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Social Ties and Improved Well-Being: the Role of Wikimujeres in Colombian Women'S Business Development

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In some cultures, women have historically taken care of children or old adults at their households, bearing with this role of caregivers other responsibilities like buying groceries and paying bills. For example, in a city like Bogota (Colombia), it is estimated that 86% of caregivers are women (Guerrero Arciniegas, 2017). The roles played by women and socially accepted norms about their behavior can have large effects on the type of economic activities they can get involved with (e.g. entrepreneurial activities), and the individuals and agencies they can interact with (e.g. health facilities) (Fletschner & Kenney, 2011; Guerrero Arciniegas, 2017). Compared to men, women in developing countries tend to have access to jobs that pay less, demand lower levels of qualification, are more unstable in nature, and require only part-time dedication (Baquero, Guataqui, & Sarmiento, 2000; Fernández, 2006; Winchester, 2008).

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TCR Scholarship for the Latin American Context—Session 1

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Paper #1: Micro-Borrowing: Navigating the Responsibilities of an Indebted Life

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Paper #2: Inclusive Food Distribution Network at Subsistence Markets: Kiteiras Project Research Experience

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Paper #3: Social Ties and Improved Well-Being: The Role of Wikimujeres in Colombian Women's Business Development

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Paper #4: Out in the Open: Understanding Consumer Acceptance or Rejection of Colombia's Black Market

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SESSION OVERVIEW

The Transformative Consumer Research movement was born around 12 years ago as an initiative to develop a scholarly agenda for improving “life in relation to the myriad conditions, demands, potentialities, and effects of consumption” (Mick 2006, p. 2). Although the initiative started with a focus on individuals’ vulnerability in the marketplace, recent changes in the world have brought several pressing social problems (e.g. terrorism, online violence, migration, among others) highlighting the need for a broader research agenda (Davis et al 2016).

Over the last 12 years, TCR has evolved to become an academic movement that is inspiring other business areas such as services, with the “Transformative Service Research” movement (Rosenbaum et al. 2011). Nowadays, TCR develops an ambitious rigorous research agenda to improve individuals’ well-being using different topics and different theoretical and methodological lenses (please see TCR’s 2017 website for an example of the list of current themes covered).

The evolution of the TCR agenda has also internationalized the dialogue, especially at times when worldwide academic researchers are increasingly expected to demonstrate productive engagement with external constituencies (Davis, Ozanne, and Hill 2016). This also resonates with calls for the identification of the macro forces, such as the environmental and sociocultural context of a region, which provide the resources that can be leveraged to improve people’s well-being (Mick et al. 2012, Shultz et al. 2012). Given the importance of the topic, we propose a double session to provide a geopolitical lens on the TCR research agenda:

Session 1 assembles four papers to discuss one of the traditional challenges faced by Latin American consumers: poverty. These papers analyze how consumers develop different legal and illegal practices to cope with their lack of resources. Session 2 assembles three papers to discuss an emergent but important issue worldwide: sustainability. These papers analyze alternatives to promote consumers’ environmentally friendly practices at an individual and community levels.

Although consumers’ culture is not limited by regional borders, it is shaped by the sociohistorical context (Chelekis and Figueiredo

2015). These research experiences currently developed in three Latin American countries (Colombia, Peru, and Brazil) highlight the relevance of the TCR movement for the region. Two general questions will be presented to the audience for discussion: 1) how do consumers cope with the current most pressing social problems faced by the region? And 2) how can academia build upon Latin American sociocultural elements to contribute to improve consumers’ well-being? We expect these sessions to become a platform for: 1) Gaining insights for those interested in the intersection of social problems and academia; 2) Raising awareness about the challenges and opportunities for researchers pursuing TCR in Latin America; and 3) Building an informal network of researchers to continue developing the TCR research agenda.

Micro-borrowing: Navigating the Responsibilities of an Indebted Life

*“... But down here, down
Near the roots
Is where memory
Omits no remembrance
And there are those who devote themselves
And those who work hard
And thus together achieve
What used to be an impossible
That everybody knows
That the South also exists.”*

From: *El Sur También Existe*, Mario Benedetti¹

Drawing on a larger ongoing investigation in the outskirts of Lima and in the Amazonian plain, informed by interviews with micro-borrowers and employees from microfinance institutions, this manuscript illustrates how micro-borrowers handle the multiple sources of credit at their disposition (such as commercial banks, NGOs, microfinance institutions, private lenders, communitarian lenders, etc.). In most cases, these credit alternatives come with minimum requirements, guidance, or institutional support. Facing a growing number of credit offers, consumers at the bottom of the pyramid are particularly vulnerable. Conflicting desires, unchecked consumption, and the need for financial resources to combat tragic events or chronic illnesses can negatively transform micro-borrowers’ financial well-being overnight, putting them at risk of over-indebtedness.

In contemporary societies, secure access to credit — guaranteeing a positive impact of the credit while at the same time protecting the credit-takers from its potential damaging effects — is considered to be a fundamental pillar in overcoming poverty (Hamilton et al. 2014; Hudon 2008). An important support on guaranteeing secure access to credit involves promoting a culture of responsibility among borrowers. The manuscript elaborates on this culture of responsibility, demonstrating how the success of well-being transformations, via these financial services, not only depends on institutional logics and neoliberal governance, but also on collective caring and solidarity, as well as on individual and communitarian capacity to overcome

1 “...pero aquí abajo abajo/ cerca de las raíces/ es donde la memoria/ ningún recuerdo omite/ y hay quienes se desmueren/ y hay quienes se desviven/ y así entre todos logran/ lo que era un imposible/ que todo el mundo sepa/ que el Sur también existe”
[Original text, base for free translation]

daily challenges with creative solutions. The manuscript shows how these well-being transformations get constructed on the basis of these three intersecting logics of responsibility:

- (i) Self-responsibility for one's own destiny, advanced through practices of self-discipline and emotional control mechanisms such as praise, shame, or blame. These practices and mechanisms advance a responsabilization logic, commonly associated with neoliberal governance (Giesler and Veresiu 2014);
- (ii) The collective responsibility embedded in relations of dependency and reciprocity. Micro-borrowers leverage on pre-existing and new networks of support in which trust, care and solidarity are cultivated. These responsibility networks are theorized in anthropology of responsibility (Trnka and Trundle 2014); and
- (iii) The generative responsibility in which individuals and societies feel responsible for generating value. Micro-borrowers foster, through creativity in a context of vulnerability (Giaccardi and Magatti 2014), their capacity to imagine a better future (Arjun 2004), striving towards it in a generative manner by cultivating social hope, courage, resilience and stubbornness. Being at the same time creative and vulnerable, micro-borrowers take the responsibility to contribute with their own ideas and resources.

The co-existence of generative responsibility (Giaccardi and Magatti 2014), collective responsibility (Trnka and Trundle 2014) as well as self-responsibility (Giesler and Veresiu 2014) recreates the necessary conditions for the performance of responsible micro-borrowing. This pluralistic approach to responsibility challenges the dominant social representation of poverty alleviation in which "the route out of poverty is positioned and represented as an individual responsibility" (Hamilton et al. 2014, 1841). The pluralistic view on responsibility, here exposed, coincides with Hamilton et al. (2014)'s call for developing more transformative representations of poverty in consumer culture.

The pluralistic and transformative approach to responsibility, offered in the manuscript, also extends previous research on consumer responsabilization (Giesler and Veresiu 2014). Thus, the manuscript illustrates how a closer look at the mechanics of micro-borrowing, reveals that micro-borrowing does not merely rely on the poor learning to act as self-responsible economic agents, who rationally take credit and dutifully repay their debts. Instead, micro-borrowing also relies upon local networks of solidarity and care, which are sometimes strategically set up by financial institutions (e.g., *Alcancias Comunes*), and at other times extend well-beyond the realm of finance (kin and local community networks). Together, micro-borrowers learn to play the game and follow many rules, but also find ways to creatively negotiate them. Collectively, they try to survive the day while responsibly managing the current and future burdens of their financial debts. In this way, the pluralistic view on consumer responsibility offers a more transformative perspective on poverty by showing how local realities and social resources also take an active role in the understanding and negotiation of what a responsible behaviour should be.

In a nutshell, the manuscript argues in favour of extending our understanding of human responsibility beyond the mechanic conceptualization of responsibility through the prism of self-blame and self-praise. This reconceptualization will better account for the varied forms and collective networks of responsibility in which individuals are embedded. It will push further our understanding of responsibility, offering a more accurate view of the experience undergone by those who are to be responsible, and of their social re-

sources and contributions for negotiating their way out of poverty. This more holistic reconceptualization will also be of utility to local and global institutions willing to investigate alternative forms of society through promoting a culture of responsibility and improving collective well-being.

Inclusive Food Distribution Network at Subsistence Markets: Kiteiras Project Research Experience

Taking people out of poverty has been a global aim for many years. Since the new millennium, the private sector has been called to develop new initiatives combining market principles with social and environmental factors that help poor communities (United Nations, 2000). One initiative is the business model known as the "bottom of the pyramid," which considers poor communities as a market segment with a high potential for returns (Prahalad & Hart, 2002).

However, after 15 years of the advent of the model, a number of studies have found some red flags. Deficiencies on the management side have made these businesses fail in developing their full potential (London, 2016), sometimes even taking advantage of the poor consumers' vulnerability (Viswanathan & Sridharan, 2009; Kirchgeorg & Winn, 2006), while promoting a consumption ideology with negative social and environmental consequences (Karnani, 2007; Davidson, 2009). Studies suggest that the cause of these problems lies in approaching these marketplaces with strategies that are traditionally used in affluent markets, without really understanding subsistence-marketing peculiarities (Viswanathan, Rosa, & Ruth, 2010). A business response to the previous situation has been instead implementing an "inclusive business" model whereby subsistence marketplace are not seen as a segment to which to sell, but rather, as a strategic partner to cooperate (Viswanathan & Sridharan, 2009).

This study analyzes a case of an "inclusive business" model for food distribution. In particular, the Kiteiras initiative developed by the French multinational company Danone in Brazil. This initiative objective is to develop an inclusive distribution channel to increase Danone's dairy products consumption in Brazil low-income household. The distribution channel employs women from low-income neighborhoods to promote, sell, and distribute Danone products door-to-door in the communities they reside.

The case shows the challenges in developing a customer driven food distribution system that harmoniously aligns the emerging consumers' food purchasing preferences (Ali, J., Kapoor, S., & Moorthy, J. 2010), the region marketplace offer (Wrigley, N., Guy, C., & Lowe, M. 2002), and the company logistic skill set (Baindur, D., & Macário, R. M. (2013). The Kiteiras' business model involves the alliance between Danone and local organizations for promoting, selling, and distributing their products by, and for, the low income consumers. Six processes (Mobilization, Recruitment, Development, Sales, Payment, and Product delivery), involving four main actors (Danone, Local Organizations, Distributors, Sellers, and Consumers), take place for Kiteiras' initiative to work.

The initiative results include providing: a) Danone with a growing door-to-door sales and distribution channel. This distribution channel has continuously grown incorporating new women and increasing product sales, even at times of economic downturn in Brazil. The initiative started selling around 22 tons of dairy products per month in Salvador city, and currently sells 148 tons of dairy products each month across Brazil. b) Local organization and their beneficiaries with work opportunities. Many employment programs have been developed by NGOs in Brazil's vulnerable regions but country economic situation limited their of job opportunities. The initiative started with 210 entrepreneurs in Salvador, and currently 2100 women are working across the country. c) Consumers with access to new

nutritional products. The distribution channel has benefited around 80,000 people who now have access not only to nutritious products, but also to information about how to improve nutrition habits and health. Many of these people have incorporated the products to their diet, in some cases changing unhealthy nutritional habits in healthy ones.

Social Ties and Improved Well-Being: The Role of Wikimujeres in Colombian Women's Business Development

In some cultures, women have historically taken care of children or old adults at their households, bearing with this role of caregivers other responsibilities like buying groceries and paying bills. For example, in a city like Bogota (Colombia), it is estimated that 86% of caregivers are women (Guerrero Arciniegas, 2017). The roles played by women and socially accepted norms about their behavior can have large effects on the type of economic activities they can get involved with (e.g. entrepreneurial activities), and the individuals and agencies they can interact with (e.g. health facilities) (Fletschner & Kenney, 2011; Guerrero Arciniegas, 2017). Compared to men, women in developing countries tend to have access to jobs that pay less, demand lower levels of qualification, are more unstable in nature, and require only part-time dedication (Baquero, Guataqui, & Sarmiento, 2000; Fernández, 2006; Winchester, 2008).

Past research has shown that giving women access to, and control of, financial resources can bring about positive benefits for them, their families, and their communities (e.g. better fed children, more income allocated to health care and education) (Doss, 2006; Smith, Ramakrishnan, Ndiaye, Haddad, & Martorell, 2003; Thomas, 1997). In this sense, information and communication technologies (ICT) play an important role in developing countries in improving women's access to employment (e.g. through telework), income (e.g. through e-commerce transactions), and education (e.g. through online courses) (Hilbert, 2011). For example, ICTs can provide women entrepreneurs with e-business channels that have worldwide reach, have no time restrictions and can be operated while women are at home (Brodman & Berazneva, 2007; Morgan, Heeks, & Arun, 2004; Schaefer, 2007). In addition to the economic benefits brought about by ICTs, these technologies can also be used by women to build communities (Hilbert, 2011; Ng & Mitter, 2005).

Among the ICTs with the potential to empower women in developing countries, online communities (e.g. those found in social media) represent an opportunity that women can exploit to enlarge their networks and create or expand business opportunities. Social media are used by organizations to share information with their stakeholders and as tool for relationship building (Jansen, Zhang, Sobel, & Chowdury, 2009; Waters, Burnett, Lamm, & Lucas, 2009). For example, Lovejoy and Saxton (2012) found that non-profit organizations use microblogging services like Twitter for three major purposes: to provide information (e.g., news or reports), to facilitate the creation of an online community with their stakeholders (e.g. giving recognition, acknowledging local and current events), and to prompt action from the organizations' followers (e.g. promoting events, selling products).

Considering the limitations faced by women in developing countries and the opportunities offered by online communities to overcome such limitations, this study seeks to analyze how online communities can help women develop their businesses. The study uses the lens of Social Capital Theory, which relates to the benefits obtained from an individual's position in a social network (Granovetter, 1973; Putnam, 1993). Social capital has been shown to provide entrepreneurs with resources, support, and motivation (Bates, 1997;

Manning, Birley, & Norburn, 1989; Weinstein, 1999), as well as with business capabilities and information (Gnyawali & Fogel, 1994; Peredo & Chrisman, 2006). With this theoretical framework in mind, this study aims to understand how the active participation in an online community contributes to the development of women's entrepreneurship.

In order to achieve the proposed research objective, a netnography of a women's online community –Wikimujeres– is currently under development. Wikimujeres is a Facebook-based community that was created in April of 2015 in Colombia. It is estimated that it had about 22 thousand members in Colombia and 45 thousand around the globe by the end of 2016 (Rios Lopez, 2016). The group was created with the goal of exchanging useful information and supporting entrepreneurship (Jet-set, 2016). In terms of businesses, women can: (1) promote and sell their products, (2) obtain discounts in products of other members' businesses, (3) obtain training at local universities (e.g. courses) that are partners of the group, and (4) attend events where an expert speaks of a topic of interest to the members (e.g. starting a business) (La República, 2016).

Preliminary results show that the number and the type of ties obtained in this community promote not only participants' bonding social capital (i.e., related to close relationships that provide emotional support and enable reciprocity), but also bridging social capital (i.e., related to distant relationships that provide access to novel and external information) (Granovetter, 1973; Wellman & Wortley, 1990). These results will be further discussed, aiming to provide a framework to understand how bridging social capital formed through the active participation in an online community contributes to the development of women's entrepreneurship.

Out in the Open: Understanding Consumer Acceptance or Rejection of Colombia's Black Market

Black market analysts note that the United States is the largest black market in the world, representing a \$625.5 billion market within a \$1.81 trillion global market. Today's global black market represents the selling of 50 contraband products (e.g., counterfeit drugs, electronics, foods, cigarettes, toys, auto parts, purses, batteries, and drugs, such as marijuana, cocaine, heroin) and illegal activities, (prostitution, human trafficking, human smuggling, and illegal gambling). Interestingly, black markets are typically clandestine, mobile, and temporal markets, which operate in informal places such as street corners, automobile trunks, back rooms, temporary "pop-up" shops (e.g., warehouses), private homes, or couched in the background of consumer-to-consumer markets; most notably, temporary marketplaces, such as those denoted as flea or night markets. However, in one country the black market flourishes as typical urban marketplaces, essentially discount malls, referred to as San Andresitos (Mattelart, 2012), despite their well-known association with selling contraband, smuggled, pirated, and counterfeit products, as well as being connected to illicit drug money--this country is Colombia.

To date, marketing academics have explored unethical shopping behaviors; primarily by investing consumer shoplifting, the abusing of liberal retailer return policies, and the purchasing of counterfeit products. Building upon this paradigm, we investigate why some consumers willingly opt to engage in business with, or refrain from doing with, "black market" retailers. By black market retailing, we refer to organized retail crime that involves the selling of merchandise that is prone to piracy, to counterfeiting, to cargo theft, or to tax evasion.

To explore the phenomenon of black market retailing, we hone in on present day Colombia. The country's black market retailers are referred to as "San Andresitos." Although black marketing involves

criminal activity, its acceptance began as a political decision in 1955. At that time, the Colombian government demarcated San Andres Island as a tax-free port to stimulate island tourism. However, Colombian retailers began to buy their products in this tax haven and to sell them in major cities. These retailers set up shop in specific zones of each city which became known as San Andresitos. Although San Andresitos actively engage in tax evasion, as well as in well-known and publicized smuggling and counterfeiting activities, black market retailers survive today in every major Colombia city.

Given the sensitivity of this topic in Colombia, we opted to analyze 800 responses to newspaper articles (El Tiempo, El Espectador and Revista Semana) between January 2015 and July of 2016 that discussed the topic of San Andresitos. Then, using grounded theory methodology, and treating each customer response as a unique piece of data, we put together an original theory that explores why consumers willingly do business with or refrain from doing with San Andresitos. The conceptual categories that explain why consumers purchase black products include:

- Humanistic: Consumers see black retailers as doing honest work for themselves and families, even though the products they sell are illegal.
- Source of value: Consumers enjoy the value obtained in the purchasing of black products, including counterfeits, piracy music, and products that bypass normal taxation.
- Revenge against government. Consumers see the success of San Andresitos as a means of taking revenge against the current Colombian government. Consumers see their purchases as helping workers who are fighting government corruption.
- Revenge against big stores. Consumers see major retailers as engaging in price gouging and of malfeasance, even though these stores are simply following national laws.
- Appear legal. Consumers see the fact that San Andresitos exist as evident that they are legal, despite the way they obtain and sell products.

Reasons why consumers refrain from doing business with San Andresitos include:

- Increase corruption. Given that many San Andresitos bribe local officials, many consumers view doing business with black retailers as fueling corruption.
- Tax evasion. Because black market retailers refrain from paying taxes, some customers see them as exploiting social systems, including pension funds and medical insurance.
- Retail nationalism. Some consumers see San Andresitos as impeding real retail expansion in Colombia.
- Support criminal activity. Given that San Andresitos are linked to criminal activities, including money laundering, kidnapping, and drugs, some consumers refrain from doing with them because of their concern for supporting crime.
- Selling danger. Some consumers refrain from doing business with black retailers because of real health dangers associated with buying inferior, including mislabeled, medicines, shampoo, food, and liquor. A consumer even mentioned how someone he knows went blind from fake medicine.

Reasons why consumers are mixed:

- Sometimes. Some consumers noted that they strategically purchase items from San Andresitos that will not harm them, such as fake clothes or designer apparel. However, they will not purchase health products, liquor, or food.

The presentation concludes with a discussion of public policy implications and with the knowledge that black retailing is likely a mainstay in many developing countries. Although we cannot solve the problems inherent in black retailing, we can expose reasons why consumers willingly accept or reject this illegal and even dangerous retail consumption.

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