



UNDERSTANDING THE CONSUMPTION PATTERN OF THE BOTTOM OF THE PYRAMID MARKET

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ABSTRACT

Bottom of the Pyramid (BOP) market has gained interest as the market for products and services delivered to the poor people is quite alluring. Despite the considerable interest, the extant literature is bereft of BOP research. Marketing practitioners need to understand the consumption pattern of products and services of this market. The study aims to comprehend the consumption pattern of the Indian Bottom of the pyramid market. It unravels the consumption pattern of consumer durables, non durables, services and entertainment sources in the context of the BOP market. It is presumed that the findings of the study would facilitate the decision-making in targeting the attractive BOP market.

KEYWORDS: Bottom of the Pyramid, consumption pattern, durable goods, services, entertainment.

1. INTRODUCTION

The Bottom of the pyramid (BOP) approach to earn corporate profits has gained considerable attention in the marketing literature. It has awakened managers to the potential of serving the unserved market and alleviating the level of global poverty while still earning a profit. Consumers at the very bottom of the economic pyramid – those with per capita incomes of less than \$1500 – number more than 4 billion. For more than a billion people – roughly one-sixth of the world's population – per capita income is less than \$1 per day (Prahalad and Hart, 2002). Some of the major potential BOP markets in the world are China, India, Mexico, Russia, Brazil, South Africa,

Thailand, Turkey and Indonesia. These markets with a combined population of about 300 crores represent 70% of the world's BOP population.

The BOP market is a potential market for the marketers. BOP consumers spend a major percentage of their income on household goods (Braun, 2008). Companies have innovated product offerings for targeting this market. Hindustan Lever Ltd, the Indian unit of the Anglo-Dutch consumer products group Unilever has successfully spread the use of sachetisation in case of soaps and detergents. Similarly, Danone has sold yogurt in Bangladesh and South Africa (Anderson and Bilou, 2007). Companies like Amul (India), and Lijjat Papad (Shri Mahila Griha Udyog) have adopted innovative strategies to reach the BOP market. Financial services have been initiated in form of Micro-financing projects by Grameen Bank, Bangladesh through which BOP consumers are receiving benefits (Vishwanathan, 2007).

Understanding the consumption pattern of BOP is essential to serve this market. Notwithstanding the attention towards this market the existent literature is devoid of much research in the context of consumption pattern of the BOP market. This study aims to unfold the consumption pattern of both the urban and rural BOP market. It is envisaged that the results would aid the marketers in strategic decision marketing for serving this market.

2. LITERATURE REVIEW

Studies on BOP have witnessed considerable shifts in the consumer behavioural patterns of the BOP market. Kim et. al (2006) in a study on non-metro towns of USA, highlight the changes that occurred between 2000 and 2003 in the retail channel use of rural consumers. They observed dramatic shifts in consumer shopping patterns as the rural consumers increasingly used internet to purchase apparel, home furnishings and food. Mishra (2007) explored the changes taking place in the organized retail. The study examines the retail format choice, store image and the shopping habits of the BOP market. Carpenter and Moore (2006) provided understanding of grocery consumer retail format choice in the U.S. market place. They identified various demographic groups who frequented specific formats and examined store attributes like price competitiveness, product selection and atmosphere as drivers of format choice. D' Andrea et. al (2006) highlighted the preference, habits and needs of the low income group segment that constitutes an important section of the emerging markets. The qualitative study was undertaken in six major markets - Argentina, Brazil, Chile, Colombia, Costa Rica and Mexico. The study examined the shopping habits and product preferences in these markets.

The Next Billions Report (2009) prepared in collaboration with the Boston Consulting Group and World Economic Forum presents a set of new insights into and design principles which can help companies tap the economic potential of BOP markets. The report suggested that the companies

need to innovate their business models and redesign their product's supply chain arrangements to engage with the next billion.

National Sample Survey Organization (2004) report on rural India, observed that the average monthly per capita consumer expenditure of Rs.565 comprised Rs.305 for food and Rs.260 for non food. Food expenditure included Rs.103 for cereals and cereal substitutes and Rs.107 for milk and milk products, vegetables and edible oil. Non- food expenditure included Rs.54 for fuel and light, and Rs.45 for clothing and footwear.

3. METHODOLOGY

The universe of the study was Indian BOP market. To study the BOP consumer's perspective, a survey-based research was carried on consumers in the rural and urban areas of Punjab, Haryana and Chandigarh in North India. A total of 550 consumers were approached and their responses were received for the questions of the schedule. The sample size constituted of 465 respondents who could offer valid information. The schedule questions constituted of scales on which consumers could rate their consumption pattern on five-point scale (1 = Never, 2= Seldom, 3=About Half the time, 4=Usually, 5 =Always). For comprehension of BOP consumers the schedule was translated into Punjabi and Hindi languages. For reliability the schedule was translated into English.

4. RESULTS AND INTERPRETATION

Data was analyzed to understand the consumption pattern of durable products, non durable products, services, and entertainment sources. As evident from Table 1, majority of BOP households or individual consumers owned chair, bicycle, television, LPG stove and a mobile phone. Roughly half the respondents owned a sewing machine. More than one third of the respondents owned a motorcycle and a house.

Table 1: Consumption pattern of durable products and services

| Equipment | Frequency of Responses | | Mean of Responses |
|-----------------|------------------------|----------|-------------------|
| | No (%) | Yes ((%) | |
| Chair | 24.1 | 75.9 | 0.76 |
| Bicycle | 20.0 | 79.1 | 0.79 |
| Motorcycle | 61.1 | 38.9 | 0.39 |
| TV | 21.3 | 78.7 | 0.79 |
| Refrigerator | 70.3 | 29.7 | 0.30 |
| Washing Machine | 79.1 | 20.9 | 0.21 |
| Sewing Machine | 52.7 | 47.3 | 0.47 |
| Mobile phone | 18.3 | 81.7 | 0.82 |
| House | 61.5 | 38.5 | 0.38 |
| LPG Stove | 33.3 | 66.7 | 0.67 |

| | | | |
|-------------------------|------|------|------|
| Water Filter | 83.4 | 16.6 | 0.17 |
| Bank Account | 22.8 | 77.2 | 0.77 |
| Life Insurance | 68 | 32 | 0.32 |
| ATM Card | 53.1 | 46.9 | 0.47 |
| Bank Loan | 74 | 26 | 0.26 |
| Self Help Group Member | 77.8 | 22.2 | 0.22 |
| Loan From Money Lenders | 45.4 | 55.6 | 0.55 |

Table 2 shows the consumption pattern of non durable goods. 59.20 per cent of the Bottom of the pyramid population always consumed rice, flour (atta) and bread in their daily routine. 48.9 per cent of these consumers consume electricity from regular grids and kerosene and LPG (Liquefied Petroleum Gas) are consumed by 42 percent of these people. Comparatively, 25.6 percent of bottom of the pyramid consumers consume firewood and dung cakes for cooking purposes.

Table 2: Consumption pattern of non durables

| Non Durable | Never | Seldom | Half the Time | Usually | Always | Mean | Median |
|---|-------|--------|---------------|---------|--------|------|--------|
| Edible Oil | 2.6 | 9.9 | 9.3 | 36.9 | 41.4 | 4.05 | 4.00 |
| Vegetables & Fruits | 1.0 | 14.6 | 14 | 44.4 | 26 | 3.80 | 4.00 |
| Salt, Sugar & Spices | 2 | 9.9 | 24.7 | 32 | 31.6 | 3.81 | 4.00 |
| Tea/Soft Drinks | 12.4 | 23.7 | 18.7 | 24.3 | 20.9 | 3.18 | 3.00 |
| Sweets, Papad, Bhujia | 23.9 | 51.5 | 14.6 | 7.7 | 2.4 | 2.13 | 2.00 |
| Meat, Fish, Eggs | 35.7 | 46.2 | 9.9 | 5.9 | 2.4 | 1.93 | 2.00 |
| Pan and Tobacco Items | 54.8 | 25 | 8.5 | 8.1 | 3.6 | 1.80 | 1.00 |
| Liquor | 45.8 | 30.2 | 11 | 9.5 | 3.6 | 1.95 | 2.00 |
| Rice/Atta (flour)/Bread | 1.6 | 5.9 | 9.5 | 23.9 | 59.2 | 4.33 | 5.00 |
| Pulses/ Dal | 1.8 | 13.6 | 17.4 | 39.6 | 27.6 | 3.78 | 4.00 |
| Milk Products | 4.7 | 25.6 | 22.3 | 26.2 | 21.1 | 3.33 | 3.00 |
| Hosiery, Shirt Cloth, Sari, Trousers, T- Shirts | 1.8 | 39.1 | 28.6 | 21.1 | 9.5 | 2.97 | 3.00 |
| Toothpaste/Soap/Shampoo | 4.3 | 22.9 | 34.1 | 23.3 | 15.4 | 3.22 | 3.00 |
| Candies/Potato Wafers | 36.9 | 37.7 | 14.4 | 9.5 | 1.6 | 2.01 | 2.00 |
| Powder/Cream/Perfume | 25.2 | 36.9 | 20.7 | 12.6 | 4.5 | 2.34 | 2.00 |
| Detergent/Washing | 8.9 | 22.5 | 38.7 | 20.1 | 9.9 | 3.00 | 3.00 |
| PVC/Rubber/Leather/Shoes | 5.3 | 34.1 | 30.4 | 19.7 | 10.5 | 2.96 | 3.00 |
| Electricity from regular grids | 7.5 | 7.7 | 13.2 | 22.7 | 48.9 | 3.98 | 4.00 |
| Kerosene/LPG | 12.8 | 13.4 | 8.7 | 23.1 | 42 | 3.68 | 4.00 |
| Firewood/Dung cakes | 26.4 | 17 | 12.4 | 18.5 | 25.6 | 3.00 | 3.00 |

Edible oil another important commodity quite necessary in the preparation of daily food is consumed by approximately 41.4 percent of the BOP population. 31.5 percent of the consumers buy salt and sugar on a daily basis and another prime commodity that is pulses and dal is consumed by 27.6 percent of the BOP consumers. Almost a similar percentage that is nearly 26 percent of this population consumes vegetables regularly. Another major chunk of this population, approximately 21.10 percent buy milk and milk products as a regular routine. 20.9 percent of the consumers consume beverages especially tea and sometimes cold drinks on a regular basis. Toothpaste and Washing Detergent powder are consumed by 15.4 and 9.90 percent of this population respectively. The frequency of buying the second most important physiological need of the bottom of the pyramid consumers i.e. clothing and footwear is 9.5 and 10.5 percent respectively. A very small percent of 4.5% of these consumers spend on small luxuries like cosmetics specifically powder, cream and perfumes. Some part of this population as small as 3.6 % consume pan, tobacco and liquor on a regular basis. Around 2.4 percent of these poor consumers prefer to buy processed foods as well as meat, egg and fish regularly. Some families having children, approximately 1.6 percent consumes candies and potato wafers as a part of daily routine.

The above statistical presentation signifies the percentage of frequency of consumption of necessary commodities which are consumed usually by the BOP consumers. It is clearly shown that approximately 44.4 percent consume vegetables and seasonal fruits on a usual basis. Another commodity which is consumed in daily routine is pulses and dal and is usually consumed by 39.6 percent of this population. The other two important commodities consumed usually by 26.2 and 24.3 percent of the consumers are milk and milk products and beverages respectively. 23.10 percent of these consumers usually use kerosene and LPG for cooking their food while 18.5 percent usually use firewood and cow dung cakes for cooking purpose. A significant percentage of 22.7 of this population usually consume electricity from regular grids. Surprisingly, commodities like toothpaste and detergent powder are usually consumed by 23.3 and 20.10 percent of the BOP population. Another item consumed usually by 32 percent of consumers is salt and sugar. 21.1 percent of the consumers usually consume clothing whereas 19.10 percent usually buy footwear. 9.5 percent of the bottom of pyramid consumers usually consumes both liquor and candies and potato wafers. 12.6 percent of the men and women of this population usually consume powder cream and perfumes. 8.10 percent of consumers of both the gender usually consume pan, and tobacco products and 5.90 percent of them usually utilise meat, eggs and fish as well. Another 7.70 percent of this population consumes processed foods usually. Lastly, 23.9

percent of the consumers of this category usually consume the most important commodities that are rice, atta and bread.

The above statistics indicates the percentage of consumption of necessary commodities consumed half the time by bottom of the pyramid population. The two main commodities detergent powder and toothpaste are consumed half the time by 38.7 and 34.10 percent of the bottom of the pyramid population respectively. Again, for the fulfilment of their basic need of clothing and footwear, 28.6 and 30.40 percent of these poor consumers consume these products half the time. Another large percent of 20.70 percent consume powder, cream and perfumes half the time along with 22.30 percent of these consumers consumed milk and milk products half the time. The consumption habits of these consumers vary significantly. While 18.7 percent of the people consume beverages including tea and soft drinks half the time, 24.7 percent of the BOP consumers consume salt and sugar half the time. The table reveals that 17.4 percent of the population of the consumers consumes pulses and 9.50 percent consume rice, atta and bread half the time. It is evident from the table that around 14 percent of the consumers consume vegetables, fruits and even processed foods half the time. Edible oil is consumed by 9.30 percent of the poor consumers half the time. Meat, egg and fish are consumed by 9.90 and Pan and tobacco products are consumed by 8.50 percent of the BOP population half the time. 8.70 percent of the consumers consume electricity from regular grids half the time while 11 percent of them consume liquor half the time. These consumers approximately 8.70 percent of the population use kerosene and and 12.4 percent use firewood and cow dung cakes half the time.

Large percentage of the population nearly 51.5 and 46.2 percent seldom consume processed foods and meat, eggs and fish respectively. Liquor is consumed by 30.20 percent of the consumers in this category along with 25 percent consuming pan and tobacco products. As is clear from the table, nearly 39.10 percent of consumer's seldomly consume clothing and footwear. It is also quite clear that the basic necessities of rice, atta. Bread which are actually consumed on a daily basis and in this case only 5.90 percent say that they consume seldom. Pulses are consumed by 13.6 and milk and milk products by 25.6 percent of this population seldom. On the contrary, a fairly large percentage of the consumers 36.9 and 37.6 consume powder, cream, perfumes and candies and potato wafers seldom respectively. 22.9 percent of the consumers consume toothpaste seldom. Again a large number of consumers of this category, 23.7 percent and 14.6 percent consume beverages and vegetables and fruits seldom. 9.8 percent of the consumers consume salt and sugar seldom. 17 percent of the consumers consume firewood and cow dung cakes seldom whereas 13.4 percent of consumer's seldomly consume Kerosene and LPG for

cooking purposes. Only 7.70 percent of these consumers consume electricity from regular grids.

Almost similar small percentage of 9.90 percent consumers consumes edible oil.

According to the statistics provided in this table, it is clear that 54.8 percent of the bottom of pyramid consumers never consumes pan and tobacco products and 45.7 percent of these consumers never use Liquor. Also, further adding to this 35.6 percent of the buyers never consume Meat, Eggs and Fish. 26.5 percent of this population says that they do not ever consume Firewood and dung cakes for fuel purposes and to add to this 12.8 percent of these category consumers never consume Kerosene and LPG (Liquefied Petroleum Gas) for fuel. As its clear from the graph that very small percentages of the consumers like 1.8, 1.5 and 2 percent never consume the basic commodities like Pulses and Dal , Rice, Atta and Bread and Salt and Sugar respectively. Similarly, the results for toothpaste are 4.30 and 1.70 percent for clothing.

The Table 3 reveals the consumption pattern of services among the BOP consumers. It is evident that only 4.1 percent of the consumers avail stitching and tailoring services always. The services of barber and beautician for the fairer gender are utilised by only 4.3% of the bottom of pyramid consumers always. Another small percentage of these consumers that is 5.7 percent consume Medical Care services always. A very small percent of this population, 6.7 percent avail school tuition services on a routine basis. Thus we conclude that very small percent of the poor consumers use these services always.

Table 3: Consumption Pattern of Services

| | Never | Seldom | Half the Time | Usually | Always | Mean | Median |
|----------------------|-------|--------|---------------|---------|--------|------|--------|
| Barber/ Beautician | 16.4 | 51.3 | 14 | 14 | 4.3 | 2.39 | 2.00 |
| Stitching/ Tailoring | 10.5 | 42.2 | 27.4 | 15.8 | 4.1 | 2.61 | 2.00 |
| School/Tuition | 41 | 17.9 | 14.2 | 20.1 | 6.7 | 2.34 | 2.00 |
| Medical Care | 6.5 | 38.1 | 22.9 | 26.8 | 5.7 | 2.87 | 3.00 |

Around 16 percent of the consumers usually avail the stitching/tailoring services. Around 14 percent of this population usually avail the services of a barber or a beautician. Approximately 20.10 percent of the people of this category pay for school or private tuition services where as 26.8 percent of the consumers usually utilize the medical care services. The Table 3 shows that 42 percent seldomly availed stitching and tailoring services.

Table 4 reflects the consumption pattern of entertainment sources among the BOP consumers. It is evident that 21.30 percent of this population enjoys watching cable television always. 18.50 percent of these poor consumers entertain themselves by listening to Radio programmes. A small percent of 7.30 attend spiritual discourses to entertain themselves and their families. Around 6.50

percent of the bottom of pyramid consumers relaxes by being present on the social networking websites and connecting with the near and dear ones.

Table 4: Consumption Pattern of Entertainment Sources

| Entertainment Sources | Never | Seldom | Half the Time | Usually | Always | Mean | Median |
|-----------------------|-------|--------|---------------|---------|--------|------|--------|
| Mela / Fair | 7.9 | 75.7 | 13.4 | 2.6 | 0.4 | 2.12 | 2.00 |
| Movie | 36.9 | 34.1 | 17.2 | 9.5 | 2.4 | 2.06 | 2.00 |
| Cable TV | 17.6 | 16.6 | 16.6 | 28 | 21.3 | 3.19 | 3.00 |
| Radio | 28.6 | 34.9 | 19.5 | 9.7 | 7.3 | 3.11 | 3.00 |
| Spiritual Discourse | 50.7 | 20.5 | 14.8 | 7.5 | 6.5 | 2.32 | 2.00 |
| Social Media | 50.7 | 20.5 | 14.8 | 7.5 | 6.5 | 1.99 | 1.00 |
| Internet | 61.5 | 14.6 | 9.7 | 7.9 | 6.3 | 1.83 | 1.00 |

Internet is another means of entertainment by which 6.30 percent of the people belonging to this category entertain themselves. Other major means of entertainment like Movie, Melas and Fairs are used as means of entertainment by 2.40 and 0.40 percent of the bottom of the pyramid population always.

Movies are an attractive option for entertainment while only 28.6 percent consider spiritual discourse as a means of entertainment. 17.6 percent of these poor consumers believe that they never consider Radio as a source of entertainment. A similar percent of 17.6 percent agree the same for Cable as a source of entertainment. A minority to the tune of 7.9 percent never visit Melas and Fairs to entertain themselves

In the BOP context, marketers need to adapt their marketing mix strategies according to the consumption pattern of these consumers. It has been observed that a BOP consumer consumes different types of products depending on his and his family's requirements. There are various factors which affect his decision-making in the purchase of a particular product. For instance, in the Fast Moving Consumer Goods segment (FMCGs), a BOP consumer usually purchases edible oil. He prefers to buy mustard oil in comparison to Vanaspati or Refined oil. Availability at kirana stores and even small grocers adds to the consumption of this product. They also specified that mustard oil is easily available in loose packing and can be bought for quite small denominations also. Hence, the edible oil manufacturers to enter BOP markets need to focus on mustard oil category with specially designed packaging and pricing to attract the low income consumer. Also, for the promotion of mustard oil category, they must use local cable television along with catchy radio jingles in regional languages. They can even promote their brand during the screening of regional movies or local melas and fairs instead of going on social media.

These products which are consumed on the daily basis must be made available at the nearest kirana stores which open early in the morning and close late in the night .The reason is that most BOP consumer work for full day and buy these necessities for that day with their daily wages. They prefer making purchases from shops closer to their home as they cannot travel long distances.

The powder and cream brands should design products with small quantities and attractive pricing in attractive and bright packaging. They may use regional brand ambassadors to endorse these brands in the advertisements. It was also observed during the survey that in routine the BOP consumers neither men nor women dress up very frequently. They indulge in extensive make-up and dressing up during their regional festivals and marriages. The companies can also distribute small samples of their products and free demos to increase the awareness of their brand among the BOP segment.

Majority of the respondents had bank accounts but only 26% availed banks loans in contrast to the majority which availed from money lenders. The results mandate that BOP consumers should be made aware about banking and loan facilities so that they can avail these services in the organized sector. Few respondents owned water filter (16.6 %) and availed life insurance (32%) reflecting that health remained a low priority among the BOP consumers. It necessitates that the BOP consumers be educated about the health issues. The efforts of the government and NGOs needs to be directed in this direction so as to alleviate the ignorant BOP consumers from health issues.

5. CONCLUSION

This paper has unfolded the consumption pattern of the BOP market. It reveals that this market consumes substantially. The companies need to target this market by increasing the levels of awareness and interest of the BOP consumers. It calls for product specific promotional campaigns to educate the consumers about the benefits of quality products and organized services. The BOP consumers having a substantial base, if connected with global economy can serve as an important segment of potential consumers.

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