



# Culture's consequences: Economic barriers to owning mobile phones experienced by women in India



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## ABSTRACT

Economic barriers play the most significant role in precluding women from owning ICTs in developing nations. This qualitative study explores the factors responsible for creating economic barriers for 245 women in India, which prevent them from owning a mobile phone. Study findings reveal the specific ways in which *cultural factors* like (i) the long power distance between men and women, (ii) the gender role defined by Indian society for women, (iii) women's attitudes of avoiding uncertainty, and (iv) collectivistic practices, create *economic barriers* for the financially independent study participants. Due to the unfair economic disadvantages generated by the above cultural factors, it becomes challenging for the participants earning a little less than \$2 a day to own some of the least expensive mobile phone handsets worth \$15 or so on installments of \$1 a month.

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## 1. Introduction

This study broadens our understanding of the role of culture in creating different types of economic barriers for women, which dim their chances of owning a mobile phone in a male-dominated Indian society. Study findings reveal the *specific ways* in which *cultural factors* like (i) the long power distance between men and women, (ii) the gender role defined by Indian society for women, (iii) women's attitudes of avoiding uncertainty, and (iv) collectivistic practices, make it challenging for all of the study participants (here onward referred to as participants) to own some of the most inexpensive mobile phones worth \$15 or so on monthly installments of \$1 a month.

India, the case in point, is a nation with 1.3 billion people where the coverage of mobile telephony has expanded, and mobile phone subscriptions have increased by over 500% since 2000. The liberalization policies enforced by the Telecom Regulation Authority of India have promoted fierce competition in the Indian mobile phone industry (Gandhi, 2010). Inexpensive mobile phone handsets worth \$15 or so and one of the cheapest tariff rates in the world (e.g., less than two cents per minute) have made mobile phones affordable for all. As a result, by December 2013, India had more than 900 million mobile phone subscribers with approximately 7 million new mobile phone users joining the ranks every month (Telecom Regulatory Authority of India, 2014).

However, the favorable conditions for owning a mobile phone do not benefit men and women equally in the country. For instance, in 2011, women owned less than 30% of the total mobile phone subscriptions in India (Vodafone India Group, 2011), when there were 940 females per 1000 males in the country. Historically, men are advantaged over women in terms

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of accessing information and communication technologies (ICTs) in the male-dominated Indian society (Shirazi, 2012; Venkatesh, 2000). This gap between men and women with regards to accessing ICTs is known as the *gender digital divide*.

The existing research on the gender digital divide frequently finds that economic barriers play the most significant role in preventing women from owning ICTs in developing nations. For instance, after surveying women in 12 Latin American and 13 African countries between 2005 and 2008, the most extensive empirical study on the gender digital divide concluded that women's unfavorable conditions with respect to their employment and income are primarily responsible for their diminished access to and use of ICTs in developing nations (Hilbert, 2011). The cost of maintaining ICTs (Mijumbi, 2002), women's limited economic progress (Hafkin and Taggart, 2001), and their lessened or lack of access to financial resources required for accessing ICTs (Huyer and Sikoska, 2003; Zainudeen et al., 2010) are some of the most frequently identified economic barriers creating and maintaining the gender digital divide in developing nations. In support, one of the latest studies on bridging the gender digital divide reports that the cumulative cost of (i) a mobile phone handset, (ii) a SIM card, (iii) purchasing a mobile phone on installments, and (iv) charging a phone battery, is the topmost barrier preventing women from owning a mobile phone in India (GSMA, 2015).

To completely understand and address the widespread phenomenon of gender digital divide in developing countries like India, it becomes necessary to identify the root cause of economic barriers that prevent women from owning a mobile phone. Past studies often find economic factors (e.g., inflation, lack of economic opportunities, lack of access to formal financial services, etc.) to be responsible for creating economic barriers to owning mobile phones (Potnis, 2011; Zainudeen et al., 2010). However, past studies rarely show the specific ways in which non-economic factors such as cultural inequalities create economic barriers to owning mobile phones in male-dominated societies. This study fills in this gap in the existing research on the gender digital divide related to the most widely adopted ICT in the world.

### 1.1. Research questions

This empirical research explores the non-economic factors responsible for creating economic barriers precluding women from owning a mobile phone in the male-dominated Indian society. In particular, the research questions are as follows:

RQ1: What types of economic barriers preclude women from owning a mobile phone in India?

RQ2: What are the non-economic factors responsible for creating the economic barriers that prevent women from owning a mobile phone?

RQ3: In what specific ways do these non-economic factors create the economic barriers obstructing women's ownership of a mobile phone?

To answer these questions, this qualitative study conducts semi-structured surveys with 245 female slum-dwellers who cannot own a mobile phone despite their strong desire to own the device. One of the primary reasons to conduct this study with female slum-dwellers is that they represent one of the most economically disadvantaged communities in the country. Hence, they are more likely to experience a wide range of economic barriers to owning a mobile phone than any other female population in India, which would facilitate the identification of the root cause of the economic barriers precluding women from owning a mobile phone in the country.

### 1.2. Organization

This paper is organized as follows. Based on the past literature revealing the cause and effect relationship between culture and economic barriers, the second section predicts cultural factors to be responsible for creating economic barriers for participants to own a mobile phone. The third section presents details of data collection and data analysis. The fourth section illustrates the specific ways in which cultural factors create different types of economic barriers for participants to own a mobile phone, which is one of the unique contributions of this study to the existing literature on the gender digital divide. The concluding section discusses implications of this study, the limitations of this study, and future research opportunities.

## 2. Background and conceptual lens

### 2.1. Barriers to adopting mobile phones in developing countries

Past studies show that cultural, economic, technical, demographic, and psychological factors prevent people from owning or using mobile phones in developing countries (Chib and Chen, 2011; Duncombe, 2011; Shaikh and Karjaluo, 2015).

A study conducted with poor women earning less than a dollar a day reveals a number of cultural barriers experienced by them when using mobile phones in the male-dominated Indian society. For instance, men's tendency to discourage women from using ICTs creates hurdles preventing them from owning a mobile phone. Unwanted, abusive calls from unknown men deter women from owning a mobile phone in rural India (Potnis, 2011). Sometimes, rumors create confusion, doubt, or fear concerning using mobile phones, which prohibits women from owning or using mobile phones in rural parts of developing countries (Huyer and Mitter, 2003). Cultural factors play a key role in preventing women from owning and using mobile

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