

Chapter 7

Summary of Findings

The Chapter discusses the access dimensions of telecommunication in Assam and north east region of India and discusses the challenges in rolling out telecom services in North east part of India, drawn from the interview with the Government officials of Department of Telecommunication. The chapter also outlines the theoretical claims surrounding the acceptance and uses of mobile phone and mobile enabled innovative, generic and multimedia services among surveyed households. The study examines various obstacles to adopt a technological innovation by women under the framework of TAM (technology acceptance model), existing structural problems regarding the acceptance of mobile phone and other communication technologies, existing gap or digital divide among the surveyed households. Collected data in line with the questionnaire survey, personal interview and focus group discussion have contributed to explanation of the problem addressed in the literature.

Next in the chronology, the chapter argues the role of communication infrastructures in the villages in facilitating storytelling perspective among women of rural dwelling households and the importance of shared interactions among housewives. The aspects of access, divide, and acceptance of mobile phone have been evaluated based on TAM and communication infrastructure perspective. The chapter later discusses some positive indicators of survey findings towards transformative capacity of housewives of rural dwelling households.

The acceptance and uses of mobile phone has created an alternative space for women to share their emotions and feeling with others in a community and it has provided a sense of increasing role and status of women in the society. In the last part, the chapter discusses changing needs and relationship of families in the light of using mobile phone technology. The identity of women is explored from the neoliberal perspective while discussing various neoliberal trends and challenges to women in specific, i.e. decreasing fertility, increasing number of grandparents, growing nurseries, child care crèche; competing identities of women at home; feminization of the labour force due to economic restructuring and so on. The section highlights the interdependence between family, marriage, kinship and gender. Within the matrix of family, marriage and kinship,

women gain only partially situated knowledge and how participation in community organization help women to de-Centre the existing dominant discourse and would contribute to a broadened understanding of social relationships. Participation in an NGO or SHG can help women to develop a space of resistance while getting to know the locally, culturally specific production and (re)production of unequal gender relations. Survey data helps to map a progression in empowerment indicators of housewives who participate in SHGs.

The third world feminist reading is used to analyze the findings. Participation of women of rural dwelling household in community organization or informal economy tends to be a survival strategy for them and can possibly result concerted effort to elevate the status of women.

7.01 Universal Access to Telecom Network and Mobile Phone: North East Perspective

Liberalization of Indian economy during 1990s had brought the realization that access to telecommunication is of utmost important for the achievement of country's socio-economic goals and effective communication for the citizen. New telecom policy (NTP) facilitated India's vision of becoming an information technology state. NTP enabled Indian telecom companies to become truly global players by creating modern and effective telecommunication infrastructure for the convergence of IT, Media, Telecom and Consumer Electronic applications and by achieving efficiency in spectrum management. Through the expression 'universal service obligation', access to basic telecom services has been made affordable with reasonable prices to all uncovered areas including rural areas.

Another emerging priority area of the Government of India that has been realized of late regarding telecommunication is to make India to become a major manufacturing base with key expertise of telecom equipment. However, lackadaisical attitude of Central Government's towards North East Region and towards addressing issues seriously has a negative implication on easy accessibility of telecommunication services in the region. During independence, the undivided Assam had 4 percent per capita GDP which is

above India's national average. In 2010–11, these seven states score 30 percent per capita GDP from Rs.59143, which stands above average of all-India GDP. National budget 2014–15 has allocated Rs.537 billion for infrastructure and telecommunication projects for the North- East Region (Oxfam India report, 2016).

Increasing mobile phone penetration, especially in the non-urban areas, increasing competition, heavy investments in 3G, and increasing consumer demands have made network operators turn to value added service (VAS) to secure their businesses. With increasing disposable incomes, increasing familiarity with technology, greater awareness of VAS, the willingness of the consumers of mobile subscribers to spend on value added services has increased. It is observed that Government has taken initiative regarding the roll-out of required network and device infrastructure on an extensive basis. However, in order to foster innovation and to attain the scale for utility mobile value added services (MVAS), both government and the industry has come together to create a win-win situation for the industry and the consumers. The importance of accessing business-critical information in rural areas in order to support the livelihood of rural dwelling households has been realized of late which has popularized the value added services in rural areas. However, lack of infrastructure has hindered the rural households to access to a plethora of basic services on offer including government services.

Universal Access: Challenges in Rolling Out Telecom Services in North East Region

Universal Service Obligation Fund (USOF) supported the installation of many BTS sites (Base Trans-receiver Site) in the states of the north eastern region for a period of 5 years till 2013 (DoT, Assam, 2009). Some Telecom Service Providers anticipated the non-viability in continuing and maintaining the sites without the support of USOF. Precarious and perennial power cut, circumscribed provision of electricity supply which is available only for 14 hours a day, and of consecutive flow of Diesel Generators (DGs) as restricted by time (between 6 pm to 6 am), high captive charges are levied for running DGs, have exacerbated difficulties in telecom installations by Telecom Service Providers in North East States. Inadequate sunlight and deterred climatic conditions have made the use of solar power ineffective for running a Base Trans-Receiver Station in North Eastern Region (NER). Insurgency made free movement of people restricted in some North East States especially during night hours. Numerous uprising for the separate states within

the region followed by economic blockades have created delay in operations and maintenance essential for telecom services.

Lack of proper road connectivity in remote hilly locations is a problem for most of North East States including Assam. This has resulted impediments in installing, well-functioning and maintaining of telecom infrastructure in Assam. Hilly landscape of the most North East States is incompatible for the installation of Base Trans-Receiver Station (BTS) for wireless coverage. In fact laying of Optical Fiber Cable (OFC) is not physically and economically viable across the hilly terrain of North east. As a fact of the matter, limited number of OFC- Points of Presence (POP) in the North East Region has resulted pertinent bandwidth problem and slow data transmission. Road widening work and frequent landslides lead to fiber cuts, thus, a continued disruption to services. Regular cut of underground OFC is more prominent in rural areas due to un-coordination in road construction in terms of digging and repairing as a part of activities under Government sponsored employment security scheme such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and Pradhan Mantri Gram Sadak Yojana (PMGSY). Under National Optical Fibre Network (NOFN) project in 2013, several lakhs route-km of OFC are announced to be laid down in rural Assam. However, lack of a strong mandate and the absence of harmonization in the activities of local authorities e.g. Rural Panchayat body and multiple entities, i.e. rural electricity, Public Work Department, Gas, Water, and of NOFN implementation partners have already resulted significant waste of financial resources.

There are many telecom service providers who are looking for basking out the lucrative market for telecom in north east region. Local authorities or gaon panchayats in rural Assam are being reported to charge huge amount for making Right of Way (ROW) permission in laying optical fibers across the villages. Moreover, governments of many states have not ensured a single-window clearance system to facilitate telecom service providers in setting up of telecom infrastructures. In many rural areas, local authorities are reportedly unsupportive to accommodate any new technological innovation (Personal Interview with Telecom Operator).

Permissions regarding erection of telecom tower in the concerned village for installing of BTS by Local authorities or village headman is routinely delayed as well as denied. After the earthquake in 2011, erection of Roof Top Towers (RTT) is banned in a few states due

to which building of Ground Based Tower (GBT) remains to be the available option. However, land acquisition for raising Ground Based Tower is not free from hitches because of unclear land titles and commercial land usage clauses. Although VSAT has been another viable alternative for the state, however, the approval for VSAT connectivity takes time and the charges for bandwidth connectivity under VSAT option is too high to afford for villagers particularly.

7.02 Universal Access and Meaningful Use of Mobile phone: Applying the Framework of Digital Divide

The policy paradigms incline to denote access as exclusive supply of physical artifacts (Wise, 1997) making it obtainable for targeted beneficiaries. Technological frame centering on availing and strengthening mobile information infrastructure for all can legitimize Universal Access. Universal access has been a multifarious, complex, conditional or circumstantial, socio-technical phenomenon. Davis's study reveals that the time, cost, quality of the information and communication technology and the environment in which it is used, as well as more 'qualitative' concerns for 'security' and 'ease of use', are all crucial mediating factors in people's access to information (Davis, 1989).

Access in practice or individual's perceived (or effective) access is more sought after than the theoretical (or formal) access to mobile phone (Wilson, 2000). Individual women of rural dwelling households could have physical access to mobile phone. However, access is not simply restricted to either 'having' or 'not having' a mobile phone. Owning or possessing mobile phone and many different communication technologies do not imply meaningful use unless housewife and rural woman could make use of the opportunities that a mobile phone could provide. Possessing or owning a personal computer cannot ensure a conspicuous connection to the internet. Similarly, access to the internet or having internet connection would not secure accessing every available website and online resources effectively. Similarly, material access to mobile phone would be useless without the requisite skills, knowledge and support to use it effectively. A host of researchers have mentioned about 'access rainbow' (Van Dijk, 1999) which is less determinist in nature, looking into digital divide as more than the physical access to digital technology and even purchasing power. Determinist presumes

conformist notion of the digital divide that access to mobile phone and other ICT inevitably leads to use. According to access rainbow, the 'access to mobile phone' would be different from 'use of mobile phone'. 'Access rainbow' signifies several niceties of marginality that involves central or 'core' access, edge or 'peripheral' access and non-access (Clement and Shade, 2000). Other nuances include access to physical devices, software tools, content, services, social infrastructure and governance (Simmons, 2000).

The global focus of this debate is quickly settled around the issue of technological inequalities within individual countries. The foundation of mainstream political dialogue over 'information and communication poverty' (Thomas, 1996); 'information haves' and 'information have-nots' (Wresch, 1996) and the digital divide have been grounded on the issue of technological inequalities. The dominant political view broadly developed around combating the apparent dichotomous divide between those who are 'connected' and those who remain 'disconnected' from technology and information.

Social divide or socio-demographic barriers of class, income, education, gender, age and race have exacerbated digital divide, thus, restricted the access to telecommunication, mobile phone and other ICTs (Norris, 2001). The extent of the social divides that exists above and beyond just a digital divide (Wilhelm, 2002) influence the declining of individual efficacy of women and community altruism and collective conscience of the community. Studies as well as investigation inform us that access to distribution of network and bandwidth facilities is uneven both socially and spatially, with disparities in relation to access to mobile phone technology and information, sturdily patterned along the lines of socioeconomic status, gender, age, income, level of education, geography and ethnicity (Norris, 2000). In terms of socio-economic status, such inequalities of opportunity manifested and prevailed more vividly with 'deprived' individuals such as housewives and women of rural dwelling households who are apparently less likely to have access to information and a variety or range of information and communication technologies.

Along the line of the differences in terms of socio-economic status and income, access to technologies such as home computer, internet and digital television appear to be patterned in terms of gender (with higher proportion of male than female reporting access to ICTs, i.e. internet), age (with access to all three above communication

technologies inversely correlated to age) (Servon, 2002; Strover, 2003) and composition of household (with households of two adults and one or two children do most likely to have access to communication technologies).

The way access involves different contexts, Toulouse (1997) suggests that the digital divide and access to ICT and telecommunication represent access in a hierarchical order instead of dichotomy. The dichotomy refers to if people have access to ICT at all and the hierarchy of access amongst them. Strover's (2003) classification of four categories of digital divide that comprises infrastructural, socio-economic, demographic, and cultural divide can be applied to distinguish the access to telecommunication and mobile phone and use of mobile phone technologies. Access rainbow considers the socioeconomic category that comprises financial, educational condition of the users.

Psychological attribute includes motivation of women to accept mobile phone, application and services. Geography, rural and urban location plays an important factor to determine the access to available network and bandwidth facilities of telecommunication and woman's acceptance to mobile phone. Geographical isolation and remoteness also affects the availability of digital opportunities to a household and the subsequent inclusion or exclusion of a household from the information society.

7.03 Acceptance and Mobile Phone and Innovative Services

The survey reveals that all kinds of innovative services, new applications and device innovations pertaining to mobile phone are not accepted by all the members of a household. The acceptance of mobile phone is necessarily related to the perception of the head of the household, sharp majority of who are male member of the household. Decision of the household head influences the perceived need and urge of women and children of the household. A few heads of households are opinionated about the negative effects of mobile phone use. This befalls not to own mobile phone by other family members of the households as influenced by the personal notion, attitude and subsequent decision of the household head. Head of the Family is the opinion maker to influence the decision of the other members of the household as per the social norms and to serve as a role model for other members of the family. Many men are concerned with safety, security issues on woman's use of mobile phone. There are some male members of the family and the head of the household who don't even share their phone with other family

members and with even his wife, owing to personal reasons. On the other hand, there are some men and the head of the household use to share their phone with family as well.

Dharmi (Dhenudhara Village under Chaiduar Development Block)

“I use my husband’s phone whenever I need to make a call. Sometimes, I feel the requirement of owning a mobile phone for myself. There are instances when I need to make an urgent call and my husband is not around.”

Atul (Hydabari Village under Sakomota Development Block)

“My wife does not need a phone. Whenever, she has to make a call, I dial the number from my phone and let her talk to relatives and friends for business or other relational purposes. There is no point of leaning new applications of phone and even text messaging because it simply kills time. She has the whole household responsibilities to carry out.”

Upen (Jarani Village under Pub Chaiduar Development Block)

“I don’t prefer my wife to use my mobile phone. My wife is addicted to text messaging and my mobile phone constantly runs out of credit.”

Nevertheless, the mobile phone is generally considered a ‘personal’ device rather than a ‘family’ or ‘common-property’ device irrespective of whether the phone is shared with others or not.

Circumstances and rural backdrop with limited resources, lack of awareness about innovative functions and services of mobile phone make many villagers to be suspicious of the benefits of mobile phone technology and services. Lack of functional technical knowledge and want of practical exposure to SMS uses and to the embedded applications e.g. internet uses and so on dissuade housewives or rural women to accept the newer application and services of mobile phone. Due to the uncertainty about the actual functioning of innovation, social reinforcement from others (colleagues, peers, etc.) is required to get women pursue a behavioral intention to use a mobile phone and other communication technologies. Subjective opinion of one of the trusted friends and colleagues about the new innovation in applications can persuade women to accept a mobile phone technology. Close peers’ subjective assessment of mobile phone could aid to reduce uncertainty among housewives and rural women about the uses of mobile phone. Techno fright due to lack of understanding of the device also create hindrance to accept mobile phone technology.

Acceptance of mobile phone and offered service portfolios are influenced by the socio-economic factors such as gender, age, education, and income. For instance, the survey finding demonstrates that multimedia services such as mobile game is preferred more by male members than female, adults of the family than old and those who are mostly belong to urban area than the rural part of the Sonitpur District (Figure 7.1). Attitude, intention, beliefs, and behavior are the major elements in the theory of reasoned action (TRA) as proposed by Fishbein and Ajzen (1980) which pronounces that the psychology of individual does shape the attitude and behavior of the individual towards a reasoned or well-grounded action.

Women cannot escape themselves from the household and child care obligations. Hence, women don't not have the time to use 'play' features of the mobile phone. It is found that the available 'play' features of the mobile phone, e.g. mobile games, chatting, various marketing applications, listening to music and so on would be acceptable to women when these features would create value to other family members instead of providing them the pleasure. Opinion of other members of the family, of friends, or relatives could easily affect the belief and opinion of housewives or rural women.

Many of the current, up-to-date available services of mobile phone do not provide any value to its users except satisfying the hedonic intent. Survey finding suggest that any free internet services in schools may get less attractive than pricey mobile phone services because of ease of use, convenience of portability or mobility, essentially motivate an individual for adoption of such services. A comprehensive family survey finds that experiences of using a technology by younger in family are motivated more by the hedonic intention or pleasure seeking attitudes. Younger members in a family use to make use of a mobile phone for hedonic or pleasure seeking purposes, e.g. - mobile gaming, music, and videos. On the other hand, most of the women members of a household are found to prefer price factor (of the mobile phone), the utility derived from the uses and the simplicity of using mobile phone over hedonic uses.

Many consumer researches (Burson, 2007; Blas et al., 2006) have emphasized on hedonic motivation as an important determinants of technology acceptance and use. Hedonic use is an intended pleasure seeking attitude of using a technology and fun filled use that has predicted the behavioral intention of the consumer while using a technology (Venkatesh, et al. 2003; Hirschman, 1995). Some literatures while studying the culture of

youth (Martin, 2004; Wang, 2005) have developed the grounds of hedonic uses of mobile phone. However, hedonic uses of a mobile phone technology can be less associated with rural dwelling women or housewives as they have lack of time and interest to use a mobile phone for pleasure seeking activities with a few exceptions (Chapter 8). There are some unique cases where women have shown their ability to understand complex technical functions of a mobile phone and have used mobile phone for practical useful purposes. Another some exceptional cases narrate that women know the technical functions of mobile phone and they possess a highly pleasure seeking attitude to mobile phone uses (Chapter 8).

In consumer technology use context, the cost and pricing structure may have a significant impact on the use of technology. It is evident that the low pricing of SMS relative to other types of mobile internet applications has resulted the popularity and widespread acceptance of SMS. In marketing research, the monetary cost is usually conceptualized together with the quality of products or services to determine the perceived value of products or services (Blas et al, 2006). The value to price of a technology has a positive association with the intention of the user. The prominent cultural behaviors among women regarding the use of mobile phone are the mindset of attaching low priority to self and calculative mentality towards time and money. In Indian society, the virtues of obedience and conformity of social norms have been emphasized upon and this has sharpened the mindset of women of specific age group. Owing to general respect for money creates hindrance in accepting a technology particularly in exploring mobile phone or playing with it for the fear of damage. Affordability and control over substantial financial resources help housewives and rural women to absorb possible loss from an unprofitable acceptance.

In households adhere to collectivist culture, acceptance decision of a technology or an innovation depends upon the decision of other members of the household, so, any personal decision of one member of the household tend to have consent from other members to make it a collective decision. Head of the household who is the chief wage earner is the decision maker of the household. Housewife would often solicit advices from her spouse before purchasing a mobile phone, whereas husband generally would make this decision independently.

Age is found to be positively correlated with digital experience and the use of mobile phone. However, young, in many households, of the age bracket of 16-24 years are found to possess different opinions from their parents in relation to the use of mobile phone application and service portfolios irrespective of rural and urban areas. Young boys and girls irrespective of rural urban areas who have money, either pocket money or earn by working, would make decision themselves on buying a phone. Many young and teenagers are well aware of different types and sizes of mobile phone of different manufacturers, its associated network, and service specification and embedded new features. Interestingly, in many urban households especially from Tezpur and Dhekiajuli Municipal Towns, children from the age bracket of 16 to 24 years are found to opine in defense of his or her requirement for having a mobile phone when he or she has not received granted permission from their parents to own and use it considering the tenderness of childhood. In certain cases irrespective of rural and urban Sonitpur District, it is found that young girls won't take pocket money from parents to buy a mobile phone and manage the expenses of their own. Wide arrays of services through mobile phone e.g. reading a book, networking with others, listening to music and surfing the net, download the pdf files and so on are usual daily tasks for many young girls in both urban and rural areas of Sonitpur District. Young girls aged 14- 25 particularly in town area are found to be major users of instant messaging apps. However, parents do consider about the pros and cons of using a mobile phone by their children.

Arati (Housewife from Urban Sonitpur District)

“My 10 years old kid is more talented and she is teaching me to use the mobile phone and its embedded applications. She knows about whats app, video download, Google play store to download other softwares and so on.”

Mandira (Housewife from Urban Sonitpur District)

“I don't allow my kids to use mobile phone. I think they cannot make a utility use of mobile phone, rather would get nuisance calls which may get them into trouble. I have heard stories where kids use mobile phone and have fallen prey of immoral activities. They are susceptible to visit pornographic sites too.”

Wasim (Father, male head of the household from urban Sonitpur District)

“I will not allow my kids to own a mobile phone as they have become stubborn and unresponsive and only keep on playing games on the phone. They could not be able to concentrate properly on their studies when they have a play device.”

Compared to having no access to ICT and its equivalent digital technologies in the village, the mobile phone in a household offer the members opportunities to consume services which they otherwise would not have accessed to. Survey did not find a household which did not possess a single mobile phone (Figure 5.1).

Urban dwellers among the study participants are often better off than the rural dwellers, even in terms of earning potential, e.g. jobs are easier to come by and their basic needs are more easily met. However, as compared urban dwellers, rural dwellers use to make many more diverse uses of phones other than just for communication purposes. For rural dwellers, the phone is often considered as an alarm or simply a clock to keep track of time, a torch when they travel in the night as streetlights are not common in many rural areas and as an entertainment device to play games and listen to music when they are bored or during leisure time. On the other hand, communication via e-mail and chatting for information seeking, research activities, and reading news are ranked higher in the urban and semi-urban regions, while information searching activities are popular to certain extent in rural areas (Figure 7.1;7.2). The adoption of mobile phones with advanced features by women in rural areas suggests that mobile phones are becoming affordable and accessible for all.

Majority of women respondents of survey said that they require support or assistance to use advanced features in a mobile phone technology (Figure 6.5; 9.8). At the same time majority of women prefer to avail timely instructional support to learn features on mobile phone. They prefer personnel instructor with a face to face meet than the customer's help via call center or voice based computational instruction. It is also to be noted that without training, the adoption rate of different service schemes is higher in the urban areas as compared to rural areas. This could be explained by the difference in the level of exposure to technology and services in rural-urban set up in general. The urban population is likely to raise their appreciation of what Information and Communication Technology is what it can do, and how to use it as they are found to adopt 3G and 4G technologies and its associated innovation in services and applications.

There are numerous instances of women of rural dwelling households seeking employment over a voice based mobile phone network, accessing health consultation service over a phone call, learning a language from a phone tutor and opening a bank account with no credit history or address proof. Voice messages are particularly useful

for the poor illiterate women job seekers who have difficulties in reading and writing. However, women job seekers are found to use all three primary functions of mobile phone such as voice, SMS and to collect relevant information on job notifications.

Many women prefer to call a toll free number with an interactive voice response system (IVR) to enroll into an employment forum. However, challenges in a multi-lingual country like India pose to devising out an artificially intelligent innovative voice recognition system which can interpret all the 780 languages including multiple dialects within each language. Hence, what users from different language, education, ethnic and economic background require is a combination of human and computerized voice based instructional mechanism in line with simplified key press system in place. Moreover, it is also found that absence of eye-catching video content and the small screen of the device lead to noncompliance to users' expectation and result less adoption of mobile TV in surveyed households in Sonitpur District.

Many studies of consumer research have stressed on the significance of facilitating conditions for having higher intention to use a technology (Eastwood, 1985; Notani, 1998; Blas et al, 2006). According to Ajzen (1991), "facilitating conditions act as perceived behavioral control in the theory of planned behavior (TPB) and influence both intention and behavior." Support through the arrangement and programs, i.e. free training and capability development to the rural women facilitate them to acquire skills to use communication technologies. A few studies (Lemish and Cohen, 2005) explore gender differences and relation between the use of technology and facilitating condition. Gender differences are found in studies that argue that men often rely less on facilitating conditions and willing to put effort to learn a new technology. Women, on the other hand, look for external support to learn a new technology. This can also be explained partly by the cognitions related to gender roles in society where men are considered to be more task-oriented.

The Millennium Development Goals have focused on "promoting gender equality and empowering women by eliminating gender disparity in primary and secondary education, preferably by 2005 and to all levels of education no later than 2015". In order to realize the goal of empowerment of women of rural dwelling households, an enabling environment for women through participation in SHGs, distribution of mobile phone

technology, skill training and capability building has to be created. In order to live up to the expectation of women users of mobile phone who are willing to be independent-user of mobile phone technology, intervention through NGO is a significant step which could possibly enable participatory learning of mobile phone technology to make women derive the benefits of its uses in their everyday lives.

The ubiquitous character of mobile phone technology brings many benefits and opportunities which are perceived advantages of mobile phone technology over other communication devices. Mobility has been found to be one among the diverse needs of housewives. By providing diverse array of benefits, mobile phone enables housewives to access all kinds of information, interact with each other, perform a task, communicate, and make banking transaction and even self-entertainment. Services that improve user's performances are perceived to be utility service. However, lack of sufficient bandwidth, and absence of network coverage in some areas make some services non executable. Facilitating conditions i.e. improved networking bandwidth, effective government policies, possessing adequate financial resources by housewives and rural women, positive attitude of the village community as well as male of the family towards acceptance of mobile phone by women and necessary skills for using mobile phone are some crucial factors to determine the acceptance of mobile phone technology among housewives and rural women.

Acceptance of Transactional Services

The Indian Government and the Reserve Bank of India (RBI) have identified 'Financial Inclusion' as one of the key objectives to increase GDP of the country. Yu. S (2009) in his study substantiates that that mobile banking is cost effective and a simple way to provide banking to the non-banked customers. Government of India has realized the potentialities of M-Commerce to promote financial inclusion and to foster economic growth for large sections of the Indian society by ensuring effective partnership among different profit, non-profit entities. Government appreciation on the role of M-commerce to development has further facilitated the importance of a conducive environment to adopt innovative mobile services.

In India, only 5 percent of total mobile phone subscribers are registered users of mobile banking and only 0.5 percent of them are active mobile banking users (Kumar Reji and Ravindran, 2012). However, uses of active mobile banking are also restricted to information based services. However, rural households are aware of mobile phone enabled services, i.e. payments, transfer of money, ticketing and so on.

Prepaid is accepted by rural women and it has readily served market needs of many Indian consumers. This facilitates Indian consumer to accept mobile phones as their e-wallet for money transfer or other electronic payment transactions. Payment services through mobile phone have not attained popularity among surveyed households despite the large scale mobile phone subscriber base and the reach of the medium to a large unbanked and under-banked population. The limited presences of vendors who accept mobile mode of payment restrain women to adopt mobile payment. All banks have not started offering mobile banking services to customers so far and all mobile phone devices do not support mobile banking. Digital illiteracy; lack of information literacy; problems related to cellular connectivity are some of the factors that dissuade rural women or housewives to use mobile phone for banking.

Most of the rural women or housewives have no clear idea about mobile banking and its uses and advantages, nor do the other members of the households have. Low reliability of mobile internet connections as compared to Personal Computer and Internet connections tend to increase the failure of transactions. Moreover, factors such as the contrivance of filling cash at merchant points, know your customer (KYC) sign up, and limited merchant points where the wallet can be used to make payments lead to slow customer adoption of mobile wallet. However, services related to remittances, ticketing and utility payments are adopted by the urban household users because of its direct-to-consumer model, ability to give convenient access point to consumers and to make mobile phone a channel for the hitherto unbanked users to gain and use a bank account. Survey has substantiated that women require convenience to pay for digital goods and services as part of their regular prepaid recharge or monthly post-paid billing. Reserve Bank of India has to relax the restriction to use talk-time balance as a currency for purchasing goods or services which could necessarily motivate acceptance of mobile payments, especially the digital goods and services. Women have not yet adopted M-Commerce services because they are still apprehensive about secured monetary

transactions through mobile phone. In order to enable acceptance of M-Commerce service, it is essential to build awareness among women about the services; ensure high reliability and security of the services provided and to win the trust of the housewives and women of rural dwelling households.

7.04 Existing Digital Divide and Barriers to Technology Acceptance

The government's vision for financial inclusion of the hitherto unbanked users has to be supported by expansion of telecommunication infrastructure and networking and nationwide rolling out of identity number. Strategic alliance between financial Industries and mobile operators is imperative to make credit markets easy, accessible, secure and fulfilling for consumer. Expansion of at least a few retail banking outlets in rural India and to create a conducive market environment for those banks is essential in order to develop market opportunities for 'bottom of the pyramid' consumers in rural India. Many rural households have lack of idea and awareness about e-wallet for electronic payment; however, they are looking for the innovative uses of mobile phone for money transfer. Acute levels of poverty and deprivation characterize most of the rural areas of Sonitpur District. As a result, any developmental initiative of Government has compelled to prioritize towards public health, housing, provision of clean water and education, instead of developing telecommunication infrastructure to ensure the inclusion of the citizens in the so-called information age. The focus on such basic social needs invariably reduces the access to information as one among the endless list of social needs considering that the telecommunication networks are not so indispensable for a poor region where there is dearth of basic needs.

The policy disparities in telecommunications also inevitably affect the level of digital opportunities for the people living in a particular region. The growing population, insufficient funds, affordability, and delays in implementation of government policies and programs are the challenges that lead to unequal development in the society, which poses to be challenge to technology acceptance. Factors such as age, technological illiteracy, technological phobia and the lack of motivation are the impediments which make member of households digitally disengaged even if the household earn comparatively higher income. Similarly, lower income does not always result in digital exclusion. BPL communities may not afford to access to internet or digital technologies

such as TV, printer, pager and a camera at home (Figure 2.7) , still these BPL households (Figure 4.1; 4.2) are found to possess one or, sometimes, more than one mobile phone for themselves. Many BPL households are become consistent user of mobile phone and internet in public libraries, cyber cafés, rural Internet centers and other public access points when they could identify their needs to use these technologies. The needs, preferences, attitude to own and use a mobile phone or communication technologies differ from person to person.

Possession of mobile phone and the need driven uses cannot make much distinction between young and old users in the pretext that everyone use a cellphone. Rapid evolution of digital technologies has embedded new applications and service provisioning with the old easy way to use mobile phone. As a result, technology has been diffused but the differences between ownership and uses have not passed over. Instead, the applications and services that the advanced convergent mobile phone or smartphone provided has created new digital divide among users especially between young and elderly users of the household.

Electricity is another significant pre-requisite to use mobile phone or even other digital technologies irrespective of rural urban divide. Problem of electricity counts more in the villages. Frequent cut in electricity (Figure 5.3) in almost all the surveyed area across Sonitpur District and the ever existing story of electricity for two hours in the morning and evening is exacerbating digital divide. This results a challenge to the acceptance of mobile phone and other information and communication technologies.

The women of rural dwelling households have only one third of the purchasing power compared to the two other groups. However, both rural and urban households spend almost the same amount of money on mobile phone. The survey findings bring out that the internet café users in the two wards (Town areas) of Sonitpur District as compared to Rural Sonitpur District are higher in numbers. On a query related to the means and instrument of accessing internet in rural Sonitpur District in Assam, it is found that many rural youth between the age brackets of 15 to 35 access internet through mobile phone (Figure 7.1;7.2;6.5). Village households are found to use Internet café when they have to download any official document and for official transaction through email (Figure 9.4; 9.6). A pertinent gap in the use of internet café in rural Sonitpur District is found in the

numbers of female and old users, so age and gender are key variables to identify the digital divide in terms of access to internet (Figure 9.2; 7.2; 6.5) .

Previous study discusses the positive co relation between educational attainment and likelihood of using the internet and digital technologies. Higher education has a sturdier effect on internet usage than education in high school level (Seemann, 2003). Cagri (2013) in his survey finds that increasing level of education in English language and computing increase the degree of computer and internet usage. However, it is found from the survey that information seeking attitude is negatively co-related with the use of digital technology as per the nature of information requirement by women. Looking closer to the combination of the users' profession and the number of alternatives for internet access, survey findings (Figure 9.1; 9.2; 9.5; 9.6) show that proportionately large number of government employed adult members and unemployed members in the rural households have alternative internet access at home and at their work place and they do not possess an interest of owning a phone with convergent features.

The growth of cyber cafes and kiosks has been rapid in India, although it has spread in Assam after a decade since cybercafé developed national base. Expansion of public telephone and ICT access points, libraries, information centers or cyber cafes are few strategies of collaboration to information access in remote areas for marginalized groups. Making existing institutions such as health centers, schools and community centers equipped with information and communication technologies (ICTs); to provide subsidized mobile phone and mobile enabled services; subsidized services over the use of internet facilities; conditional free distribution of mobile phone and top-up could be some welfare measures that government could take up through tie ups or collaboration to improve information access among rural women.

Concerning the main activity of the head of the household, it is found out that most of the households in rural Assam, undertaking agricultural or farming activities are digitally poor while households undertaking service activities are found digitally educated to certain extent. It is important to note that there are good numbers of unemployed households in the category of the digitally poor. Keeping with the general trend of access inequality and digital divide intact in both the developed and developing countries that the richer classes are the first to own and use these innovative services while the poorer people at first belong to laggard category can have piecemeal access to services of

mobile phone value chains only as ‘trickle-down’ effect when they can afford the cost. Affluent one tends to live in places with good telecommunication infrastructure with broadband and wireless networks. Similarly women belong to laggard category as compared to men who are the first users of innovation of mobile phone and ‘trickle-down’ effect could be generated from men to women through get them having piecemeal access to applications and services of mobile phone. Again, the capital-intensive internet kept poor women out of the fringes to purchase the services.

From the survey, it is found out that surveyed women are more comfortable with the voice technologies embedded with digital medium. Women of surveyed households’ have pleaded for incorporation of low cost voice technologies like text to speech and speech recognition into mobile phone. Gradual fascination of mobile phone among housewives and rural women could effectively deliver internet services on the convergent mobile phone with more internet applications.

7.05 Theorizing Communication Infrastructure and TAM: An Application of Rational and Institutional Approach to Accept Mobile Phone

Communication infrastructure theory framework helps to build the grounds of institutional approach that could facilitate the acceptance of technology by women of rural households. The study investigates the integrated story telling network which involves housewives, community organizations and local media. The integrated story telling network has the ‘carrying capabilities’, capacity to deal with multiple stories over time and capacity to detect new stories as they merge in a dynamic environment. The study attempts to find out the role of micro-story teller: those are housewives and women of village households in a community without leaving the meso-storytelling context. Communication infrastructure theory claims to connect micro-storytellers: individual woman with meso-storytellers, for instance, neighborhood organization such as Community Information Centre (CIC), Arunoday Kendras, Local Cooperative or credit society and SHGs with available and accessible mobile information infrastructure. Communication infrastructure theory has provided the grounds for communication action between housewives and community organization. It establishes the context of institutional framework for the housewives and rural women to accept mobile phone

technology. Central to communication infrastructure theory places the importance of narration or storytelling among the housewives and rural women of the community to keep them informed about each other's concern and to sustain community wellbeing. Communication infrastructure theory is found to stress on conversational communication patterns and processes in the existing researches, and to look into the ability of individual to become a part of a larger community (Hampton and Wellman, 2003). Here, the framework of communication infrastructure is theorized with Technology Acceptance Model to conceptualize centrality of technology use in everyday lives of housewives and rural women.

The meso level organizations in a village such as SHGs, grocery stores, department stores, parks, and other resources of daily life mark the context of communication action by providing the village community an opportunity to participate and communicate the problems, gaps and developments about the community (2006). These community organizations that are existed in a village invariably bring forth majority of participation of rural women. The survey also tried to find out the existing line of community information centers (CIC) and the participation of village women in CIC for accessing information. The Community Information Centre project was inaugurated in August 17, 2002. So far, there have been around 218 Community Information Centres (CICs) in the villages of Assam, for almost seven years ("Community Information...."2013). Yet most of the CICs are not functioning properly, hence, are not serviceable and useful for villagers.

The dimension of accessibility of telecommunication allows the connection that reflects the functional capacity to facilitate story telling (community centric communication behavior) by providing access to storytelling network. Presence and distance of physical center of community organizations (cyber café, information kiosks, SHGs, Village Cooperative, women group sitting) recognize the importance of accepting mobile phone for quick and continuous interaction among residents' households.

Within the framework of communication infrastructure theory, meso level organizations could be identified as NGOs, Telecom Service Providers, Technical Solution Companies, SHGs and other community organizations. These organizations could influence housewives of rural households to adopt certain practices related to the use of mobile phone. These organizations can generate coercive pressure to influence the behavior of

women participants/members of the organization to accept and use mobile phone technology and mobile phone enabled value added services. Acceptance of the mobile phone prior to being organized through local community groups is considered as a favorable attitude towards the acceptance and uses of mobile phone.

Communication Infrastructure theory provides the scope for an empirically-tested model that could be applied to illustrate the ways in which communication (such as community storytelling) among the women of rural dwelling households work within the ecological constraints of technological and socio-economic factors. For women who do not access to technology, participation in the existing SHGs or community groups could serve as an access point and important venues for social interaction. The household could generate informal pressure on women. It is already found from the survey that the decision to own and use a mobile phone is dictated by the head of the household in many village households. However, an attitude such as ‘communication only by mobile phone’ could also be shaped through institutional pressure towards the acceptance of mobile phone by SHGs or community groups or organization after mobilizing rural women. As per the institutional theory (DiMaggio and Powell, 1983), an action, behavior, or belief when taken by a large group of actors or social actors, the non-users too copy that action. Both households and community organizations e.g. SHGs, internet café, village co-operative, NGOs offer an institutional set up to provide informal and formal pressure on an individual (housewives or rural women) to adopt a practice or an innovation. The action if copy may not be dictated over the user member but it becomes a norm of the institution, the ‘right’ way. A good number of sources could generate formal or informal coercive pressure in the organizational level, such as regulatory policies of Government, telecom operators, service providers, NGO regulations and so on.

Women of rural dwelling households when come into a network could discuss their problems, issues with each other. DiMaggio and Powell (1983) proposed mimetic pressure, describing it as the conscious and voluntary act of copying behaviors of those with higher status and of success. Women of rural dwelling household when participating in a community organization would mimic the behavior of the senior, respected, successful one with a belief that it would result positive outcome. Teo et al, (2003) asserts in their study that copying the esteemed members of a network is safer than experimenting new, “untested” behavior. A trusted friend of a woman could be the reliable persuader to accept a technology; similarly husband and the other members of

the family have a role to motivate women to accept a technology. In a community organization, an enabling environment could be possibly created through support and assistance program on skills and capability development for women.

Nearly 85 percent of surveyed women of rural households say that they had availed or accepted the access to community amenities. They visited the centers an average 11 times per month and stayed nearly for 2 hours per visit. Women by participating in community organization and accessing village amenities could contribute to functioning of storytelling network. Institutional approach would highlight the forces that regulate women members' behavior towards technology acceptance e.g. mobile phone and mobile enabled services. If each one in a community group or organization use a mobile phone technology, the one who does not have definitely feel the requirement to have it. That can be termed as copying or mimic pressure which could motivate women to purchase a mobile phone. Conversely, mimic pressure or 'copying' act of accepting mobile phone can turn housewives and rural women attracted towards 'pleasure use'/hedonic use of phone (one women by mimicking other women of the group/community with less of family responsibilities chatting on what's app, making incessant talks over mobile phone) (Chapter 8). The intervening socio-psychological and cultural variables such as subjective norms of the household and the society, social influence, critical mass (Markus et al, 1996), perceived enjoyment of use are the other identifiable grounds behind the technology acceptance by housewives and rural women. A little pleasure seeking attitude of housewives will not be harmful for the well-functioning of the household. Moreover, the participation of housewives in community organization would connect them to an extended network, provide them different exposure in terms of ideas, people, solution, dialogue and could make them confident to use the 'time' skillfully.

The findings offer new, social variables to TAM that is endowment or funds from corporation or a governing body, support from the community, promotion of technology by the community, peer of the community actors of the society which will resolve the cost and structural imperatives that might hinder the use of technology by rural women.

The construct of compatibility has been added to the Technology Acceptance Model by Agarwal and Prasad (1998). Compatibility factor too stresses on the adoption of mobile phone enabled services and application innovation by the women of household. Woman's compatibility can be affected by the exposure to other forms of technology;

requisite skills to use; literacy; needs and financial status as accompanied by daily ways of doing things as well.

The findings suggest that noticeable psychological and physical behavior is seen forming around the mobile phone when women use the mobile phone to listen to music, watch video and access to public places in absent present mode or to access to social networking site.

Many studies stress on the larger concern about how do communication technologies enable the formation of social capital and realization of collective community feelings (Wilson, 1997; Miller, 1998; Alkalimat and Williams, 2001). The collective association is developed by everyday storytelling which necessitates the bond secured in interpersonal communication (Putnam, 2000; Pinkett and O'Bryant, 2001).

Communication infrastructure theory connects these concepts to illustrate how mobile phone technology becomes an essential narrator in a household and in community. Mobile phone via similar face to face communication enables relational capacity among the women residents in a neighborhood besides keeping relationship among the members of a family living far way. The capacity to use a mobile phone could be epitomized as the skills and competencies of rural women to participate in mobile phone induced community fellow feelings.

Community organization could provide a platform to women participants to gain practical knowledge of the technology use and become familiar with the technology and serve as a conduit to access the basic services and other necessities for women. Access to available basic amenities could be seen as equivalent to locally controlled banks where citizens exchange various forms of capital among themselves and others (Flichy, 1995). The informal communication pattern of the mobile phone in an informal setting of households could be gradually shifted to formal communication pattern in community organizations, where the entire community of practices would gradually secure a space in local and regional media.

As per the technology of reasoned action, decision to accept a technology is based on the rational choice of an individual user. Rational choice is based on an explicit, internally consistent value system (Kramer and Tyler 1996) that assumes individual as an agent to maximize profit and benefit (Scott, 2009). In group decisions, one explicit, internally

consistent value system is assumed to function for all the members involved. Rational choice of an individual is built on the assumption that an outcome of alternative courses of action of the individual is consciously based on his or her calculation over what is most beneficial for his/her interest (Scott, 2009). Although rational choice would complement to take decision, then, the rational choice approach at individual level of the women of rural dwelling household and at the level of community organization will vary. Making decision to accept a technology in an organization involves cognitive capacity (March 1994), social influence, shared understanding and interpretation of a situation.

Expected outcomes in terms of likely benefits vs. cost or other disadvantages usually drive technology implementation decisions in organizational settings. Women of rural dwelling household while exercising rational choice to adopt mobile phone technology and to participate in community organization would think of their priorities if the decision would maximize the overall family welfare and reduce the cost. It is found that many a time, the action of accepting mobile phone may not be conscious, women might not have a sound reason to give, to comprehend the reason to use or to maximize the benefits.

Davis (1989) argued that perceived ease of use is the extent to which an individual considers that making use of a specific system would be effortless and hassle free; in other words, ease of use means freedom from complexity and trouble. Hence, it is important to develop skills and capabilities of the women of rural dwelling household in order to build confidence which could be demonstrated by individuals in making the right choice of action necessary to meet specific requirement in situation that will lead to maximum benefit from the use of mobile phone technology. One of the opinions that are constant among various models is that learners' behavioral intention to use a technology or embrace skill that leads to the actual usage of skill and expertise (Ajzen and Fishbein, 2005) is important. Thus, learners' (housewives and rural women) participation, interaction with others and attitudinal change create a fertile ground for behavioral intention to use a new application and services of mobile phone.

TAM would be inadequate in explaining technology adoption if it ignores the societal influence that dictates technology adoption. It is not enough to examine the adoption of technology from an individual perspective because environment, exposure, society and

economic status in the vicinity where technology is exposed to individual can collectively affect the adoption and use (Chau, 1996).

While considering the facilitating condition for acceptance and effective use of mobile phone and mobile enabled value added services, via institutional apparatus of local community organization through NGOs, certain factors would determine the quality technology support, namely: access to one-on-one personal supervision and aid; frequent participation in technology-oriented profession; support among peers; professional development content; focus on instruction and integration; and access to resources (Chau and Hu, 2001). Women could get the exposure to quality technical support in a community organization set up which could further enrich their perception about the usefulness of mobile phone technology. However, an institution can be a determinant of either using or non-using a technology, not a guiding force to drive the usage of a technology or technology acceptance model. For example: the negative attitude of the male members of the household and the head of the household towards the technology acceptance would rather demotivate the woman to own and accept a technology.

Kim and Ball-Rockeach emphasizes on the importance of story-telling capacity of the micro storytellers such as women of rural households through which they could connect themselves with neighbors and with meso-storytellers in order to build an effective community. A communication infrastructure perspective focuses primarily on the community that is served by the mediated communication through installed communication technology infrastructure (such as education, skill acquisition or socio-economic enhancement), rather than just on how technology affects specific personal outcomes. Based on the central attention of acceptance of an innovation, both technological and organizational, the study has examined how mobile phone technology could operate in the real live context and locale-bound social environment of women of rural dwelling households.

On the other hand, any strategy to aim at universal access has to strengthen community-based infrastructure (Hanseth and Monteiro, 1998). Meaningful access has to represent the specific needs of the community. Any technology access program may be constrained by social divides (Servon, 2002) which can hinder the efficacy of meaningful access. Through the enunciated concept of geo-ethnicity, communication infrastructure research has described the specificities of rural-urban spatial milieus that involves the

ethnic culture and communication context and interaction that leads to adoption of innovation within a communication action perspective of the specific geo-ethnic communities (Kim and Ball-Rokeach, 2006).

7.06 Transformative Capacity of Women: Dynamics of Mobile Phone Uses and Community Organization

The perceived active pursuits of women of rural households include seeking more contact with extended family; extending social networks; following up hobbies and interests; educational and self-development opportunities; taking on more or less formal voluntary work or organizational roles. Studies that center on gender based conventional use of mobile phone finds that average women users tend to use mobile phone as a medium for private personal talks and emotional exchange, while male users are found to stress on functional and instrumental use of the mobile phone (Lee, 2009; Wellman, 1992). The moment women becomes the active pragmatic user of mobile phone and also make use the services that are enabled by the mobile phone themselves, (I don't prefer to use the word 'manly use' of mobile phone), they will be freed from imposed gender stereotypical attitude. The rhetoric of empowerment can be perceived in practice by woman with increasing connectedness with the external social environment. In the initial stages of involvement with a community group, women reportedly say about gaining the habit of savings and access to cheaper credit.

The next step of empowerment involves developing capabilities such as going out of home, participating in basic household decisions and gaining access to network and paid work outside home.

Women who participate in community organizations develop group solidarity. They participate in community activities and other village development programs through the community organization. They are no longer treated as 'dull' and 'idiots' at home and in community as they are more informed with the acquisition and use of mobile phone and after participating in local community organizations.

Women get to involve in the managerial and administrative part of community organizations which not only improves their skills and capabilities but also helps them to act like professionals.

It is also found that women are becoming more confident and aware of herself after using a mobile phone for themselves while participating in community organizations. Women are found to take part in community discussion where they discuss about community problems e.g. corruption, low quality education, lack of hospital, doctors or clinic, no drinking water supply, no outdoor games area, no family planning as the villagers don't know how to control their increasing family size, lack of transportation, less electricity and so on and about their personal problems while they could sought after a solution based on mutual support of other women of the organizations.

When every rural household owns a mobile phone, having electricity at least for some hours a day becomes the basic requirement to charge the phone. After making a pass into community organizations, it is through accepting mobile phone technology women are seen to create trust, reciprocity and co-operation among them. Women of rural dwelling households, by owning a mobile phone technology and participating in SHGs and other community organizations, have earned two edged benefits. They have started learning how to solve problems together and started practicing 'listen to each other more' in a space spawned by storytelling through mobile phone. Meaningful use of mobile phone enables active participation of women in community organizations. Survey results have demonstrated the growing interest of women to participate in the decision making of the family as well as in village and to take part in community development process.

Community Organizations (CBOs) have been playing a significant role in the process of village development (Edwards and Hulme,1995). Besides dealing with employment, agriculture, poverty, environment, water management, gender and socio-economic issues, some of them have been also using media technology for communication of development messages and hence empowerment of deprived and marginalized communities.

Women after participating in community organization get an independent platform for interactive discussion about matters and decisions of importance to its community. Poor and marginalized rural women tend to be fatalistic about their situation. Although each woman of rural dwelling households has individual perceptions, development cannot

take place on the basis of their distinct sensitivities. Significantly women are found to develop collective perception of the local reality after participating in community organization. Community organizations have provided a perfect platform to women for internal discussion and for reaching a collective perception of a problematic situation. Women are found to analyze specific problem, discuss remedies and those mostly affected or who could help with a solution are found to help the needy ones.

Participation can modify anti-social behavior of some women by exerting pressure through community organizations. Various interactive sessions between village women with experts, scholars and other personnel organized by NGOs via community organizations are found to focus on explaining the implications of democracy and civil society, raising awareness about the rights of women. A woman named Leela, from Boithabhangra Village, Sonitpur District of Assam reported that she is informed about how civic sense is needed if newly found freedom is to result in harmony, individual growth and social progress.

Participation is a key word for empowerment in development circles (Dubey et al, 2004). It is appreciated that participation and communication are two sides of the same coin, for when women communicate about their situation and about possible options for improving their position in family and in society, women are in effect participating. It is found from the field survey that local community organizations of a village could actually provide a platform to rural women for debate, analysis and the exchange of ideas and options in the wake of acceptance and usage of mobile phone technology. Mobile phone technology allows women for the sharing of information and innovation.

Efficacy is the degree to which woman feels she can control her future. Women are seen to develop both individual efficacy and collective efficacy after accepting mobile phone technology and participating in community organization. Transformation of a stereotypical prejudiced mindset will be possible when women themselves build self-esteem with an increased personal 'agency' and subsequent resultant engagement of women in the broader social and economic spheres in their communities.

Existing researches look at the perspective of empowerment in different contexts and it often varies from country to country (see Calman, 1992; Batliwala, 2007; Rowland, 1995). Gills (2002) argues that enhanced agency among women is not adequate for

empowerment in truest sense. Surveyed women define empowerment as a process they feel and experience in their day-to-day lives in terms of changes in their personal agency. The change in an agency of individual facilitated the development of relationships outside the immediate household sphere. Development of relationship outside household represents access to power of different realms available within economic, social and political sphere of the village community. Surveyed women responded to the question about changes they experienced in their lives about greater level of inclusion in household decision-making processes, ability to go out and gain access to, and influence other relationships that exist in domains outside the household. Mobile phone technology has expanded the choices available to women personally and increased the number and range of relationships available to them in different social-political domains. The number of relationships at personal-family level and socio- political level work as a source of power for women (Sinha, 1984; Mudumuri et al, 2007); on the contrary, the denial of access to these domains and relationships is disempowering.

The perceived change is not limited in increased income or stable income per se, but rather a sense of increased self-esteem and significant reduction of stress of housewives. The findings support the argument that empowerment is primarily a socio psychological phenomenon. Interaction among each other in a group after joining community organizations is central to community psychology can reduce the feelings of alienation and enhance the feelings of solidarity and legitimacy (Scott et al. ed. 2014) among women.

On the other hand, empowerment, from feminist perspective encompasses a broader socio-political view of power relations that goes beyond the psychological aspects of women and the society involves (Sridevi, 2005 ; Roy and Niranjan, 2004). Women experience changes of their power and control over others, can influence others by their talk and action which in turn bear an impact on their family relations. Recent feminist studies (Carr et al, 1996; Batliwala, 1993; Calman, 1992) have argued about the importance of 'economic empowerment' first that can result social and political empowerment. Analyzing the nature of empowerment at the household or individual level is generally more difficult than at the broader community level. Decision-makers in a household are overwhelmingly the male members of the households who take every single decision on the purchase of items for household, education for children and others,

health of the member of the households, usage of media and communication technology, access to different network outside home, about borrowing and lending etc. In certain rural households, women are found happy to delegate the whole range of decision-making to male members or to the head of the household. However, as power relations invariably involve the locus of decision-making, it is important for women to take certain decision on their own and to perform the managerial role for the household.

The factors that show a significant positive correlation with empowerment are important to consider in the NGO discourse on empowerment. The accountability of an NGO to the community groups and vice versa (Government to NGO, Government to Groups) is a significant factor to achieve strong empowerment outcomes. The interventionist approach of NGO for women of rural dwelling households is based on empowering change in relationships which extends beyond the relationship of housewives with household's members and housewives with community organizations rather to another level of political, social and economic domain which provides teeming opportunities to women to exercise their personal agency.

The level of formality in the accountability processes ensures woman's right to participate in decision-making (Bendell, 2006). If we look at from NGOs perspective, it is often mentioned as difficult to put formal process in place to ensure its accountability to the community with whom they were working. However, unlike many NGOs Hand in Hand establishes a formal mechanism to transfer its control to the community it is working. Hence, the structural issues don't cause an impediment. The change of behavior of women is seen in terms of developed cognitive and imaginative faculty of women with increasing capabilities and expanded choices.

Empowerment when combines economic independence represents the organizational capacity of women of rural dwelling households who are either self-employed or wage workers. The incorporation of provision of training and skills development around a broad agenda of livelihood, life skills and legal rights would be essentially helpful to women of rural households to overcome their lack of formal education, gain self-confidence and recognize the value of their own contributions.

7.07 Role and Identity of Housewives: Feminization of the Labour Force

Feminization of labour force is one of the implications of Neo-liberalism that has arrived into the locus of discussion among Academicians and development practitioners (Seth, 2001; McClean, 2000; McILwaine and Datta, 2003). Neo-liberalism sets an era where the restrictions of women towards paid employment have lessened with opening of new job opportunities for women in the growing service sector.

The economic restructuring has an indelible impact on feminization of labour, however, paid work opportunities for women have been highly uneven. There is a historic separation of employment in terms of organized or formal versus unorganized or informal sectors and women are mostly engaged in unorganized sector. Unlike West, feminization of labour force in India is seen in proletariat class as majority of women labour force are absorbed into the unorganized sectors^[33]. Even feminization of labour force in India is mainly concentrated in the agricultural and manufacturing sectors of the informal economy. Ghosh (2005) stated that service industry in urban areas is categorized under organized sector economy and is gradually getting feminized. Young female workers, majority of those who are married as compared to their male counterparts are another aspect of feminization of labour force in India (Raghuram, 2001). According to 1991 Census of India, the average age of all female workers is 33.6 years compared to average age of 36.5 years of male workers (Census report, 1991). Deregulation of labour markets and fragmentation of production processes have generated demand for casual (less secured), low skilled, informal contracts which put further implication on the adverse circumstances for female labour with meager pay for huge labour (Kundu,1997; Chanda and Sahu, 2002).

Bradley's (1999) work suggests that how working women face constraints in reconciling paid employment, family and reproductive work. Constraints related to the distance and proximity of the place of paid work to home (Gregson and Lowe,1993) and of everyday coordination limit the available opportunities of women. Hence, the acceptance of mobile phone can help women to reconcile home and work with better daily co-ordination.

According to Madhavi (2005), social expectations such as marriage, motherhood and obligations related to home-making affect the career aspirations of Indian women.

Madhavi (2005) argues that the Indian women are happy to assume subordinate role of the supplementary breadwinner and not to participate in family decisions. Similar to what Madhavi argues, findings says that majority of women of surveyed households of Sonitpur District prefer to choose the role of primary caregiver. Most of the rural women are found to preferably denounce higher career aspirations and are reluctant to attend seminars and conferences to train themselves and to develop further skills. In fact, this relegates women to work at jobs beneath their potential. It is also found from the survey that irrespective of gender, there is less motivation and interest for education and more stress on paid employment right from the childhood in rural dwelling households.

In Assam, gradual shift in employment after the liberation of women in Assam dated from the late 1980s and 1990s. From this period, for the first time, women started to enter into the so called 'masculine' (Sarma, 2008) employment. Yet, this radical shift in career opportunities to women has not been matched by a similar transformation of divisions of labour in household. The question of balancing work and home amounts to more complex than who earns what income or travels away from home to work. In contemporary Assamese society, this issue hinges on ingrained ideological prejudices and other hidden socio-cultural values (Chowdhury, 1995; Deka,1996). The attitude of housewives in Sonitpur District perpetuates the myth that the working women go out of their houses 'just for a recreation' where the 'need' for outside employment is challenged and looked down upon which is contradicting the perceptions of other section of rural women of surveyed households.

There is an increasing tendency among Indian scholars to approve of housework as the central gender role of women (Kanungo and Mishra, 1988; Ramu, 1989; Palanivel and Sinthiya 2012). Of course, it has to be acknowledged that housework patterns and socio-cultural values vary across country to country. The discourse of 'double burden' (household chores, caring responsibilities of household and paid work) of women is the result of 'new economic policies' of India (Dewan, 1999) which does not provide a liberating account to women. Many studies highlight that the double burden (of women) is a pressing issue which is on the rise (Misra, 1998; Gulati, 1999; Triveni and Aminabhavi, 2002).

In 1996, in Australia, Duncan Ironmonger provided a discourse of resistance for women by arguing that the value of unpaid labor at home should approximately equal to goods and services manufactured for the market by paid workers. Dixon (1978) argued for an inclusion of this estimates of unpaid labor as Gross Household Product (GHP) which is reinforced by Raghuram (2001) and Verma (2005) in their work. The gendered roles and identities of women as mothers and housewives are signified by increasing caring responsibilities which represent only passivity and subordination of women. Some studies (Walker and Woods, 1976; Frost and Sullivan, 2006) show how adulthood, family, and motherhood have become a ground for conflict, struggle and subversion for women.

7.08 Neo-liberalism and Women in Household: Competing Identities

Decreasing fertility rate, more grandparents but fewer children are some other noticeable trends of neo-liberalism in Indian families (Shukla and Kapoor, 1990). There are increasing rate of societal problems that have weaken a family to cope with the pressures of the modern life and that is manifested more in cities and in urban spaces than in rural areas. Potential incidences of divorce, separation, drug abuses and juvenile delinquencies are observed in rural society also. Despite the accelerating pace of urbanization and economic growth, the basic civic facilities such as education, health, sanitation, infrastructure, transport and communication are still lacking in India. Urbanization and modernization demand fluidity and flexibility in family system that lead to gradual abolition of traditional hierarchal authority structure. However, household member's occupation at a distance and being away from home has not altered the sense of support and togetherness among the members of the family. In the face of such challenges, majority of households seem to have survived and have modified, adjusted and adapted to changing social norms, values and structures. Modifications in the traditional Indian family system represent adaptation to socio-economic and personal circumstances that are necessary for the survival of a family as a social unit.

Another trend of neo-liberalism is the growing number of day-care centers, nurseries and crèche facilities especially in urban areas (Daines and Seddon, 1994). However, the high cost and dubious quality have not let these facilities widely used. Narratives of many rural women reveal that they consider these facilities reliable to keep their children,

provided they are ensured that the onus of child care is in responsible hand. Organized child-care outside the extended family system is always reliable, however, particularly rare in rural Assam.

It is found majority of surveyed women accepted the social norm towards family management and child care with valuing tradition. Women could manage child care and nurture children better in an extended family support system or by employing a domestic worker. Overall analysis of different childcare strategies adopted by women suggests that those who manage their household chores and childcare responsibilities through systems of family support experience less psychological stress than those managing it through employing domestic workers and through private crèche facilities. Narrative analysis of a few working women allows to understand the contradictions and complexities, they face in their daily lives in respect to housework and childcare. Arguably, the troubles that women face are the result of 'twisted networks' of social expectations, intersections and tales of grounded routine.

It is women than the men whose life world have always spanned across both public and private spaces. In India, since late 1970s, women have been spending average fifteen hours a day on household chores. Gradually, the time spent in housework by women has reduced and home-maker on average spends five to six hours per day or 35 to 48 hours per week on domestic chores (DasGupta, 1999). On the other hand, Women in regular paid work spend average of eight hours per day or 56 to 60 hours per week in paid employment (NSS survey Report, 2013). Employed women are bound to spend fewer hours in care work on average three to four hours per day at household chores. Women engaged in paid work outside the home adds to another some hours made them enjoy less leisure time than their husbands. Marriages and children have played down the pressure of overload and absence of leisure. This led to a condition of triple burden for women instead of gaining the benefits of earning independent income. Because of this burden issue, many women prefer not to turn back to the idealized homemaker role. Women are found continuing to shoulder responsibilities of housework, regardless to the extent to which they are occupied (full time or part time) in paid employment outside home.

Hiranmayi, for instance, narrates the obligations of a working woman towards domestic chores, childcare and family care and in this process, she finds no time for herself.

The study also found that some housewives of surveyed areas of Sonitpur District have a stronger feeling of household belongingness which may not be consistent with neighborhood belonging.

Surprisingly, most of those housewives who love to spend time in household belong to middle class families. Surely there are 'thin' class differences, certain generational gaps and other structural and personal characteristics to distinguish among the opinions of housewives on domestic work and paid work. Professional housewife has not been found to be a symbol of middle class families of Sonitpur District (Assam).

Rashmita from Sonitpur District says, "I love cooking, rearing and caring my children and doing all other household stuff. I am married to a businessman with two boys aged twelve and nine. I have quit my job upon marriage. Since I was a child, I was told that men were always men and women should be women."

In household survey, when a woman is asked to define her identity or status, it is her husband who mostly uses the label "housewife" even if she contributes to households earning through part time job. However, rural women mostly prefer to label themselves as part time worker or self-employed.

It is also found that in many households in rural Sonitpur District that there is surplus labour in terms of doing household deeds. Extended families in rural Sonitpur District share a single premise although their kitchens are separate. Housewife is there apart from four five sisters, daughter in laws, mother to look after kids and to manage the household. Women of those rural dwelling households are found to engage themselves either helping their husband in agricultural activities or assisting someone from higher class and status in the village in managing household chores as a part time domestic worker.

Hence, the surplus labour (Chapter 4) is utilized many a times for the wellbeing of the family or sometimes for the well-being of other families in the same vicinity. However, women reveal that they work for money either for their own purpose or to contribute to family income. Those rural women don't prefer to do some volunteering activities.

Female Obligation as Home Makers: Role and Identity of Housewives

Wasbir Hussain (2006) stresses on the 'notion' homemaker instead of gender and sexuality of women. He argues that homemaking role of women has made women to move out of the traditional confinement of household into a broader space with larger concerns such as survival, development and life itself. The notion of homemaker is found to deeply ingrained into the minds of many rural women of Assam who denounce to label themselves as housewives. Even those women who are engaged in paid work outside home want to see themselves as homemaker or paid worker by simply reason out their engagement into paid work only to manage home and to make home as a place for peace, nurturance, enrichment etc.

However, the sex role orientation remains so deeply ingrained in Indian culture that the notion of homemaker will not challenge the gender oriented concept 'housewife' if both men and women would not involve and participate in homemaking tasks. Women who primarily consider themselves only as homemakers by preferences and bear the prime responsibility for managing households, i.e. housework and childcare are not free from the tradition imposed by patriarchal society. Hence, it can be argued that the notion of homemaker would be substantiated if women, the so called housewife, mother, daughter, or daughter in law are informed and accountable and to participate fully in decision making of family as well as of the community and to develop locally organizing capacity.

The patriarchal construction of gender require daughter-in-law to show a greater degree of loyalty and obedience to her in-laws. Daughter-in-laws are expected to show the degree of respect and abide by the habits, rhythms and practices of her husband's family, even when these practices significantly differ from those of her natal family. The cultural practices of Assamese society do not vary the national character. Empirical field survey of Sonitpur District in Assam has shown that for the sizeable majority, especially those in rural areas, the gender stereotyping still predominates through a general consensus that girls and boys develop differently. Survey finding reveals that both educated and uneducated women are morally and legally bound to the institutions of marriage, motherhood and the powerful cultural expectations of the society. The competing identities of women as wife, mother, daughter, daughter-in law, sister-in-law are reinforced by the persistent disparities at home, with respect to housework and childcare

practices; then with respect to expectations of marriage and the emotional ties of motherhood; and finally with respect to expressions of male domination (including violence and abuse) in the public sphere.

There are diverse communities reside in Sonitpur District of Assam and irrespective of religion, caste, class, tribes, rural, urban, there are similarities in the role that women play and the position of women in their family and in the society. Majority of women, either as a homemaker or as a housewife have been engaged in cooking, cleaning, washing rearing children and looking after the comforts of the members of their households. Hence, the significance to have the appropriate definition for homemaker and the distinction between housewife and homemaker cannot be denied e.g. if paid workers or self-employed women are homemaker; if housewives are elevated their status by implicating themselves with the notion of homemaker.

Women, Motherhood and Theory of Fertility

The conventional theory of fertility (Schultz, 1990) on account of the decision to have children stresses on the earning capacity of the (male) bread-winner and enlargement of opportunity cost of motherhood in relation to their potential lifetime earnings. More the opportunity cost of motherhood by means of earning, less the number of children as women got an engagement to get busy, active and independent. The probability of having fewer children than previous generation is observed more when mother gave the first childbirth at a higher age. This tends to be another impact of neo-liberalism as more women with an occupation are getting to married late in their life.

It is found from field survey of Sonitpur District (Assam) that low educated rural women traditionally had many more children. However, any theoretical formulation falls short of such evidence even in contemporary society. In third world countries, fertility continues to be much higher among the low income and less educated households (Deka,1996).

Cross-national statistics (Ahn and Mira, 2002; India Stats,2014) shows that the employment-fertility correlation is now positive. There are women from surveyed fields who no longer believe that they have to give birth a child to give mother's love.

Definition of motherhood has changed for some women who prefer to engage as entrepreneur.

According to Geeta from Namonigaon Village of Sonitpur District, “I have nephews and nieces around to take care of and I don’t miss having a child of our own.”

In a highly communitarian set up in India, having a child has not traditionally been a matter of choice for women and protecting their careers often comes later for in the list of reasons for staying childless. However, to varying degrees, there is still shame, stigma, awkwardness or silence around the issue of remaining child-free irrespective of rural urban regions of India.

However, in a society with more nuclear families, the decision to have children is no longer made by the extended family, but by the couple. A survey report published in India Today (2013) “No Baby, We Are Happy”, shows a declining tendencies towards marriage and motherhood among upwardly mobile urban women, women specially from metropolitan city, i.e. Delhi, Mumbai and Kolkata, compared to those of rural India. It is also found out from the survey of town areas of Sonitpur District (Assam) that few women started considering motherhood to be a secondary choice similar to their contemporaries in metros of Delhi and Mumbai.

Pusha, from Majgaon ward of Sonitpur District who is a Delhi based graphic designer prefer to live a self-professed ‘tomboy’ lifestyle even after marriage and feel that motherhood is a form of bondage for her. She feels that she might lose the logical self after she becomes the mother. However, getting married has not stopped her finishing everyday work assignment.

Moreover, field survey also demonstrates how women have started exercising their freedom in the choice of groom in terms of marriage. This has been a recent trend among few women regarding their preferences over marriage and children.

“I myself a manly woman with no long hair and I look for a man preferably bearded, who is passionate about seeing the world. I no longer want a family guy, instead one who can earn for himself.”

The drop in the fertility rate over the past three decades across the countries leads to the declining of average household size. The fallen birth rate and increased life expectancy lead to alter the family formation with more grandparents and fewer children are found

to be seen in households than before (DasGupta, 1999). In rural India, the fertility rate is found to be dropped from 6.4 to 5.8 as per census report of 2011 which is still higher than the fertility rate in urban areas which has been declined from 5.8 to 3.5 (Fertility and mortality indicators, 2012, Census Data, India). Woman's preference to marry at higher age has affected the fertility level of women as well as the reproductive span of woman's life. While fertility declining has been seen prior to neoliberalism, it is specifically neoliberal mechanisms that increase social risk and create a downward pressure on fertility (Kiestler, 2011).

Continuous up-gradation of technology demands skills and capabilities to accept and use it in order to attain efficiency and productivity in work. 'Efficiency' and 'productivity' are two contentious terminologies when these two terms are related to housewives and rural women in terms of their vulnerability of workloads and less of or no leisure time. I argue, here, that acceptance of mobile phone technology would bring diversities in work portfolios of housewives and rural women.

Many assume the parallel requisite of technological skills and education (Livingstone, 1997) which can necessarily enhance the rate of return to human capital. However, skill training and capacity building is costly which is not affordable for majority of illiterate poor rural household. Consequent increases in the cost of rearing children in view of training, educating and cultivating them for a better future pose further challenges onto motherhood. Field survey makes it evident that access to communication technology has increased information about legal rights, providing more information about income earning opportunities, making housewives and rural women politically aware, still women have not acquired the role of decision maker in many household. As analogous to the perspective of Third world feminist, it can be argued based on the findings that in the interplay of multiple identities, with primarily concerning about home, family and the position of household in the community, valuing tradition and social norms in a patriarchal arrangement, housewives continue to suffer silently with degrading health, less food, poor cognitive and imaginative faculty and working women with triple burden.

7.09 Neoliberalism and Women in Community: Critical Perspective

Critical dialogues on the perspective of neoliberalism in academic circles focus on the contradictory nature of neoliberal policies that could disrupt the development. Women are gradually excluded from productive employment and pushing themselves into marginal occupations (Mathew, 1995). Although neoliberalism has positively increased the rate of employability among women, certain section of population especially the lower middle class women have been saddled by the adverse consequences of neoliberalism. The critique of neoliberalism while considering it as a strategy of resistance by labour force, thus, could provide some alternatives that these forms of resistance imply or explicitly propose.

In 1998, a market was launched called Amar Bazaar (Our Markets) using the model, self-help group. The concept, 'self-help' is revolutionary by nature as it emerges to be the only alternative to improve rural economy and to bring self-reliance of the rural community. Marxist perspective critiquing the involvement of women in SHGs as through this arrangement, the corporates could only use SHGs to access raw materials and markets via the women labour force. Critics also point out the construction of a 'new good woman' around the participation in micro-enterprises and SHGs who not only conforms fully to existing gender norms but also submits to the discipline and regulation of the market.

More recently, studies have highlighted that the strategies employed in microcredit programs actually perpetuate unequal relations between lender and borrowers. Similarly, a comprehensive study found the 'underlying gender ideology' that is embedded in the programs of state-sponsored Self Help Groups (SHGs) in the Indian context, which ensure repayment by only targeting women. A publication by Nirantar (2007) cited, "women can be located easily...they cannot run away, leaving their homes; they can be persuaded to repay more easily as they feel shame more quickly and consider non-repayment a matter of family honour." Lamia Karim (2011) in her book explains how notions 'shame and honour' are treated as 'collateral' in ensuring loan repayments in Grameen Bank schemes in Bangladesh. A spate of microfinance driven suicides of women in Andhra Pradesh (Arunachalam, 2011) have exposed these processes further, revealing the extent of pressure by moneylender, which is facilitated by the microfinance model.

According to critics of neo-liberalism, in an arrangement to organize housewives and poor rural women through community organization, the confused ideas of 'co-management and co-responsibility', 'cost recovery', 'co-financing' could only shift the burden of responsibility onto poor women. Molyneux, (2012) is of the view that community participation and voluntary work make women directly subordinated to the disciplines of the market.

Poor woman are constructed as 'rational economic agent' to exercise choices under the framework of neo-liberalism is dubious. Deprivation and destitution of woman would affect the rationale self of women.

Neoliberal market place promotes 'professionalism' and making individual as an agent of development (Nightingale, 2005). Some parallel trends of neoliberalism count improving literacy rate among women with increasing enrollment in education, feminization of labour force and women in paid work (Gupta, 2005; Raghuram, 2001). Neoliberalism (alongside globalization) has transformed the requisite set of skills for employment with centering focus on digital literacy, business and marketable skills; media and communication etc. (Ghosh,1996).

Economic implication of neo-liberalism is found in increased competition among rural families and households that further demands extra efficiency, more productivity, sustainable production systems and quality control. In a patriarchal arrangement, when the trends and perspectives of neo liberalism work on making women more 'efficient' neoliberal subjects, thus, defy the traditional role of Indian women. Simultaneous development is witnessed in widespread education, training and extension services to prepare rural women for the "free" market. Liberalization claims to have eliminated socio-cultural constraints to woman's work and productivity, and dismantled legal barriers to woman's access to and control over resources such as inheritance of land, access to financial services and credit etc. Nevertheless, female educational attainment and participation of women in labor force have increased over the last three years (OCED report, 2011). Although a large gender gap is found to exist in employment and earnings, mother's participation in labor market could limit the outcome of relative child poverty rate due to the increase of total household income. Neo liberal developments have made women to work harder, consume and spend fewer resources on themselves,

i.e. leisure time, holidays, exercising autonomy than their male counterparts. However, woman's access to the market and earnings has a far greater impact on the well-being of children. The framework of neoliberalism assigns 'responsibilities' to women through collective struggle with a transformative agenda, which is actually a condition to enjoy the 'rights' of women.

7.10 Third Wave feminism for Third World Women: Ideological Underpinning

The concept of third wave feminism has its roots in postcolonial feminism. Third Wave feminism in Indian context gets to reflect in various grassroots movement and feminist organizations that mobilized poor rural women and working class women through NGOs and work to transform their life, for example, SEWA (Self-employed Women Association, Samudayik Shakti (Jagori 38) and ecofeminism-the Chipko Movement of the Himalayas (McClellan, 2000; McILwaine and Datta, 2003) etc. It is largely a western concept and partially developed in India.

Within the contextual framework of women in SHG in India, third wave feminism considers women as homogenous (Gills et al, 2004) in the sense that they belong to same geographical locality and of the same backgrounds although not belong to same caste, class and religion. However, the differences in female subjectivities, differences between women themselves and the internal contradictions 'within women' cannot be ignored. Postmodern feminist rejects the concept of a fixed female identity (Hirschman, 1995), by focusing on multiple identities of women in respect to gender, ethnicity, race, religion, caste, creed and of their significances. These two paradigms, third wave feminism and postmodern feminism could offer a set of alternative ways of approaching the question of 'difference' and of addressing the problems related to identities of women.

Arguably, Third Wave feminism has been developed by younger feminists for younger women; often characterized by a group of feminists coming from diverse backgrounds of class, culture, gender and sexuality (Heywood and Drake, 2002). The unique agenda of the third wavers is the transformational capacity of young alongside their fresh culture (Garrison, 2004). Young women anyhow experience relatively greater gender equality than their mothers and they rationally cherish generational solidarity instead of gender solidarity (Heywood and Drake, 2004). Third wave feminism when applied to Indian

context, third world milieu of the country highlights the unique agenda of third wavers that is transformational capacity of rural women.

Western feminist discourse consider 'Third World' women as a 'single monolithic subject' (or object) of knowledge (Mohanty, 1991). Western feminist assume that 'Third World' women are passively accepting traditions (Mohanty, 1991). It is irrefutable that the ideological forces of Indian culture do play a guiding role in the reconstruction of the identities of women (Gulati, 1995; Mudumuri, 2007). It is evident from the study that a majority of rural women have grown up with certain values of tradition, values that incorporate an ideology of compliance and worship. Women retain certain elements of tradition and preserve certain forms of femininity as a part of their daily lives. Narratives of women (from Sonitpur Town) reveal that pursuance of selective tradition functions powerfully in the reconstruction of 'having it all' identities e.g. career, marriage and motherhood which reinforces what Sarma (2008) argued in his work on 'Young Women in Contemporary Society of Assam'.

Third world feminism appeared from the involvements of feminist theorists and scholars of the South in attempting an alternative theorizing on questions of power and difference. Third world feminism is differed from the western feminism due to its preoccupation with the questions of specificities of regions, race, religion, age with the unequal gender relations which is the major focus of western feminism. The impact of colonialism, imperialism, various access barriers and global inequalities reduce them into a marginalized, vulnerable condition that suggests the locus of third world feminism.

While western feminist make equality between men and women as the center of their struggles, third world feminism, rather, emphasizes on satisfaction of basic needs of women as a pressing issue in the context of disadvantageous international economic order (Saunders, 2002).

The perspective of third world woman is implicit in the focus of the study that is on rural women who are found to be at the intersection of manifold oppression repeatedly identified more with poverty, ignorance, superstition, lack of awareness and information of her rights. The transformative capacity the housewives and rural women of India has taken the central place in this research study. The study investigates the previously silenced and ignored voices of rural poor women, the kind of space they share in household and community and the kind of inequalities they face in access to various

basic amenities and communication infrastructure they are provided with in their neighborhood locality.

Poverty when links to housewives of rural households, they are found to fall into a complex set of deprivations: malnutrition and bad health, lack of access to the job market, low mobility, low level of trust, reciprocity and cooperation, low skills and incomplete education and so on. The poor are often being denounced and stigmatized as “lazy poor” who don’t know how to grab the opportunities when offered or if made accessible to them. Amartya Sen in his book “Well-being and Critical Voice” states, “Poverty of a life lies not merely in the impoverished state in which the person actually lives, but also in the lack of real opportunity given by social constraints as well as personal circumstances to choose other types of living.” Lack of access to productive resources and credit, poor health care facilities, illiteracy and absence of access to social services are found to be some major causes of poverty among rural women of the surveyed areas which even make them more vulnerable. High incidences of poverty have been reported in flood prone areas that have been affecting mostly the rural communities of plains of Sonitpur District in Assam.

There are certain key common factors found to characterize the section of poor rural women. These common factors include no claim or loss of entitlement to resources, capability deprivation, vulnerability to natural disasters, i.e. flood and financial inability to live life in the everyday styles of the majority. Poor housewives in Assam are found not to be aware of the reasons behind their miserable conditions and are often confused about their own perception on wellbeing and development. The surveyed BPL families of Sonitpur District, however, view that increased earning can help to improve their wretched condition. The poor rural women in the villages as well as towns are found to bank on the Government social security schemes to get access to better housing facilities, good food, health security and job. Alike to what Bina Agarwal (2016) demonstrated in “Gender Challenges”, the findings highlight that the housewives and rural women are concerned more about economic security over physical safety and health.

Findings on Rural Poor

Survey findings show that around 43 percent of total surveyed households in Sonitpur District fall under BPL category (Figure 4.1) the members of which largely depended on

petty sources of income, such as carpentry, fish vending, masonry and driving etc. (Figure 2). To add to that condition, when men had a greater access to and control over household income coupled with other priorities of the household that is obliged to be met with limited financial resources, women are left with limited choice to possess a mobile phone. The traditional gender norms impose on women to focus on household basic needs which make it difficult to freely bear the cost of using and keeping a mobile phone and to take advantage of it. Women, who themselves own a mobile phone had full control over the use of phone and rendered autonomous space a phone creates. In many cases, women use phone of her spouse due to the limits in accessing and control over the phone. The cost of communication is a factor which will determine the benefits and opportunities that can be obtained from the access to mobile phone. BPL (Below Poverty Line) households especially BPL women lack opportunity to get the benefit from mobile phone and mobile phone enabled services. Within these households, conforming to traditional gender stereotyping, the husband being the protector and the head of the household has become the main decision-maker with regard to household finances. The use of mobile phone by women is largely controlled by the spouse, having the control over household finances. Poverty constrains and makes it a relatively less priority for women to keep a mobile phone with them and to use mobile enabled applications and to get benefit from the services.

Lack of access to a technology and absence of adequate training creates a sense of technology phobia among the rural women. Besides, most of the rural women from BPL households have suffered from illness and poor health due to lack of access to safe water, sanitation and fuel, poor expansion of girls' education and retention in school. The field survey reveals that women in the household have relatively less autonomy over their reproductive life in the absence of interest as well as awareness of reliable and efficient family planning services. Women from many BPL families have lack of access to credit and markets. Even many APL households or well to do families are not found to possess improved domestic technology for women for speedier outcome of work. There is lesser awareness among women folk in the households irrespective of rural and urban setting regarding existing gender needs, gender interests, gender biases and other gender issues.

It is empirically substantiated that many women can identify the discrimination made to them, however, are hesitant to raise their voice in favor of maintaining peace and

stability in the household they belong to. In majority of nuclear families of surveyed areas, women use to make the decisions on the household budget and administer the family income. Rural women are seen helping their male counterparts in farming. Rural women are found to possess traditional knowledge about water problems in their field. Especially in the lower social classes, woman's contribution to the family income is usually crucial to survival of the family. A woman performs duties of a wife and mother ahead of all other activities. Challenges to the smooth and regular running of businesses occurred when family commitments clashed with business hours. This resulted double burden when women have to work both at home and at work place with little free time. The double burden, further, could lead to undesirable implications on health and psychology of women.

Many poor households are found to have emphasized on recreational and relaxation activities, although the perception of relaxation is subjected to consume whisky especially for Adivasi poor households of Tarajan village and Behali Tea estate of Sonitpur District. They do not perceive the need for any communication channel as they are not even aware of the benefits of information. However, Adibasi rural women are often fascinated by owning and possessing a mobile phone and they want to get it free of cost. Many critique of Neo liberalism have not supported the attitude of poor woman to become an active mobile phone user saying that poor are simply made to succumb to the dogma of market. It is an undeniable fact that the evolution and growth of mobile phone is affiliated to the interest of market and martial forces (Hills, 1989). Moreover, developing country, i.e. Africa which represents remarkable success stories of mobile phone, witness the majority of private sector investment in telecommunication. From 1995 to 2002, the private sector invested 210 billion dollar in telecommunication infrastructure in the developing world (Comscore Report, 2013). In India too, the involvement of private sector in competitive market and meeting consumer expectation (TRAI, 2014) cannot be ignored.

7.11 Transformative Capacity of Women and Alternative Strategies: Perspective of Third Wave Feminism

The transformative capacity of housewives of the rural dwelling households could be discussed in development context which is reflected in the change of personal agency of women after participating in community organizations that are flourished by the programs and projects of NGO-Government-private sectors tie ups. In India, already many NGOs are found to make attempt to reach groups that are often excluded from the trade union movement, such as household women, domestic workers and child workers (Moser, 1993). SEWA, an NGO has adopted the strategy to train bidi workers in India. Most women who are low skilled, manual jobs with a dwindle position in labour market are trained to develop new skills and to enhance the existing skills.

The study finds that the NGOs by employing interventionist approach, stress on building and improving capacity of women of rural dwelling households so that they can work on their own and can resolve their own problems. Other approaches of NGOs involve training, skill development and awareness building of women on legal process, management procedures, banking etc. On many occasion, making the training opportunities available for women allow them to move from unpaid domestic work to paid employment. It found that training has increased the likelihood of employment among women and even has increased participation of women in formal job sector with written contracts. The report of NGO intervention in target areas of Tamil Nadu says that women with training opportunities on digital literacy and skill development have increased the wage and salary earnings, and reduce cost of credit. The study of NGO intervention in relation to improving livelihood of women, found that women who participated in SHG group have experienced positive sustaining livelihood controls. Those women, who attended training programs on practical skills sponsored by the NGOs, Vidyaly and Hand in Hand, reported to have more control over intra-household relationship.

In the two villages: Rasingapuram and Cheyyer of Tamil Nadu, NGOs have initiated program on legal literacy as combined with livelihood training to women which has resulted gaining knowledge on the rights of women. This has further strengthened housewives' willingness to take up paid work outside home. It can be argued that Government involvement in the community through schemes, i.e. Sansar Sakti scheme

projects in tie ups with NGOs and private sectors with an aim to empower women could actually make women successfully engaged in technical fields such as opening a mobile phone booth, repairing a mobile phone, rather than making women subordinated to market and state as conceived by critique. NGO IINREM, VIDYAL and Hand in Hand intervene through SHGs to run programs on skill development, digital literacy and have experienced mixed results.

In Assam, various NGOs have introduced programs in line with Government schemes to empower women through training and participation. However, most of the programs of SHGs of Sonitpur District of Assam towards the skill training of women are concentrated on traditional activities of women such as Embroidery, Designing, Cooking and Handloom etc., and less on technology training. It is observed that it takes time for society to accept women as technicians, even women themselves to consider.

Women have been opting for alternative survival strategies in order to increase household's production by means of selling labour, voluntary labour exchange and other cooperative activities. In order to establish gender equality, it is important to bridge the gap that women face in workplace, community neighborhood and families. Various intermediate strategies would provide support to women in the present context for conserving and improving the use of existing resources while holding the possibility of transforming exploitative relations and lay the basis of self-determination. Such strategies have emerged as a spontaneous response to the deteriorating standard of living in countries undergoing Structural Adjustment Programme (SAP). As a response to deteriorating economic situations, potential of these survival strategies to bring transformation is seen in the evolution of communal kitchens in Lima, Peru in 1980s. The communal kitchens apparently become an instrument of redistribution in favour of the poor (Daines and Seddon, 1994). The communal kitchen of Peru could be replicated through SHGs or community organizations in a village. It is by encouraging women to participate in SHGs or community organizations and by training women with specialized skills. For instance, a few women cook food on the basis of daily shifts every four or five days, with each household pay according to the numbers of meals required. Poorer households are either provided exemption to pay or given food on credit. Preparation of meals becomes a collective task which represents an organizational set up with division of work among the women engaged. Other women of rural dwelling households could be

freed from daily cooking and are able to engage in other activities as well as participate in political meetings. By the very acceptance of a mobile phone technology by those engaged women in a community organization or SHG would support them to co-ordinate the activities smoothly with each other.

Similarly, another emulating example could be 'mother clubs' where mothers of rural dwelling households take to manage child care, which in turn provide time to other women of the same social group or different social group to work for some earnings. There are similar endeavors that took place in different places across India, for example, *basti* women are organized around the PDS in Delhi; the Sabla Sangh in Delhi, for instance, (Patel, 2001) had a campaign around ration shops calling for control over corruption, fairer prices and public display of items in stock (See Chapter 6, A model of connected technology).

Housewives and women of rural dwelling household could define their own concept of feminism through participating in community organization and accepting mobile phone while taking into account their concerns and viewpoints. They themselves consider being more braver than men to lead a struggle.

The term feminism is frightful for rural women they as they think that feminism will break their house by putting them into fighting against men (Finding, Focus Group Discussion). Housewives and rural women want a community based gender neutral equilibrium.

The participation of women in community organization could ensure their entry into the public space that leads to have interaction with experts, feminists, respected and successful personnel. This results a break with traditional patterns of responsibilities of women towards health, welfare and future of the family. It is the community that has been the source of action which permitted women to enter into the public sphere and even to pass from protest to proposal and to become active participants in proposing social policies that could instrument change for better living and their ultimate empowerment.

Although the women empowerment is still a much debatable issue, there are certain studies (Ramanujam, et al., 1990; Verma, 2005a; Voicu and Strapkova, 2008; Sarma,

2008) that have argued that a gradual transformation of the roles of women is seen. What I contend is that it is not difficult to scale the changing roles of women with new trends and development approaches. However, the matter of query is if the changing roles of women have altered the status of women too.

Transformative capacity of women is driven by the quest for more autonomy and equality time at home and at work, increasing numbers of female in paid work, with increasing awareness about woman's rights, benefits at workplace in terms of hours worked, suitable working conditions and so on. Gender-equality equilibrium has to present a combination of economic independence and care obligations for both men and women of a household. New behavioral changes of women in terms of their willingness to be economically independent, quest for knowledge and learning, and a life time commitment to paid work have produced a rival equilibrium to the family.

From the essence of communitarian values of Indian society, it can be suggested to make certain services such as child care and elderly care available and affordable for all section of a society including for family below poverty line. If women are to remain locked into family care obligations, then, not only families but also a society would dismiss of a potentially huge source of income. Sticking to a familialistic policy that is based on the assumption of the male bread earner and female home-maker in a family could only project a void in delivering actual welfare benefits for women members of a household.

I even argue for 'feminization' of the male life course and job flexibility for both men and women as necessary in order to establish a positive equilibrium between male and female in getting benefits from the households prosperity and both enjoying due rights. 'Feminization' of the male life course cannot be based on any coercive policy approach, rather entirely grounded on the willingness of male members of the households to participate in household activities with allowing to shrink the obstacles based on patriarchal prejudices. It could be perceived as a norm of the household, as an institution, the right way to share the burden equally.