AN EXPLORATORY STUDY OF THE SOURCES OF INFORMATION THAT INFLUENCE THE FAST MOVING CONSUMER GOODS' PURCHASES OF POOR IN INDIA

Arvind Kumar
Doctoral Student, Faculty of Management Studies, University of Delhi, Delhi
e-mail : phd_arvind.d13@fms.edu

ABSTRACT

Fast moving consumer goods (FMCGs) industry, with a market value of US $570.1 billion, is one of the biggest industries in this world. On the other hand, most of the world's population is poor and possess the desired purchase potential for the FMCG purchases. So, the poor are a substantial market for the fast moving consumer goods but is largely unexplored up to its full potential as not much is known about their consumer behavior for FMCGs. Although, the attention to exploring the consumer behavior of poor for FMCGs has been increased in the developed world in the recent years but the consumer behavior of the developing world's poor is still unexplored. Present research bridges the existing gap in the literature and explores the consumer behavior of the poor in a developing country like India on the source of information aspect. It explores 30 poor (below poverty line) families of Delhi, India on their utilization of marketer dominated sources of information – TV, radio, hoardings - and non marketer dominated sources of information – seller, peers, and family- for their FMCG purchases. The study reveals that the poor in Delhi, India utilizes TV and family as the main marketer dominated and non marketer dominated sources of information for their FMCG purchases respectively.

Keywords: *FMCG, poor, marketer dominated sources of information, non marketer dominated sources of information*

1. Introduction

Fast moving consumer goods (hereafter FMCGs), with a market value of about US $570.1 billion, is one of the biggest industries of the world. FMCGs are also known as consumer packaged goods and include food products, groceries, etc. FMCGs are relatively low cost products and have a relatively low shelf life.

On the other hand, more than half of the world's population is poor. Poor spend a substantial amount, at least 40 percent, of their income on FMCGs (Karn, Shikura, and Harada, 2003; Banerjee and Duflo, 2007; The Boston Consulting Group, 2012) and possess the requisite purchase potential for the FMCGs. So, the poor are a significant market for the FMCGs but are largely unexplored up to their full potential as not much is known about their consumer behavior for FMCGs. Although, in the recent years, the attention to exploring the consumer behavior of poor for FMCGs has been increased in the developed world (for example Hamilton, 2011: UK; French, Wall, and Mitchell, 2010: USA;

Gbadamosi, 2009: England; Hamilton and Catterall, 2007: Britain; Attanasio, and Frayne, 2006: Colombia; Hamilton, and Catterall, 2006, Northern Ireland; Karlsson, Gärling, and Dellgran, 2005: Sweden; Hausman, and Sidak, 2004: USA etc.) but the consumer behavior of poor in the developing world is still unexplored for the concerned products. Present research bridges the existing gap in the literature and explores the consumer behavior of the poor in a developing country like India on the source of information aspect.

Why India?

India, with a population of over 1.2 billion, is the second most populous country in the world and a significant part of its population is poor. India is a home to one third of world's poor (The World Bank, 2013) and has "a much higher quality and more substantial evidence base than most other countries for understanding poverty" (The World Bank, 2011, p. 1).

Indian Poor defined

The poor are the people whose income level fails to surpass the arbitrarily predetermined poverty line (Bourguignon, 2006). In India, the absolute poverty line method (food-intake method) is used for poverty line estimations and "the poverty line is defined as the per capita daily calorie requirement of 2400 Kilo Calorie in rural area and 2100 in urban areas along with a minimum of non-food expenditure" (Bhanushali, 2007, p. 223). In India, the planning commission is the authorized body for poverty estimates which estimates the poverty levels separately for urban and rural areas at national and state levels as per the recommendations of the Task force (Economic Survey of Delhi 2008-2009, p. 238). The poverty lines are calculated periodically by estimating the monetary values of both - the specified calorie intakes and the minimum non-food expenditure. In 1973-73, Indian poverty line was 56.4 INR and 49.0 INR per capita per month for the rural and urban areas respectively. The poverty lines for 2011-12 are the most updated poverty lines and these are 816 INR and 1000 INR per capita per month for the rural and urban areas respectively (Planning Commission, 2013).

This paper explores the sources of information that are utilized by Indian poor for their purchases of FMCGs and is organized as follows – the next part reviews all the pertinent studies that have been conducted on poor in the context of sources of information. Third part, research methodology, discusses the research methodology adopted in the paper. Fourth section endeavors the discussion and findings part. Further, the paper finales with the conclusion part where conclusion, implications, limitations, and scope for further studies are presented.

2. Literature Review

To get information about various products and services, the customers utilize various information sources like TV, internet, newspaper, peers etc. These are known as sources of information and are dissevered in to two parts - the non marketer dominated sources of information, and the marketer sources of information.

2.1 Non-Marketer dominated sources of information

The information sources that are not in the control of the marketers are known as the non marketers dominated sources of information. The non marketer dominated sources are comprised of the family members, peers, colleagues, seller etc. Present study focuses on the peers, family members and seller(s) as the non-marketer dominated sources of information for poor and all the existing studies on poor regarding these sources are discussed as follows-

2.1.1 Peers

Hamilton and Catterall (2006) examined the consumption pattern of 30 low income families of UK. They revealed that the low income families purchase brands in public sphere consumed goods to cope up with the peer pressure and fear of social difference, and make up for it in private sphere consumed goods. So, in public sphere consumption, the low income families buy what their peers buy. Further, Elliott and Leonard (2006), in their exploratory study on UK's low income households, concluded that the children in low income households want to buy branded shoes and peer group was one of the primary motivators for buying a particular brand. On the same lines, Hamilton (2009), in her exploratory study on the low income families of UK, revealed that children are highly motivated by branded clothing but they avoid shopping at discount stores as it can malign their reputation among their peers.

The above discussion evinces that purchases in poor families are influenced by their peers. Further, to validate this influence for the FMCG purchases in the Indian context, the hypotheses to be tested are –

$\mathbf{H_1}$: The peers significantly influence a FMCG purchase of a poor family.

$\mathbf{H_2}$: In a poor family, the influence of peers on a FMCG purchase remains same across the FMCGs.

2.1.2 Family members

Kochuyt (2004), in a study on Belgium's deprived households, revealed that the parents in deprived households prefer to neglect, restrict, delay, or minimise their own needs to satiate their kids' desires. They try their best to create artificial affluence to lift the concomitant exclusion for their kids. Elliott and Leonard (2006), in their study on UK's poor households, explored that children in poor households want to buy branded shoes and their parents get them the brands of their choice. In doing this, the parents even spend more on branded shoes as they have little knowledge about less known brands of shoes. Further, Hamilton and Catterall (2007), in their research on Britain's poor households, reveal that the needs and wants

of the children are central point around which the consumption in the poor households is structured. On the same lines, Hamilton and Catterall (2008), in their research on UK's poor households, showed that consumption in most of the poor households is structured around its children.

The above discussion concludes that the purchases in the poor households are influenced by their kids. Further, the literature largely covers the influence of kids' demands in poor families' purchases but the influence of all other family members, including the purchase decision maker(s) and the kid(s), are yet to be unveiled. To explore the influence of the family members on the FMCG purchases and verifying it in the context of India, the hypotheses to be examined are –

$\mathbf{H_3}$: A FMCG purchase is a jointly taken decision in a poor family.

H4: In a poor family, the jointly taken decisions regarding a FMCG purchase remains same across the FMCGs.

2.1.3 Seller(s)

Most of the literature on the purchase preferences of poor people shows that the poor prefer purchasing from nearer to their homes (Kunreuther, 1973; Gayler, 1980; Guy, 1985) even when they are aware of the fact that the products cost more in the poor areas than in the non poor areas (MacDonald and Nelson, 1991; Chung and Myers, 1999). Robinson, Caraher, and Lang (2000) reveal that convenience is the main reason behind purchasing from local stores but Viswanathan (2007) argues that it is mainly because of the bonding that the poor build with their neighbourhood retailers to insure credit in the times of hardships. She asserts that poor try to make these bonding stronger by not purchasing from other than their nearby stores even when they can get the products cheaper elsewhere. Logically, to make the bonding more trustworthy, the poor may ask the seller for recommendations and purchase the brand as per the seller's recommendation. To test this, the hypothesis framed is -

$\mathbf{H_5}$: The seller(s) significantly influence a FMCG purchase of a poor family.

$\mathbf{H_6}$: In a poor family, the influence of seller(s) on a FMCG purchase remains same across the FMCGs.

2.2 Marketer dominated sources of information

The information sources that are dominated by the marketers are known as the marketer dominated sources of information and are mainly constituted by the newspaper, TV, radio, hoardings, pamphlets etc. Present research focuses on the TV advertising, radio advertising and hoardings as the marketer dominated sources of information for poor and all the existing studies on poor regarding these three sources are discussed as under –

2.2.1 TV advertising

The utilization of television advertising as one of the information sources about various products and services is correlated to the access to the television set but the correlation is not essential for the vice-versa. On the access part, Banerjee and Duflo (2007, p. 146-147), in their research on poor of thirteen countries, concluded that the ownership of television in the poor households was 21 percent in urban Nicaragua, 19 percent in rural Nicaragua, 38 percent in urban South Africa, 17 percent in rural South Africa, 60 percent in urban Indonesia, 33 percent in rural Indonesia, 61 percent in urban Peru, 10 percent in rural Peru. Further, on the use of television as an information source, Greenberg and Dervin (1970), in their study on the urban poor of Lansing, Michigan, revealed that poor, among all the mass mediums, trust TV the most and watch TV for twice the time the general population spends in watching TV. Later, Gorn and Goldberg (1977) also divulged a significant impact of a marketer dominated source (TV advertising) on the Canadian poor children. They revealed that the children from low income families, even with the minimal exposure, acquired a favorable attitude towards the advertised products. Logically, the favorable attitude developed in the kids (may) lead to the purchase of the advertised products as it has been proved (Kochuyt, 2004: Belgium; Hamilton, and Catterall, 2006: UK; Hamilton and Catterall, 2007: UK; Hamilton, 2011: UK) that purchases in poor households are structured according to their kids' demands. It shows that poor possess the TV set and their purchases are influenced by TV advertising. Further, to test the influence of TV advertising on the FMCG purchases in the poor families of India, a country where 24.5 % poor households possess TV (NSHIE and NCAER-CMCR as cited in Shukla, 2010, p. 127), the following hypotheses are framed -

$\mathbf{H_7}$: The TV advertising significantly influences a FMCG purchase of a poor family.

$\mathbf{H_8}$: In a poor family, the influence of TV advertising on a FMCG purchase remains same across the FMCGs.

2.2.2 Radio advertising

In the case of radio advertising also, the use of the radio advertising as one of the information sources about various offerings is correlated to the access to the radio set but the correlation may not stand valid for the vice-versa. On the access part, Banerjee and Duflo (2007, p. 146) revealed that the ownership of radio set in poor households was 30 percent in Pakistan, 57 percent in urban Nicaragua, 38 percent in rural Nicaragua, more than 70 percent in South Africa and Peru. It shows that the poor households have access to the radio set, but the use of the radio as one of the information sources for the FMCG purchases is yet to be examined. To assess the influence of radio advertising on the FMCG purchases in poor families and verify the concerned influence in the context of India, a nation where

46.9 % poor households possess radio (NSHIE and NCAER-CMCR as cited in Shukla, 2010, p. 127), the following hypotheses are formed for the evaluation –

H_9: The radio advertising significantly influences a FMCG purchase of a poor family.

H_{10}: The influence of radio advertising on a FMCG purchase of a poor family remains same across the FMCGs.

2.2.3 Hoarding advertising

On the poor people's part, hoarding advertising is relatively more convenient, and more accessible as it does not cost money which the poor are largely deprived of. But, the poor are yet to be explored whether their FMCG purchase decisions are influenced by hoarding advertisements or not. To evaluate this, the following hypotheses are articulated -

H_{11}: The hoarding advertising significantly influences a FMCG purchase of a poor family.

H_{12}: The influence of hoarding advertising on a FMCG purchase of a poor family remains same across the FMCGs.

2.3 Demographics and the sources of information

The demographics play a pivotal role in purchase decisions and poor are not an exception to it. The literature on poor also evinces that their demographics significantly influence their purchase decisions (Guy, 1985: household size; Hausman, and Sidak, 2004: education; Dibsdall, Lambert, Bobbin, and Frewer, 2003: age, marital status, smoking status, employment status, and gender). To explore whether the demographics have any influence on the sources of information aspect, the hypothesis to be examined is –

H_{13}: The influence of sources of information - peers, seller(s), family members, TV advertising, radio advertising and hoarding advertising - on a FMCG purchase in a poor family vary across different categories of demographics (age, gender, occupation, years of education, family size).

3. Research Methodology

An exploratory research design was used in the present research. In the first phase, an exhaustive survey of the existing literature was carried out to understand and define the research problem. In the second phase, two focus-group discussions, comprising of five and seven below poverty line (hereafter BPL) families respectively, were conducted in the city of Delhi, India to list down the most commonly purchased FMCGs by them and to get an insight of the sources of information utilized for these purchases.

As per the outcomes, a 5-point (1-strongly disagree to 5-strongly agree) likert scale questionnaire was designed and pilot tested for five FMCG products – bathing soap, cooking oil, tea, toothpaste, and washing soap. After incorporating the changes suggested by the respondents in terms of difficulty level and sequence of questions, a final questionnaire was drafted. To have a better understanding of the respondents, the questionnaire was developed in Hindi language. Further, the data was collected using the personal survey of 30 BPL families in September, 2013.

The sample was random and a BPL families list available on the website of Food and Supplies Department, Government of Delhi, Delhi, India was the sample frame. The sample unit for the present study was a BPL family while a family member the most responsible for the concerned family's FMCG purchases was the sample element.

4. Discussion and Findings

4.1 Demographic profile of the respondents

Poor families mostly depend on their female family members for their FMCG purchases (Table 1). Most of the decision makers are illiterate, housewives, and are in the age group of 31-40 years. As far as family size is concerned, most of the poor families are large sized families i.e. families with a size of 6 to 10 family members.

Table1. Demographic profile of the respondents (n=30)

Variable	Frequency	Percentage
Gender		
Male	14	46.7
Female	16	53.3
Age group (in years)		
11-20	04	13.3
21-30	06	20.0
31-40	08	26.7
41-50	07	23.3
51-60	04	13.3
Education		
Illiterate	15	50.0
1st-primary	02	06.7
6th to high school	10	33.3
11th to senior secondary	02	06.7
undergraduate to graduate	01	03.3
Occupation		
Housewife	10	33.3
Labor	07	23.3
Rickshaw puller	02	06.7
Student	04	13.3
Shopkeeper	03	10.0
Private job (other than labor)	01	03.3
Sewing work	01	03.3
Housemaid	02	0ound qual qe are quality cones.k on this 10101010101010101010101010101010101010101010101010101067
Family size		
Small size family (1-2 members)	00	00.0
medium size family (3-5 members)	13	43.3
Large size family (6-10 members)	14	46.7
very large size family (11-20 members)	03	10.0

4.2 Non Marketer dominated sources of information

Among all three 'non marketer dominated sources of information', only 'family members' has the mean score of more than 3. On one sample t – test also, the mean scores for family members were statically significant (p< .05). So, hypotheses H_3, and H_5 are rejected while H_1 is failed to be rejected.

To check the variance, one way ANOVA was used and the author was failed to reject H_2, H_4, and H_6 (Table 2). Further, the very high value of p in peers shows that the concerned hypothesis can never be rejected. So, it can't be stated that the influence of the non marketer dominated sources of information – family members, peers and seller(s) – do not remain same across the FMCGs.

Table 2.Non Marketer dominated sources of information

Sources of information	Construct	FMCG	N	Mean	Std. Dev.	t statistics		One way ANOVA
						t	p	
Non-marketer dominated	Family members	Bathing Soap	30	4.033	0.919	6.162	.000	F = 1.331p = 0.261
		Cooking Oil	30	3.550	1.262	2.387	.024	
		Tea	30	3.767	0.963	4.363	.000	
		Tooth Care	30	3.833	0.903	5.053	.000	
		Washing Soap	30	3.467	1.273	2.008	.000	
	Peers	Bathing Soap	30	2.483	1.306	-2.172	.038	F = 0.047p = 0.996
		Cooking Oil	30	2.400	1.265	-2.576	.015	
		Tea	30	2.367	1.273	-2.726	.011	
		Tooth Care	30	2.367	1.273	-2.726	.011	
		Washing Soap	30	2.367	1.273	-2.726	.011	
	Seller(s)	Bathing Soap	30	2.600	1.112	-2.048	.050	F = 2.318p = 0.060
		Cooking Oil	30	3.267	1.276	1.547	.133	
		Tea	30	2.667	1.135	-1.670	.106	
		Tooth Care	30	2.600	1.112	-2.048	.050	
		Washing Soap	30	2.600	1.112	-2.048	.050	

4.3 Marketer dominated sources of information

Among all three marketer dominated sources of information, Hoarding advertisement, with n = 29, is the most widely used information source in the poor families followed by TV advertising (n = 25) and radio advertising (n = 10) respectively (Table 3). Further, the mean score of each of the marketer dominated sources for each of the five FMCGs was more than three. The statistically significances of the mean scores were tested on one sample t-test and all the concerned scores were statistically significant (p<.001). So, the researcher does not find enough evidences to reject H_7, H_9, and H_{11}. Thus, it can't be said that a purchase of FMCG in poor families are not influenced by the TV advertising, radio advertising and hoarding advertising.

As far as variance is concerned, one way ANOVA was used to test H_8, H_{10}, and H_{12} and the author was failed to reject H_8, H_{10}, and H_{12} (Table 3). Further, a very high value of p in radio and hoarding advertising show that the hypotheses related to these two can never be rejected. So, it can't be stated that the influence of the TV advertising, radio advertising and hoarding advertisement do not remain same across the FMCGs.

Table 3. Marketer dominated sources of information

Sources of information	Construct	FMCG	N	Mean	Std. Dev.	t statistics		One way ANOVA
						t	p	
Marketer dominated	TV advertising	Bathing Soap	25	3.847	0.737	7.969	.000	F = 1.190 p = 0.319
		Cooking Oil	25	3.580	0.901	5.004	.000	
		Tea	25	3.840	0.737	7.953	.000	
		Tooth Care	25	3.847	0.737	7.969	.000	
		Washing Soap	25	3.840	0.737	7.953	.000	
	Radio Advertising	Bathing Soap	10	3.533	0.384	8.232	.000	F = 0.013p = 1.000
		Cooking Oil	10	3.517	0.445	8.188	.000	

		Tea	10	3.533	0.384	8.232	.000	
		Tooth Care	10	3.533	0.384	8.232	.000	
		Washing Soap	10	3.533	0.384	8.232	.000	
	Hoarding advertising	Bathing Soap	29	3.506	0.536	8.606	.000	F = 0.047
		Cooking Oil	29	3.477	0.565	7.113	.000	p = 0.996
		Tea	29	3.489	0.549	7.827	.000	
		Tooth Care	29	3.506	0.536	8.606	.000	
		Washing Soap	29	3.506	0.536	8.606	.000	

4.4 Demographics and the sources of information

H_{13}, which states that the influence of sources of information - peers, seller(s), family members, TV advertising, radio advertising and hoarding advertising - on a FMCG purchase in a poor family do not vary across different categories of demographics (age, gender, occupation, years of education, family size), could not be rejected for all the pertinent variances except gender, occupation and education for peer(s), hoarding advertisement, and seller(s) respectively (Table 3). It shows that the demographics do not have a significant influence on the utilization of the sources of information.

Table 3. Variance between demographic variables and source of information

Demographic Variable	Construct/Variable	Bathing Soap	Cooking Oil	Tea	Tooth Care	Washing Soap
Age	TV Advertising	1.141	0.383	1.367	1.141	1.367
	Radio Advertising	0.888	0.669	0.888	0.888	0.888
	Hoarding Advertising	0.390	0.301	0.316	0.390	0.390
	Family member (s)	0.682	1.624	1.230	0.865	1.282
	Peer(s)	1.506	0.989	0.870	0.870	0.870
	Seller(s)	0.532	2.128	0.587	0.532	0.532
Gender	TV Advertising	0.999	1.018	1.155	0.999	1.155
	Radio Advertising	0.882	0.541	0.882	0.882	0.882
	Hoarding Advertising	2.262	1.910	1.688	2.262	2.262
	Family member (s)	2.639	2.005	0.008	0.110	1.315
	Peer(s)	3.938	7.009*	6.000*	6.000*	6.000*
	Seller(s)	0.666	0.010	0.194	0.666	0.666
Occupation	TV Advertising	0.582	0.706	0.659	0.582	0.659
	Radio Advertising	0.814	0.669	0.814	0.814	0.814
	Hoarding Advertising	2.624*	3.344*	2.701*	2.624*	2.624*
	Family member (s)	0.141	0.820	0.283	0.459	0.524
	Peer(s)	1.897	2.150	2.070	2.070	2.070
	Seller(s)	0.638	0.830	0.589	0.638	0.638
Education	TV Advertising	1.006	1.119	1.087	1.006	1.087
	Radio Advertising	1.407	0.855	1.407	1.407	1.407
	Hoarding Advertising	0.935	1.035	0.941	0.935	0.935
	Family member (s)	1.460	1.280	1.383	0.473	0.875
	Peer(s)	1.732	1.137	0.939	0.939	0.939
	Seller(s)	3.041*	0.779	3.116*	3.041*	3.041*
Family size	TV Advertising	0.304	0.331	0.234	0.304	0.234
	Radio Advertising	1.284	2.179	1.284	1.284	1.284
	Hoarding Advertising	0.610	0.665	0.533	0.610	0.610
	Family member (s)	1.374	0.230	0.612	1.328	0.481
	Peer(s)	0.199	0.097	0.092	0.092	0.092
	Seller(s)	0.011	1.136	0.026	0.011	0.011

*F scores whose p values are less than .05

5. Conclusion

In this 21st century, the poor, with a population of more than 4 billion and an annual purchase potential of US$ 5 trillion, are being heralded as the new potential market. But on the purchase behavior aspect, the poor are largely unexplored and a very little is known about their purchase preferences. This paper bridges the gap subsisting in the pertinent literature on the sources of information facet. It explores the purchase behavior of thirty poor (below poverty line) families of Delhi, India on their utilization of marketer dominated sources of information – TV, radio, hoardings - and non marketer dominated sources of information – seller, peers, and family- for their FMCG purchases. The study reveals that the poor utilizes TV and family as the main marketer dominated and non marketer dominated sources of information for their FMCG purchases respectively. It suggests that the poor should be communicated about the FMCGs through TV advertisements and not the radio and hoarding advertisements. TV advertisements will be effective for not only the FMCG purchase decision makers but also for the poor families on the recommendations of which the purchases are made by the purchase decision makers.

Though present study provides insights to the marketers about the sources of information utilized by poor for their FMCG purchase but has a few limitations too. First, it is exploratory in nature. Second, it is only confined to the poor of Delhi, India. Third, the findings are limited to only five FMCG products and do not cover the whole FMCG industry. So, to have a more generalized understanding of the sources of information utilized by poor for their FMCGs purchases, there exists a scope for further studies on the poor for more FMCG products in different parts of the world.

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