

"A man is
great by
deeds, not by
birth"

-Chanakya

Welcome to IIMK



INDIAN INSTITUTE OF MANAGEMENT KOZHIKODE



Working Paper

IIMK/WPS/495/ITS/2022/04

March 2022

**Mobile Payment as an Enabler of Sharing Economy:
Evidence from Rural Microentrepreneurs**

Ashish Desai¹
Siddharth Joshi²
Abhipsa Pal³

^{1&2} Doctoral Student, Indian Institute of Management Kozhikode

³ Assistant Professor, Information Systems Area, Indian Institute of Management Kozhikode, IIMK Campus PO, Kunnamangalam, Kozhikode, Kerala 673 570, India; Email - abhipsapal@iimk.ac.in, Phone Number - 0495-2809682

Mobile Payment as an Enabler of Sharing Economy: Evidence from Rural Microentrepreneurs

Abstract

Science and technology have traditionally developed without consideration of their impact on the world around them. Technology has ignored the warnings of philosophers and human-welfare economists who elicit human values or community welfare and continued to thrive on purely outcome-based agendas. Similarly, as information and communication technologies (ICT) expanded over the years, it has continued to ignore the truly human-centric outcomes driven by the economic benefits. This is of particular concern as most ICTs are aiming socio-economic development of marginalized communities with human beneficiaries at the core. To address this pressing concern, this paper proposes that ICT design should consider environmental and human development values. Drawing heavily from the appropriate technology by Schumacher, and philosophies by Feyerabend and Hempel, I develop the design framework for ICTs to be humane and environmentally sustainable. The framework suggests that the ICT should be low-cost and easily available to all, appropriate for local use, offer the scope for creativity, offer a choice for using it (or not), and its success must be evaluated using social theories (in contrast economic outcomes). To explain the applicability of the framework, the paper uses three ICTs in the Indian context – the agricultural supply chain called eChoupal, mobile phones used by fisheries, and medical diagnostic software. The cases are analyzed using the reported data from the literature, and the ICTs are evaluated using the framework.

Keywords: Sustainable technology; human values; ICT4D; mobile phones; eChoupal

Research Office

Indian Institute of Management Kozhikode

IIMK Campus P. O.,

Kozhikode, Kerala, India,

PIN - 673 570

Phone: +91-495-2809237/ 238

Email: research@iimk.ac.in

Web: <https://iimk.ac.in/faculty/publicationmenu.php>

