PAPERS / Session 3, Maneuver Your Lenses!

The "Consumption Junction" of ICT in Emerging Markets: An Ethnography of Middlemen

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In rural China and India, a fragmented commercial distribution system and the lack of online shopping can significantly limit the range of consumer choice. In this paper, we look at the role that mobile phone shopkeepers—the middlemen—play in influencing what users can and will buy, but also in training them in using and understanding technology.

INTRODUCTION

The *consumption junction* is "the place and the time at which the consumer makes choices between competing technologies" (Cowan 1987:263). We take her insight that consumers' choices are embedded in a "network of social relations that limits and controls the technological choices that she or he is capable of making" (Cowan 1987:262) and we apply it to the smaller scale choices that consumers in emerging markets make when buying a certain brand or type of mobile phone, in order to understand the sometimes significant consequences that the networks around consumption have on how people understand and use technology. We draw from ethnographic field work done in 2009-2011 in rural China and rural to small town India to illuminate one of the constraints imposed on consumers by the 'network': the web of small shop-keepers that sell ICT to rural populations. Rural China and India are places where there is still little online shopping, and where fragmented distribution channels of consumer goods make unusual the unified, mostly well-ordered, and predictable shopping experience that are common in the Western world. In such circumstances, the choices of shop owners, also constrained by factors such as distribution networks, local infrastructure, and policies, shape what users can buy. Moreover, given that shop owners are often the ones more familiar with their stock, and more fluent in the use of information communication technologies (ICT), they also play an important intermediary or translation role in how many consumers understand and use ICT, and importantly, the usages engendered.

In the following sections, we will first define the meaning of 'consumption junction' and how it relates to existing literature on user choice in emerging economies. We then describe our methods, and in particular the value of ethnographic observation to capture behaviors that usually escape other methods of gathering evidence, including interviews. We continue with evidence from our field sites and a discussion on similarities and differences between

our findings. In the conclusion, we discuss the implications of looking at consumers' choices from different points of the network in which they are embedded, and why this is important even in environments where the network is less visible, and producers and consumers are seemingly in direct communication.

DEFINING THE "CONSUMPTION JUNCTION"

To understand the nexus where consumers decide what to buy, Cowan looks at the diffusion of the cast-iron stove in the United States, which was invented in the early 18th century, and provided many advantages over hearths, from increased fuel efficiency, to superior cleanliness and comfort. However, this new type of stove did it not become common in the US until the second half of the 19th century. Cowan points out that historians usually ignore this lag, or offer cultural explanations whereby the open fire of the earth represented something quintessentially English, which appealed to that segment of the American population and which would be lost if using a cast iron stove. For her, however, this question is the starting point for a historical investigation of the role that factors beyond consumers' control had on the choices they could make (Cowan, 1989).

Cowan takes the perspective of consumers, and patiently reconstructs how the network that brought them cast iron stoves—a complex combination of the location of stove producers and buyers, of transportation infrastructure, of wholesale and retail intermediaries choices, etc—was organized. By doing so, she alerts us to how very little control consumers may have when the network is configured in certain ways, and how easy it is to take these constraints for 'cultural prejudices' or simple pigheadedness that prevent people from purchasing determinate products, or from making choices that seem superior.[1]

In heading her invitation to carry out an analysis that focuses on the consumer, but extends to other socio-economic areas, we identified rural shop-keepers as a key network element that has been much overlooked, especially by qualitative researchers. Consumers' behavior and choice is the primary focus of disciplines such as consumer research, marketing, and economic psychology (Bettman, Luce, & Payne, 1998; Hansen, 1976; Tsiotsou & Wirtz, 2012), but has also been studied from an anthropological perspective that looked beyond typical financial constraints (Douglas & Isherwood, 1979; Kitner, Kuriyan, & Mainwaring, 2011), but the eco-system that allows and constrains these choices and uses has not attracted the same amount of attention. There are a few ethnographic studies of entrepreneurship in emerging economies (Arora & Rangaswamy, n.d.; Ilahiane & Sherry, 2008; Rangaswamy & Nair, 2012; Smyth, Kumar, Mehdi, & Toyama, 2010) that illuminate

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[1] Cowan's approach recalls in many ways the approach of Actor Network Theory (ANT), which also puts the network at the center of its inquiry. However, whereas Cowan's perspective is 'embedded' in the network and attempts to recreate it from the consumer's perspective, ANT scholars look at the network from a *super partes* perspective, not from a within it (Law, 1992). Rogers in his seminal work "Diffusion of Innovation" focuses mostly on the role that communication and social systems have in helping innovation spread from research labs to society, but does not really consider exogenous factors that make up the network, and that cannot be influenced by communication channels (Rogers, 2003).

the lives and perspectives of shop keepers, but do not focus on the network in which they are embedded, and on the role *their* choices play in the final choices (and opportunities) that their clients have. In western countries, both distribution channels and retail stores are dominated by registered and licensed businesses. But in emerging markets such as China and India the situation is very different. Both supply chains and retail shops are extremely fragmented, and characterized by the presence of a number of players who stray the lines between official and grey economy, such as hole-in-the-wall shops, itinerant or door-to-door and group sales people (Blanco, 2009). In the mid-2000s, only around 20% of retail shops in China were formal businesses (defined as businesses that are legally registered, pay taxes, have licenses, etc); and in India only about 2%, and 87% of rural villages do not have any kind of organized marketing and distribution systems (Swaminathan, 2007:149-150).

Moreover, in both countries online shopping has not penetrated rural areas yet, due to a lack of basic infrastructure such as delivery services, as well as low percentages of Internet users, and, especially in the case of India, general lack of Internet connectivity (CNNIC, 2013; International Telecommunication Union, 2013).[2] This will undoubtedly change in the next few years, as the number of rural Internet users increases, and creative solutions are found to infrastructural problems. But for the time being, shopping is very much an experience that takes place offline. The literature on distribution networks is dominated by a business perspective, which is mostly preoccupied with the practical organization of supply chains, and its effect on the ability of large companies to reach consumers, and to offer them appropriate goods.[3]

None of these studies illuminates the huge network of small distributors and shop keepers, and the role *they* play in not only bringing goods to final consumers, but also in selecting the kind of goods they will have access to. And yet the little research that exists that focuses on the role played by these hole-in-the-wall distribution chains has shown that they can be a fundamental link between users who are often isolated and not reached by traditional marketing, and product makers.[4] In the next sections we will describe how the

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[2] According to estimates by the ITU, in 2012 only 12.58% of the population had access to the Internet. The percentages are higher in China, with 42.1% of the population online, but this goes down to 27.6% in rural areas (CNNIC 2013, ITU 2013).

[3] A much cited example is the one of Unilever, which created single-serve doses, or sachets, of their personal care products so that they could be affordable by poorer (and often rural) consumers in India (Hammond & Prahalad, 2004). In the ICT field, Nokia's success in Asian rural markets was attributed in part to its partnering with local distributors and adapting to local conditions through the provision of services targeted to rural users such as Nokia Life Tools (Alcacer, Khanna, Furey, & Mabud, 2011).

[4] For example, when malaria specialists piloted a program in rural Kenya to train shop keepers to educate their clients about the correct amount of anti-malarial drugs, they found a marked increase in the purchase of drugs with the appropriate percentage of chloroquinine, and in the number of children with malaria fevers who were given a sufficient amount of the medicine. Although the authors acknowledged the fact that shop keepers' motivations could prove unreliable and unlikely to make them community educators super partes, they

network shapes the decisions shop keepers make, and how they, in turn, influence the consumption junction of final consumers. But first, a few notes on our methods.

FINDING MIDDLEMEN AND THEIR NETWORK: NOTES ON METHODS

This paper draws from ethnographic field work done in the period 2009-2011, in rural China by the first author, and in rural and peri-urban India by the second author. Whereas our presence and research goals in our respective fields were very different, we both rely extensively on observation of the behavior of shop-keepers and their clients, and the environment in which they operated, followed by interviews with both.[5] The Chinese field site was a small village (2-300 inhabitants) in western Shandong province, close to the border with Hebei. A two-lane paved road connected it to a nearby town, and public transport ran relatively frequently. The village itself had well-kept dirt roads, and a handful of shops, including a mobile phone one. All the shops were set up by people who had returned after having spent a few years working in urban areas, or by people who had family members who were internal migrant workers. Because of its proximity with paved roads and public transport, the village served as a hub for more remote villages, but also as a stop for passing vehicles. The mobile phone shop that was the locus of author 1's fieldwork was owned by Ms. Hua (not her real name) and her family. Author 1 met with her several times between 2010 and 2011, in different times of the year, at both her original shop and at the one managed by her father, which she took over when her own shop was torn down to make space for a newly built 4-lane road in the summer of 2010. At first the meetings took place outside the shop, in a nearby rural shopping mall. Subsequently, author 1 spent a few days in Ms. Hua's shop, to observe what kind of clientele she had and her interaction with them, and interviewed customers, Ms Hua, and her father. This data is triangulated and integrated with findings from interviews and observations in other mobile phone and computer shops in different villages in Shandong.

In India, almost every rural village of every size will have a small store of some sort, and these stores often serve in a social role, as do many small stores around the world. The country store in the US South, the *bodega* in Mexico, the *toko* in Indonesia—all serve as points of social gathering, a place to share gossip and knowledge, and to connect to the larger (and more distant) world outside of the village. As such, the shopkeeper serves not only as a provider of goods, but as, like Mrs. Hua above, a gatekeeper and enabler of the wider world and the goods and services associated with that world. The data on shopkeepers comes from various field sites and studies conducted in collaboration with academic partners and Intel Corporation. Observations and interviews regarding the impact of mobile phone and internet service on villagers were conducted in villages outside of Bangalore, in the rural

identified them as an important nexus of information circulation and sharing about specific goods (Marsh et al., 1999).

[5] It is also worth noting that our work was part of wider research projects that focused mostly on the final consumer/user of ICT, and whose results have been published or written up elsewhere (Kuriyan & Kitner, 2007; Oreglia & Kaye, 2012; Tacchi, Kitner, & Crawford, 2012)

areas of Gujarat State in Northwest India, around the town of Belgaum (in between Mumbai and Bangalore), and from work done on the project known as Daknet (Pentland, Fletcher, & Hassoon, 2004) in Rajasthan.

As we saw briefly above, there are similarities in the way rural ICT markets are organized in the two countries, especially in the ubiquity of informal retail shops and in the scarcity or indeed absence of brand names and higher-end products. Approaching these fields using the same methods, and positioning ourselves mainly as observers, gave us insights into the local, socio-cultural differences, as well as an opportunity to compare the role played by the two different systems—or networks, to echo Cowan, in shaping people's choices. In China especially, long periods of silent observation in stores has been a key technique to understand the dynamics between shop-keepers and their clients, which were then explored in depth in interviews. The observation provided the time to become fully immersed in a reality that is very different from shopping in a Western context, and the opportunity to develop an appropriate interview protocol. Questions based on assumptions and experiences, rather than on this initial phase of observation, would have resulted in many dead-ends and much time wasted to find the right points of entry. Observation required an early investment of 'unproductive time' that was repaid abundantly by informed questions and rich answers.

SHOP-KEEPERS AS GATE-KEEPERS

In both sites, the network components that constrain consumers' choices are multiple and overlapping. There are State policies, such as the "Household Goods to the Countryside" that heavily discount local brands in China (Chinese Ministry of Commerce, n.d.); rural distribution networks dominated by local, low-cost brands; a delivery service that does not reach many rural areas; and, last but not least, limited incomes. ICT shops are often improvised establishments run by returned migrants and their families in China, and locals in India, where wholesale purchase is limited to what they themselves have access to. Rural ICT purchase is therefore a negotiation between what the consumer desires, and what he has reasonable access to (and the pronoun 'he' is a conscious choice, as clients of rural ICT shops tend to be men); ICT use is also often shaped by the technical help that shop owners give their customers, from loading airtime on phones, to choosing ring-tones, to downloading music.
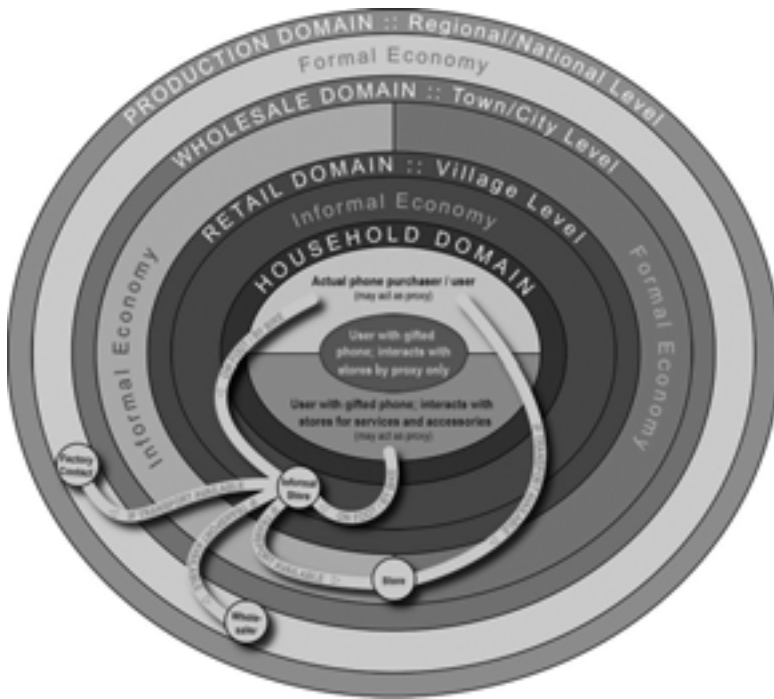
FIGURE 1. *The "Consumption Junction" in rural China*

In China, Ms. Hua's elder brother migrated to Shenzhen, in that southern hub of factories that is the Guangdong Province, in the early 2000s, and found a job as a driver. He soon realized that there mobile phone factories were everywhere, and they had models that were newer and cheaper than those that could be found in his village. He proposed to his parents to open a mobile phone shop in the village: they would operate it, and he would mail the phones from Shenzhen. In 2005, they transformed a room of their home into a store. They sell Chinese brand and *shanzhai* phones, SIM cards, and accessories like batteries, earphones, and phone decorations. Ms. Hua, who began working in the shop full-time as soon as she graduated from middle-school, is the main salesperson as well as the technical expert, and her father is in charge of the administration and liaising with companies like China Mobile. She keeps track of the best-selling models and of trends, and then discusses orders and purchases with her brother, who sends new phones from Shenzhen about once a month, and brings a suitcase-full when he comes home during the Spring Festival holidays. She also helps clients choose and configure their phones and calling plans. She can also troubleshoot common problems and diagnose more serious ones.

Shop keepers like Ms. Hua serve the community where they grew up. These are typically small places, where everybody knows each other in a way that is the dream of front-line customer service in official businesses. Because people mostly farm the same crops, and

migrate to the same areas and to similar jobs, shop keepers know exactly what is the budget of their customers, and when they will have disposable income and will be likely to buy higher value phones (around Spring Festival and at harvest time), and the periods when cheaper phones or repairs to existing ones will have to make do. There were no foreign brand-name mobile phones, nor Chinese upper market brands in the several rural shops Author 1 visited. The shop keepers were all fully aware that the *shanzhai* phones were copies and not real foreign brands, but were typically parsimonious in sharing this information with their clients, who often asked for a new version of their (original) Nokia, at the time still one of the most popular phones around. Ms. Hua described her strategy for balancing her customers' requests with her inventory as one of finessing the information asymmetry between her knowledge of the market and the customer's. She was aware that younger, more tech-savvy people were not shopping in her store, and that her clients were often looking for characteristics that she could 'spin' in selling her stock. For example, one morning a man in his 30s came to the store to look at her latest models. His phone—a Chinese brand feature phone—was still working perfectly well, but he declared he was tired of it, and wanted something new, with more features and better looking. Ms. Hua did not ask what kind of features he was looking for. She pulled out her most expensive phone, and started showing him how it worked. It was June, which meant that the wheat harvest had just been sold. She knew that her client had cash to spend. After some bargaining and hesitation, the man purchased a knock-off of a Sony-Ericsson. However, he did not know how to move the SIM card from the old phone to the new one, which Ms. Hua did for him. Then he asked her to choose the ringtone for him, and to show him how to listen to the music that came pre-installed on the phone. He could not operate the phone himself, so Ms. Hua spent a significant amount of time going through each function with him.

In the Little Rann of Kuch, in the state of Gujarat, the local shopkeeper was the person who provided not only basic supplies for villagers such as shampoo and soup mix, but also the mobile phones that have become a critical necessity for those who work in the salt pans of the arid desert area. Particularly for the salt-workers, the goods and services the shopkeeper provided were of the utmost importance: being so remotely located from the village themselves, often the one saltworker with a motorcycle would gather all the salt workers' phones and transport them to the shop to be charged up, repaired, or to top up the minutes on their pre-paid account. The same was true in the villages that lie within 100 kilometers of Bangalore: villagers could not afford the trip to the city to shop for any sort of ICTs, but instead relied on the informal shop owner as the go-to person to recommend and procure, for example, a second-hand Nokia phone. In the dusty streets of Belgaum, the local phone stores are more than a village store, but the function of the store owner is much the same, as he guides each customer to a certain phone or brand. There is little to no choice of what type of phone might be had; that is all in the hands of the shopkeeper. Why this works is also a function of cultural behaviors and beliefs, which will be discussed more below.

This might seem like straight-forward customer service, even if somehow heavy-handed. However, the system of advertising, marketing, information, and peer-to-peer discussions that contributes to shape consumers' desires and that exists in urban areas is, in rural areas in general, concentrated in one single person—the shop keeper, who then becomes a gate keeper. If we look at the concentric circles around the consumption junction,

the more operators there are in a circle such as wholesale and retail, the more options a consumer will have, or at least be aware of. In the countryside, people who are not 'mobile,' nor educated enough are cut off from a variety of resources that shape their choice, and rely on one entry point, the shop keeper, to fulfill their consumerist aspirations.

Rural customers are limited not only to accessing the goods and information that the shop-keeper offers them, but often also depend on them to learn about different uses of ICT, or to actually use basic functions of their phone. A lot of traffic in all the rural mobile phone shops visited came from customers needing help to figure out basic functions such as locating the volume control, or changing ringing tones, as well as shopping for better calling plans and adding money to their pre-paid phones—this latter a service often offered for a small fee. This represents a second-layer of gate-keeping, but also a significant investment in time and relationship building on the part of shop-keepers.[6] And in underdeveloped markets, this investment can be so disproportionate to the economic returns that it makes the business unviable (Wallis, 2012). Thus the consumption junction for the consumer is in fact a funnel, where most of the actual decisions are taken further up the chain.

THE CONSTRAINTS OF GENDER AND AGE

In rural China, transport and telecommunication infrastructure exists and is overall efficient (Baum-Snow & Turner, 2012; Yu & Li-Hua, 2010). From the perspective of shop keeper like Ms. Hua, this meant that they can travel easily to bigger towns to get parts or restock their supplies, or, if their distribution network was organized along family lines, they could get their new stock shipped reliably and affordably through the post office or through couriers. Villagers also can travel relatively easily from small and relatively isolated villages to bigger centers, and have more choice in their purchases, and younger, more educated and more mobile people did just that. In India, on the other hand, infrastructure such as roads can be challenging depending on the location. More than physical barriers to transportation, however, are the barriers to travel that come in the form of social class and gender, which can be seriously constraining.

In both places, older people and married women were less mobile. In China, the former did not typically venture outside the village by themselves, and certainly not to purchase

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[6] Ilahiane thus describes a mobile phone shop keeper in a bazaar: "He seems always to be building a montage for his scene. He is smooth; he uses this to gain the trust of shoppers and vendors. When one goes to the cellular store in the modern district, one will never be invited behind the counter. But in Joutia, vendors will sit down with their customers, show them how to navigate the interface, and discuss the relative merits of various technologies. The Samurai and his associates spent an average of at least 30 to 40 minutes with potential buyers: 'we provide free services here and there so that we can build trust; people are illiterate and we explain to them the functions and the basics of mobile phones. All they need to know is how to use the phone for talking. That is how we do our advertisement. Good work and good words lead to social networks; and people come from all over, even people from the Moroccan Radio and Television, to search for the Samurai.'" (Ilahiane & Sherry, 2008:251)

ICT. At most, they discussed purchases with younger members of the family, and on occasions even paid for them, but left both the practical choice and the logistics of the purchase to them. Married women, unless they worked outside the village, tended to be more tied to the home and less free to take unescorted trips to urban areas. Less mobile people such as these were typical patrons of Ms. Hua's shop, together with other local residents and passers-by attracted by the big China Telecom sign outside and the convenient location. Women of all ages tended to receive mobile phones as gifts from men, or from other family members who had migrated to urban areas. The shop keeper was then the point of reference for these purchases, and in high season Ms. Hua had several male customers per week asking her advice on what kind of phone to buy. They trusted her as someone who knew both what other women would like and what was fashionable not only in the nearby city, but in faraway places like Shenzhen, since they knew she was getting her phones there. She based her advice on her own experience (and stock), and typically recommended shanzhai phones with bright color combinations, and models that had good pre-loaded music. She dismissed the idea that older women might want different features on their phones, such as radio, or bigger fonts. If the phone she sold went to a young or middle-aged woman, they would often became her customers too, but only to buy airtime or accessories, or which she carried a large selection.

In rural India, the cultural barriers to using ICTs come not only in the form of physical distance from urban centers and all the diversity of products and services such locations offer. There are a myriad of issues—language diversity, social class, illiteracy, for example— that hinder the development of, for example, smart phone adoption. Here we will briefly examine one of them, gender roles and cultural expectations. Women's roles and life opportunities are changing and broadening in the urbanized spaces of India, and getting an education and finding a good place of employment are now seen as equally important for young women as they have been for men. A part of being well-educated and modern is also knowing how to navigate ICTs and having one's own mobile phone. However, in the rural villages and small towns in which the majority of Indians reside, women are still subject to more strict rules of behavior that both circumscribe their actions and their mobility (Tacchi, Kitner and Crawford 2012). Mobile phone ownership for women in rural villages is far from common, comprising about 30 percent of rural women, and when women and girls do have a phone, it is typically gifted to them by a male relative—a husband, brother, or uncle. But these same men most often get the phone they will gift from a small shop, and their purchase decision will be driven by the agreed-upon but unspoken norms around the roles that women are believed to fill in society. As such, it is commonly believed that women should not be in the streets too much, and that the home is the best place for her. Nor should a woman be on the phone too much as that might lead her to neglect the household duties. So even when the male family members decides to purchase a phone for his daughter, for example, he will have these gender themes in mind, as will the shopkeeper. Hence, many women get plain feature phones, often second-hand, as they are not seen as needing more complex technology like a smart phone.

This unspoken cultural agreement between the purchaser and the shopkeeper leads to constraining choice in the type of technology that is distributed in rural areas and how that technology is consumed. Interviews with husbands and wives in rural Gujarat bore out these

observations, and women were often heard to comment that a "fancy" phone was "not for them" as they would have not use for it in the home. This gender bias in technology plays out in other areas than phones: boys are often the recipients of computers where their sisters use a phone exclusively; mothers get the old phones handed down from their sons when they buy a new phone. Shopkeepers reinforce this thinking by asking who the phone is being purchased for and then suggesting that a certain color or type would be most appropriate for a girl or boy (Author's fieldnotes, Belgaum, 2011).

CONCLUSION

An ecosystem approach that accounts holistically for purchasing patterns in rural areas of the Global South can lead to a better understanding of the broader market and the people that live day to day within that system. This paper began to map out where the consumption junction is and what are the infrastructural as well as the social elements that make it up, from gender to age, from access to transportation to choices made by local shop keepers.

The dates when we carried out our research are important. As noted above, a defining characteristic of rural distribution networks in emerging economies is their extreme reactiveness to local and temporal circumstances, and their success is due to their ability to respond swiftly to market changes. Ms. Hua's shop was made possible by the sudden appearance of low-cost, Chinese brands or *shanzhai* (i.e. pirated) mobile phones in the mid-2000 (Keane & Zhao, 2012), as well as by the lack of regulation (or enforcement of existing regulations) that characterized rural commerce. Her shop did not have a commercial license, it paid no taxes, and the accounting was done by hand in an old school notebook. At the same time, shop keepers like herself had easy access to wholesale shops within a bus ride, which churned out new models constantly. The small profit these shop keepers made came mostly from having extremely low overheads: the store itself was usually a converted room of the family's house, the inventory was whatever can be bought in a single trip to the nearest wholesaler, and the workforce was composed of family members who could put in an indefinite number of hours, keeping the shop constantly open, but without 'official' wages and the related taxes and benefits. A few years earlier, there were no hole-in-the-wall mobile phone nor computer shops, because the low-cost items they sold did not exist. In a few years, many of these shops will not exist, at least in villages closer to urban areas, as the government has already started to crack down on them, by inspecting them and requiring the appropriate licenses and a following of existing rules.

In India, however, the advent of "China Phones" came a bit later, and was more of an urban phenomenon and not aimed really at all at rural dwellers. Rather, the rural shops selling phones were selling mostly second-hand phones, and in the majority were Nokia phones, and then some of the lesser brands such as Motorola and LG. The shop owners would either travel themselves to urban centers where they could buy the used phones, or they would take an order from a villager, recommend what might be bought, and then call their contact in the city to make a deal. The phones would then be delivered to the shopkeeper, and the villager would have little choice but to accept what was delivered and pay the price. Furthermore, if the phone broke or had other operational issues, the shopkeeper again was the person to go to for negotiating repairs or replacement.

In both places, the situation may be quite different today. So why focus on a phenomenon that looks so transient? Our work suggests that the changing nature of these networks is an intrinsic characteristic that will not disappear even when the informal economy becomes formal, or e-commerce reaches rural and remote areas. The network will continue to influence, directly and indirectly, the choices that final consumers make, and understanding it when its influence is particularly visible like in our field sites will help understand choices that cannot be interpreted only as cultural or personal expressions of the consumer. Consumer choices in the field of ICT are the result of a complex system that includes intrinsic motivation (that is, in turn, influenced by one's cultural background, as suggested by Iyengar & Lepper, 1999), the availability of goods and support to understand and operate them, and finally the social environment in general.

Cowan argues that the consumption junction is "where technological diffusion occurs, and it is also the place where technologies begin to reorganize social structures" (Cowan, 1989:263). We have seen how social structures that see women as less in control of money and more dependent on males for their choices are reproduced in the purchase and use of mobile phones. However, the situation is not static. In rural China, young women migrate to urban areas as much as young men, and this experience brings them more independence and more status in the village, thanks also to an increase in financial independence. In rural India, non-governmental organizations like the Self-Employed Women's Association, or SEWA, have been usurping the role of the shopkeeper in the rural areas, recognizing the gatekeeper role they play is detrimental to the advancement of women's status in villages. SEWA makes available micro-loans to purchase phones, and provides women training so that all types of mobile phones (and other ICTs) are accessible and useful (Author's fieldnotes, 2010).

With this study, we therefore want to suggest that the consumption junction is a locus of constant change, and that understanding its different components is important to understand future changes. Future studies might consider addressing small-scale entrepreneurship and new technologies in addressing issues of access and empowerment.

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