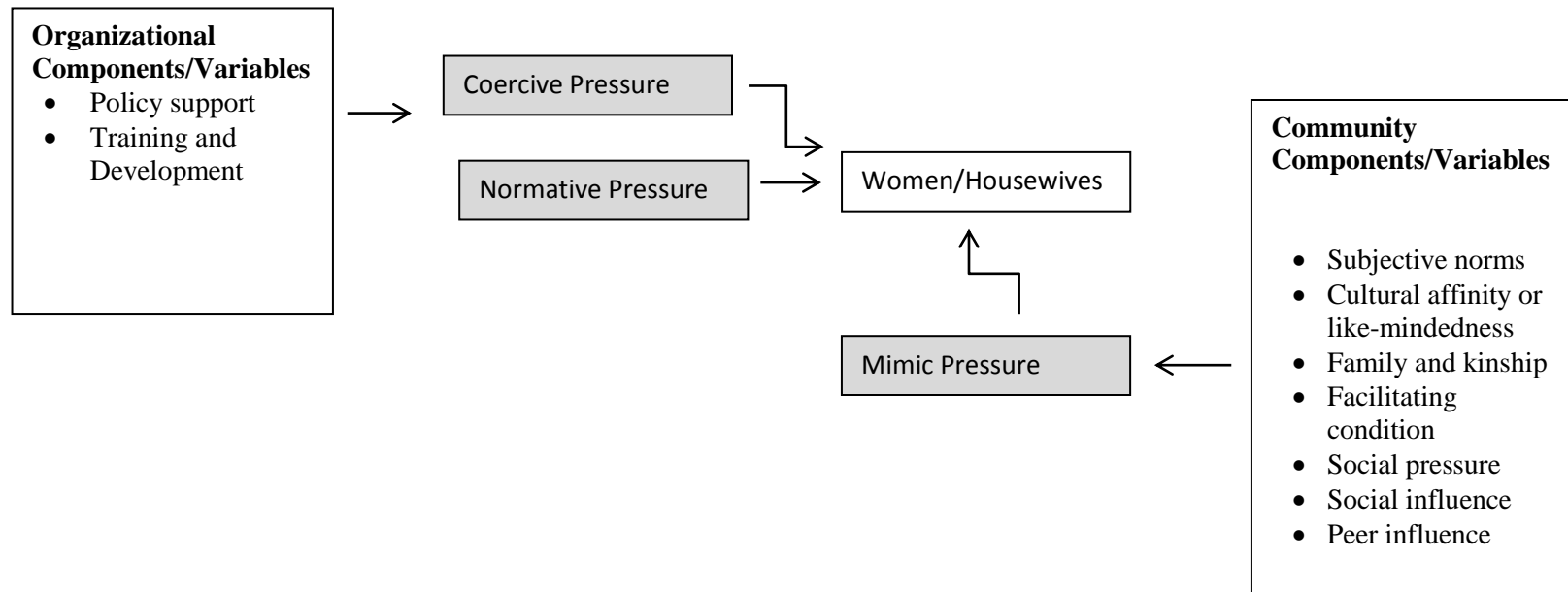- Greivance management

NGO   NGO   NGO

H H H H H H

Task of Private Sector
- Free distribution of cellphone
- Free SIM
- Offer full talk-time
- Offer training and recruitment facilities
- Setting up phone booth or kiosk
- Installing infrastructures

Institutional Intervention to Influence Woman Accepting Meaningful Use of Mobile Phone

Organizational Components/Variables
- Policy support
- Training and Development

Coercive Pressure

Normative Pressure

Women/Housewives

Mimic Pressure

Community Components/Variables

- Subjective norms
- Cultural affinity or like-mindedness
- Family and kinship
- Facilitating condition
- Social pressure
- Social influence
- Peer influence

Following variables are drawn from the study that are added on to TAM

Organizational Components/Variables	Infrastructural Characteristic	Behavioral Intention of Women	Community Components/ Variables
• Competitive Environment • Management support • Policy support • Organizational Composition • Training and Development	• Infrastructure design • Maintenance and development • Access cost (Cost of the handset; Poor quality of network and coverage) • Auditing or monitoring • Convenience (means of transport; accommodating time) • Ease of use or user friendliness • Security Mechanism	• Age • Prejudices among women imposed by patriarchal society • Perceived difficulties • Technology Phobia • Lack of trust on operators or agent • Security concerns and harassment over mobile phones • Lack of time beyond household's management, • Lack of skills • Lack of awareness and knowledge regarding the benefits of the technology. • Educational level • Experience • Hedonic motivation or perceived playfulness • Personality (assertive or confident or submissive)	• Subjective norms • Cultural affinity or like-mindedness • Family and kinship • Facilitating condition • Social pressure • Social influence • Peer influence