Decision Making Process for Bottom-of-the-Pyramid Consumers: A Case of FMCG products

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Abstract
The purpose of this paper is to examine the nature of family purchase decision making at the Bottom of the Pyramid (BOP) using a study of BOP consumers in India. The primary objective is to identify the purchase approach of BOP consumers for Fast Moving Consumer Good (FMCG) products depending on the role of each family member and the types of roles assumed by different family members, given the constraints they face in the dynamic environment that characterizes the BOP. The paper qualitatively investigates the family decision making or FMCG products based on the model prosed by Engel et al., 1973 and also includes the children's influence and participation at specific stages of the decision making process. Moreover the unique point of differentiation of the research is the comparative study between the people living in rural and urban areas of Jammu, J&K (India). Although the results highlight the dominance of the husband in the purchase of products in BOP markets in India, the role of the wife and children are also very well emphasized in the findings.

Key words: Bottom of the Pyramid, Decision-making, Family Purchase.
Introduction

International business research has increasingly focused on emerging and underdeveloped markets as areas from which new insights can be drawn (Ni and Wan, 2008). At the bottom of the pyramid (BOP) are the roughly four billion people who live at bare-bones, subsistence level. Indeed, three billion of them live on $1-$3 a day, and another 1.3bn live in extreme poverty, on less than $1.25 a day (Ruvinsky, 2011). BOP markets tend to be concentrated in Asia, Africa and Latin America, with an estimated 60 percent in India and China. Although the tendency has been to treat these markets as one that displays similar consumer behavioural trends and processes, this approach does not acknowledge differing characteristics in such markets. The research conducted for development using the framework of BOP, has argued that poor people are well aware of the products and services they use. If firms are innovative to tailor goods and services that meet the economic realities and needs of the BOPs, a mutual benefit exists for the private sector and the BOPs, which in turn, results in a more stable urban economy (Aspen Institute, 2007). Here, the rural Indian BOP market is defined as households in the bottom four expenditure quintiles (based on data from the National Sample Survey Organization, India) that spend less than INR 3,453 (US$75) on goods and services per month. This definition represents a market of 114 million households, or 76 percent of the total rural population. However, there have been other attempts to classify this market in view of changing world demographic and economic circumstances. Consensus has been to use the World Bank classification which, when rounded up, classifies BOP consumers as those who live on less than US$1 a day (Banerjee and Duflo, 2006; Mahajan and Banga, 2006; Prahalad, 2005).

Evolution of the literature on the BOP raises the need for researchers to investigate consumer behaviour in these markets, without necessarily treating BOP consumers as homogeneous, but acknowledging common constraints that can be found in these environments (Hart, 2002; Prahalad, 2002; Prahalad and Hart, 2002). The call for increased business attention towards the BOP was primarily advocated by Prahalad (2005) although Hart (2002) is credited with initiating discussion of the concept. Prahalad also claims that the BOP potential market is $13 trillion at PPP. This grossly over-estimates the BOP market size. The average consumption of poor people is $1.25 per day. Assuming there are 2.7 billion poor people, this implies a BOP market size of $1.2 trillion, at PPP in 2002 (Karnani, 2007).

Today, while it is increasingly accepted that the BOP marketing offers opportunities to create value for both the poor and for companies that engage this market, the early promises of a “fortune” seem to have been overstated (Karnani, 2007b). Two reasons for this are apparent including disagreement as to the real income of BOP consumers and the sheer size of the BOP market itself. These markets are characterized by informal economic sectors that are unprotected by established institutional rules (Feige, 1990; de Soto, 2000) and therefore represent significant challenges to service providers (London and Hart, 2004; London et al., 2010). The success stories of MNCs serving poor customers cited in the BOP literature are predominantly in fast-growing economies such as India, where the GDP per capita remains low, as well as in countries like Brazil and Mexico with higher per-capita income. Not surprisingly, BOP advocates fail to provide cases of MNCs serving the BOP population in LDCs. These market-based approaches to poverty reduction differ from traditional approaches in that,
rather than thinking in terms of aid, charity and public assistance, the focus is on using business models and tools to solve BOP problems (Sachs, 2005).

The purpose of this paper is to examine the nature of family purchase decision making for FMCG products at the BOP using a study of BOP consumers in India. The primary objective is to identify the purchase approach of FMCG products. For this, we used the role of the family members in decision making and the types of roles assumed by different family members, given the constraints they face in the dynamic environment that characterizes the BOP. This focus on the family is because of the claim that it constitutes one of the most important influences on consumer decision making (Brown, 1979; Hawkins et al., 2004). However, this study seeks to establish how differences in family make up and the role the family members play in individual lives, shape their decision making in day-to-day buying. The primary motivation is to expand knowledge about how BOP consumers behave in rural Indian markets. This is an area that existing literature, in Indian markets, does not extensively cover. Further motivation is driven by Thomson et al.'s (2007) argument that qualitative investigation will enable researchers to learn more about the processes and complexities of family purchasing given the opportunity it provides researchers to study consumers in their environment.

**Family purchase decision making: A review**

Ekstrom (1995) defines the concept of influence in family decision-making as “a change in a person’s dispositions, as a result of interaction between parents and children.” In her definition of influence, Grønhøj (2002) talks about competence enabling the achievement of specific results. What is interesting in these definitions is that influence means making a person change his or her decisions via interaction or direct confrontation. Interaction is part of the active or direct influence, where for instance, the child interacts with his/her parents by using various influence techniques to achieve what he or she wants. Influence can also be more passive or indirect, where parents are aware of the child’s preferences and try to comply without direct interaction with the child (Belch et al., 1985; Grønhøj, 2002; Jensen, 1990). The family constitutes one of the most important influences on consumer decision making (Cotte and Wood, 2004; O’Malley and Prothero, 2007; Hamilton, 2009). Sheth (1974) developed a model outlining family purchase decision making, viewing it as a form of decision making involving several players assuming different roles. Decision making for the purchases of goods and services is more of a joint activity, making the role of family in purchase decision making important (Lackman and Lanasa, 1993; Burns, 1992; Su et al., 2003). In general, consumption of goods and services can be made in three types: first is the consumption by individual members by themselves; second is the consumption by the whole family jointly, and third is consumption by the household unit (Seth, 1974). Jensen (1990) has developed a family decision-making model that includes several decision stages and more than one adult in the family. This family model has its theoretical background particularly in two previous models: Based on Gredal's (1966) model, several decision stages are added with a particular focus on the importance of decision stages lying ahead of the choice of a specific alternative, and based on Wind's (1976) model, a role aspect from the buying centre perspective is added. In our research, Jensen's (1990) model is used as a starting point for the understanding of family decision-making.
The makeup of the family and the role it plays in individuals' lives is different across markets, particularly in the context of BOP markets. Indian families are likely to assume the concept of joint families where the head of the family is the grandfather and his decision matters a lot (Purvez, 2003). This does not imply that the nuclear family is not evident in urban markets; however, it is not much prevalent in the BOP markets. This paper focuses on the family structure of the BOP customers and the decision making patterns. The importance of family is illustrated by Xia et al. (2006) who review literature on family purchase decision making for the last six decades. Although families use products, individuals usually buy these products and make the purchase decision. Different members of the family have different roles in influencing the purchase decision. These roles are not static but can change over time, thereby affecting the process (Su et al., 2003; Belch and Willis, 2001). The five key traditional individual roles that have been identified are: initiator or gatekeeper; influencer; decider; buyer; and user (Engel et al., 1973). This is an area which requires further research at the BOP, where economic and social constraints have the potential to require family members to have multiple roles when it comes to buying products such as food and personal hygiene items (Purvez, 2003).

Gender influence is also an important factor, although declining gender differences and waning gender identification have resulted in the dilution of focus on gender in the purchase decision process (Qualls, 1982, 1987; Commuri and Gentry, 2005; Mano-Negrin and Katz, 2003). Earlier, consumer behaviour studies have categorized family decision making as husband dominant, wife dominant, joint or individualized. Husband dominant decisions have traditionally been concerned with the purchase of high involvement products whereas wife dominant decisions were involved in household purchasing, food and kitchen appliance purchasing. But these patterns are less pronounced today. Occupational roles of women have changed; similarly the ranges of family decisions have also changed (Hawkins, 2004). This structure has been influenced by the changing roles of spouses which has seen more women entering the workforce whilst husbands assume greater household roles (Wut and Chou, 2009; Xia et al., 2006). However, spouses have different roles in buying decisions. Joint decision making has long been established as a common construct in family purchase decision making in western markets (Shepherd and Woodruff, 1988; Foster and Olshavsky, 1988). Williams and Burns (2000) advocated expanding the scope of the investigation to include the role of children across different markets. Husbands and wives are assumed to play similar roles at the BOP, especially for products such as food and personal hygiene products (Purvez, 2003; Viswanathan et al., 2008). However, this assumption does not take into consideration the potential impact of economic and social constraints on these roles in a changing environment at the BOP.

The focus of previous studies was centred on the role of husbands and wives, who have been considered the relevant decision-making unit in the family; whereas the children’s role in the family was ignored, overlooked, and neglected (Jenkins 1979; Lee 1994). It is believed that the norm, tradition and rules of parents deciding in the family have begun to disappear. Moreover, now the communication in the family has become more open and democratic. Consequently, children achieve more influence on family decision making (Mikkelsen 2006). The influence of adult children has received virtually no...
attention, although Law and Warnes (1982) found that in some instances, older people moving home would be influenced by the advice, encouragement, or wishes of children or siblings; Allen et al. (1992) asserted that the role of children in persuading their parents to move is known to be significant. The role of children as part of the family includes an influence on consumer decision making that is assumed to have grown in importance (Kaur and Singh, 2006; Caruana and Vassallo, 2003). But, the scenario might be significantly different at the BOP where issues such as the importance of food might be very different and the subsequent role of children might be affected. Family characteristics also play an important role in terms of influencing the nature of purchasing decisions. The role of children in influencing purchase decisions at the BOP is sparsely researched although Kaur and Singh (2006) attempt to draw comparisons on children’s role in family purchase decision making in India and the west. However, their study does not specifically look at this role in the Indian BOP market. So, this study has catered to the role of children in family purchase decision making.

Research context and methodology:
The BOP market in India not only faces resource shortages in terms of finance but also deals with lack of information, education and basic infrastructure such as transportation and sanitation (Maranz, 2001). Our research in India was conducted in urban and rural poor communities in the Jammu and Reasi district of Jammu and Kashmir. Our research was typically focused on understanding the purchase behaviour and the decision making criteria of the groups living in these places. Mixed research methods were used to collect data between the period 2010-2012 drawing insights from the specific BOP context of India. Qualitative consumer interviews (Axinn and Pearce, 2006; Creswell, 2007) were supplemented by ethnographic observations. A total of 80 semi-structured personal interviews were conducted with BOP consumers to establish how they made purchases. These interviews were conducted while living with informants in their local environments (Wolcott, 1999), enabling the researcher to observe how consumers conducted their purchases and to identify the role of different family members in the process. Interviews were augmented by observations made whilst staying with respondents and accompanying them on shopping trips in their locality. Twenty two such meetings were attended. These meetings exposed the researcher to the collective nature of sharing information among BOP consumers and on different aspects of their lives, including how they made product purchases.

Based on prior discussions with BOP consumers, we observed that a number of BOP consumers had self-owned very small businesses like street vending or were employed in activities such as agriculture or house construction where they were paid on a daily or hourly basis (Bannerjee and Dufflo, 2007). So, looking upon this, we divided our sample into two BOP segments. From the Reasi district, we selected contract labourers of the Shri Mata Vaishno Devi University (SMVDU). For the second sample, we took small business owners from the Jammu region. 40 interviewees were selected from the Jammu region and 40 from the Reasi district. This sampling was based on convenience selection of respondents who could specifically provide an understanding of the research problem and central phenomenon in the study. An analysis of the meaning of the responses was achieved through condensation, categorization, narration, and interpretation approaches. Condensation involved reduction of the responses into succinct summaries,
while categorization involved the reduction of the data into categories, figures and tables. Narrative structuring involved creation of a coherent structure and plots of the data. Interpretation of the responses involved re-contextualization of the statements within a broader framework of reference, and included the previous literature.

**Findings:**

**The Economic Realm of BOP consumers:**
The BOP market is characterized by lack of access to stores and to economic opportunities. In a rural setting, poor infrastructure and the lack of access present a sharp contrast to the urban setting in terms of what is viable as a customer or an entrepreneur. Often, purchase at a large store requires a lot of travel. This results in the rural family preferring local retailers that are located near their residences. The main constraints shaping respondents' behaviour included unemployment, lack of income and the impact of hyper-inflation. Weak economic conditions were cited as being responsible for shortages of products. Lack of facilities available in the locality was the main reason for their shopping attributes differing from urban families. Another very vital aspect that impacted their purchase decisions was their low level of literacy; it resulted in them preferring to consider a single concrete attribute such as price over abstract attributes (Viswanathan et al, 2008). These customers also engage in more pictorial thinking; for instance, they view brands as objects in the advertisements and visualize the amount they have to buy. Due to lack of literacy, many BOP customers lack confidence or skills needed to make good decisions and are also unaware of their rights as consumers. Such factors discourage them from planning purchases, checking prices, switching shops to obtain a better deal or evaluating product quality by reading the product details before purchase. These customers seek information from the neighbours who have already used the product or will rely on the retailer's suggestions about the product. Another important aspect of their shopping behaviour was the place of purchase. These consumers purchased the day-to-day products from retail shops that were close to their residences due to credit facilities they received from these shops. Moreover, due to a high social relationship attribute, such consumers showed strong loyalty towards a single retailer. A high proportion of their income is spent on necessities such as food and groceries, clothing and unexpected expenses (usually serious illness).
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Findings: The Economic Realm of BOP consumers: The BOP market is characterized by lack of access to stores and to economic opportunities. In a rural setting, poor infrastructure and the lack of access present a sharp contrast to the urban setting in terms of what is viable as a customer or an entrepreneur. Often, purchase at a large store requires a lot of travel. This results in the rural family preferring local retailers that are located near their residences. The main constraints shaping respondents' behaviour included unemployment, lack of income and the impact of hyper-inflation. Weak economic conditions were cited as being responsible for shortages of products. Lack of facilities available in the locality was the main reason for their shopping attributes differing from urban families. Another very vital aspect that impacted their purchase decisions was their low level of literacy; it resulted in them preferring to consider a single concrete attribute such as price over abstract attributes (Viswanathan et al, 2008). These customers also engage in more pictorial thinking; for instance, they view brands as objects in the advertisements and visualize the amount they have to buy. Due to lack of literacy, many BOP customers lack confidence or skills needed to make good decisions and are also unaware of their rights as consumers. Such factors discourage them from planning purchases, checking prices, switching shops to obtain a better deal or evaluating product quality by reading the product details before purchase. These customers seek information from the neighbours who have already used the product or will rely on the retailer's suggestions about the product. Another important aspect of their shopping behaviour was the place of purchase. These consumers purchased the day-to-day products from retail shops that were close to their residences due to credit facilities they received from these shops. Moreover, due to a high social relationship attribute, such consumers showed strong loyalty towards a single retailer. A high proportion of their income is spent on necessities such as food and groceries, clothing and unexpected expenses (usually serious illness).

Table 1: Customer Profiling

<table>
<thead>
<tr>
<th>Gender</th>
<th>Jammu (Urban)</th>
<th>Reasi (Rural)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>22</td>
<td>27</td>
</tr>
<tr>
<td>Female</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>Marital Status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>24</td>
<td>27</td>
</tr>
<tr>
<td>Unmarried</td>
<td>16</td>
<td>13</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-25</td>
<td>13</td>
<td>7</td>
</tr>
<tr>
<td>26-33</td>
<td>15</td>
<td>13</td>
</tr>
<tr>
<td>34-40</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>&gt;40</td>
<td>4</td>
<td>11</td>
</tr>
<tr>
<td>Monthly Earnings</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1000-2000</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>2000-3000</td>
<td>12</td>
<td>11</td>
</tr>
<tr>
<td>3000-4000</td>
<td>18</td>
<td>24</td>
</tr>
<tr>
<td>Place of living</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Natives</td>
<td>14</td>
<td>33</td>
</tr>
<tr>
<td>Migrated</td>
<td>26</td>
<td>7</td>
</tr>
<tr>
<td>Family Structure</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuclear</td>
<td>29</td>
<td>15</td>
</tr>
<tr>
<td>Joint</td>
<td>11</td>
<td>35</td>
</tr>
<tr>
<td>Frequency of purchase</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Daily</td>
<td>13</td>
<td>17</td>
</tr>
<tr>
<td>Weekly</td>
<td>16</td>
<td>14</td>
</tr>
<tr>
<td>Monthly</td>
<td>11</td>
<td>9</td>
</tr>
</tbody>
</table>
Jammu Region (Urban):

Family structure:
Consumers forming the BOP of Jammu region lived in a nuclear family structure. This was because a majority of the people had migrated from their place of origin. In spite of this situation, although the family structure was a nuclear one, it included extended family members. The respondents stated that they had other family members living in other areas of Jammu; in other words, they considered their relatives who lived in other parts of Jammu as a part of their family. According to Ferber (1973), the main job of the husband in the family was to earn money while the wife was responsible for looking after the household, but this scenario was totally contradicted. Similar results have been analysed by many researchers like Jenkins (1979), Luke and Munshi (2005); according to them, husbands and wives work as a group in the family decision-making. It was observed that earlier, females stayed home and were not engaged in earning money. However, this had changed and now, they too were employed and provided financial support to their husbands. This was observed to be a major reason for females now becoming main buyers for some products (Refer to Statement 1). Here, both the husband and wife were earning. The respondents stated that they had migrated due to unemployment in their place of origin and believed that they should grab job opportunities here (Refer to Statement 2).

Consumer roles and family decision making for FMCG goods:
The focus of our study is on the family decision making patterns for FMCG products. Differences between family decision models are explained using the decision role framework of initiator or gatekeeper; influencer; decider; buyer; and user (Engel et al., 1973). We have compared the urban and rural BOP consumer's decision making styles for FMCG products. Traditionally it has been observed that the husband is the main influencer and even the decision maker of family decisions for day-to-day goods. The findings from this study point to a change from this traditional gender-specific approach in decision making. This was particularly the case among interviewees from the Jammu district in which husbands and wives now shared responsibility for buying FMCG products for their daily use. Whoever found the products needed or at a cheaper price, whether husband or wife, made the purchase on almost a daily basis (Refer to Statement 3). Purchases were mostly made from the nearby retailer who was known to the family and offered them credit facilities (Refer to Statement 4). In earlier studies, it was observed that although the house wife may or may not be the buyer, she is the main influencer of the family purchase decisions. But the knowledge and willingness of males to participate in this process reiterated the importance of joint ownership of the process of buying, as it could enhance the chances of purchasing products at an affordable price. We accompanied both husband and wife on shopping expeditions and thus had the opportunity to observe both husbands and wives searching for and buying FMCG products. Both indicated the importance of the price and the quantity of the goods to be purchased. Also in case a product was difficult to obtain, both showed agreement in purchasing the goods (Refer to Statement 5).

The role of children was very evidently demonstrated by the respondents. All the participants' children went to school; some had completed elementary education. Children have most influence with respect to product type, colour and brand (Belch et al., 1985) of the goods they purchased for their house. Also, influence seems
to vary across product categories in FMCG products. Findings showed that children had most influence with respect to products for their own consumption. It was observed that children in Jammu (urban) were more exposed to product and brand knowledge as compared to Reasi (rural). This was because of the exposure towards media and other reference groups in schools. Children play a very effective role as initiators and sometimes even decision makers in family decisions (Refer to Statement 6).

**Reasi (Rural):**

**Family Structure:**

Findings from our study indicated that most families lived in the traditional structure comprising of husband as head of the family, wife and children. However, most families in the Reasi district lived in a joint family structure. The family structure is typically traditional where the husband is empowered to protect the family and earn money while the wife tends to deal with the household chores (Refer to Statement 7). The domicile of the family members differed because many of them had their children studying in other districts. Adult children migrated to Jammu in search of jobs (Refer to Statement 8).

**Consumer roles and family decision making for FMCG products:**

The findings from the Reasi district (rural) showed that families still adhered to the traditional approach were the husband was the initiator and the main decision maker of the family’s decisions (Refer to Statement 9). However, we were unable to reach a consensus since we were informed that usually men were the dominant decision makers only for products purchased from the city while women dominated with respect to products purchased locally (Refer to Statement 10). The situation here differed to that in Jammu (urban). It was clearly observed that in specific decisions, the wife was the main initiator but the final purchasing agent was always the husband. Perhaps the single most important observation was that while the husband played the practical role in decision making, the wife played the emotional role. The husband ultimately decided what to buy but took the wife’s views into consideration. All the family members used the products even though the husband was the one who bought the products. Products were said to be less readily available and affordable in the Reasi district, which provided more motivation for the husbands to take a leading role in buying the products. For most of the high involvement products, the husbands had to travel to Jammu to buy them. However, the interviewees explained that in some cases, the housewives in these areas often bought products from the local shops or informal markets when available (Refer to Statement 11).

Children played an important role in the purchase decisions of some products. In most cases, they were the initiators. This study has brought out the dimension of the role of children in the purchase decisions of the family. Some housewives claimed that their children were educated and therefore, more aware of what products were good. Children tended to assume multiple roles in the process - they decided, influenced and did the actual buying of the products. The parents often jointly initiated the process with the children but at the final buying stage, the husband was the final decider. The respondents explained that this was the pattern followed because their children were educated and hence, could suggest which products should be purchased but the final purchaser was the husband (Refer to Statement 12).
Discussion and conclusion:
Environmental constraints that can influence family purchase decision making may vary between markets, particularly between urban and rural markets where most BOP families are to be found. Such potential differences suggest the need to consider family purchase decision making within its political, legal, economic and social context. Keeping these aspects in mind, we studied the BOP consumer’s decision making styles for FMCG products in urban and rural areas. In India, consumers at the BOP display differing family purchase decision making processes, in this case, primarily between urban BOP and rural BOP. The rural regions in India do not have proper facilities in terms of transportation, sanitation or even media exposure. Due to these reasons, people are unaware of new market trends and thus rely on one decision maker i.e. the head of the family who has some exposure as a result of travelling to the city. As employment opportunities in the rural areas are insufficient, these people tend to migrate to urban areas in search of jobs.

Findings from this study are only partly in accordance with those by Purvez (2003) and Viswanathan (2007), who highlight the dominance of the husband in the purchase of products in BOP markets in India. However, the earlier findings were restricted to the rural BOP consumers and do not provide insights into the behaviour of urban BOP consumers. But our study shows an increase in dual and shared responsibility between husbands and wives that traditionally was not the case in rural BOP families but has emerged with the changing environment. This shared responsibility is consistent with observations from previous literature although the patterns and forms evident at the BOP are different from those experienced in western markets.

Roles of the spouses among Indian BOP consumers in rural areas have been changing. While husbands were found to be increasingly involved in the purchase decision and in some instances, assumed major responsibility, the wives have started playing an important role in purchase decisions. These have been illustrated by the different models that emerge from this study illustrated in Figures 1 and 2. For example, the pressure of limited income, uncertain product availability and price hyperinflation resulted in spouses making joint purchase decisions and at times, speculative purchases. This has even led to people from rural areas migrating to urban areas in search of jobs. Shared responsibility was intended to militate against the high uncertainty of product availability and to provide some form of security to families’ product supply. The role of children was also found to have become increasingly important indicating a shift from the traditional buying approach. Findings from this study suggest that in BOP families in India, older children assumed significant responsibility for the support of both their parents and siblings, which resulted in them assuming multiple roles in the purchase decision making process. This was particularly the case in both the urban and rural groups.

Implications:
In terms of marketing strategies, marketers need to understand that the BOP market in India is not homogenous. They also need to understand the dynamics of the family purchase decision process. Given the importance of travelling for even small necessities by the BOP consumers, suppliers need to consider distribution systems that are appropriate to the market environment.
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Conceptual framework:
Family Decision Making Model for urban and rural BOP consumers

Urban

Problem recognizer
Initiator
Husband / Wife / Children
Husband / Wife / Children

Budget decider
Influencer
Husband / Wife
Husband

Product expert and Information collector
Decider
Husband / Children
Husband

Choice decider
Buyer
Husband
Husband

End user
User
Husband / Wife / Children
Husband / Wife / Children

Rural

Appendix

Statement 1: (Mansi Devi, 27)
“Earlier, I was not working and was dependent on my husband even for small household things. But now I work and earn for myself. This has made me self dependent for atleast some products, which I get when I need them.”

Statement 2: (Kesho Rani, 31)
“We belong to the Kathua district, but migrated to Jammu in 2009 in search of a job. Now my husband runs his own shop of vegetables. But we have our relatives still living in Kathua and we send them some money every month.”

Statement 3: (Ram Singh, 42)
“My wife usually purchases all the household commodities and I allow her to do so because she knows more than me in this aspect. She knows which product is cheaper and is of better quality.”

Statement 4: (Mohan Lal Sharma (38) & Krishna Devi (26))
“We purchase our daily base commodities from the nearby retailer because we know him very well and since we have shifted to this place, we have always purchased from his store. He even gives us credit facility.”
Statement 5: (Shanti Devi, 28)
“Food and other grocery items which are not available readily are purchased by my husband from the city area. Because these are not available from the nearby retailer”... we purchase these commodities for the whole month at a single time.”

Statement 6: (Neelam Devi, 38)
“I have three children, one daughter and two sons. All study in schools. They have great knowledge about what new products are available in the market. Sometimes I don’t even know the name of the brands they talk about”... “They go with their father for the purchases and buy goods accordingly”... “Sometimes it is on their insistence that we have to purchase a product.”

Statement 7: (Parkasho Devi, 24)
“My husband works in SMVDU as a helper. He gets money for the house and takes full responsibility of the family”... “I take care of the children and the rest of the family. My husband does not like me to do work and earn money.”

Statement 8: (ManoharLal, 46)
“I have one son and one daughter. My elder daughter is married and my son is working in Jammu. He lives there and earns his livelihood. But he regularly sends us money.”

Statement 9: (Rampal Sharma, 39)
“In my family, I purchase all the goods. For the household items, my wife tells me what is needed but I go to the market to make the purchases.”

Statement 10: (Seema Devi, 28)
“My household goods are purchased by me from the nearby retailer, but when the goods are not available here, my husband goes to the city market and purchases it, especially when we have to buy medicines.”

Statement 11: (Rajjo, 32)
“My husband purchases all the goods except the grocery items which are available at the nearby retailer. I tell my husband what has to be bought and he buys these from the city market”... “Sometimes my children also accompany him to the main market as they are very excited to go to the market and also have good product knowledge.”

Statement 12: (Kamlesh Kumar, 33)
“I usually go to the main market to make our purchases. My wife tells me what she needs for the house and I make the purchases. My children also accompany me to the market as they go to schools and have their own requirements for school.”
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