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## Applying a Transformative Consumer Research Lens to Understanding and Alleviating Poverty

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### ABSTRACT

Increasing attention to global poverty and the development of market-based solutions for poverty alleviation continues to motivate a broad array of academicians and practitioners to better understand the lives of the poor. Yet, the robust perspectives residing within consumer research remain to a large degree under-utilized in these pursuits. This paper articulates how applying a transformative consumer research (TCR) lens to poverty and its alleviation can generate productive insights with potential to positively transform the well-being of poor consumers.

### ARTICLE

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#### Introduction

Consumption in a state of poverty is a harsh reality for much of humanity. Nearly 50% of the world's population lives on less than US\$2 a day (World Bank 2008). International organizations such as the United Nations and the World Bank have worked to define, measure, and devise strategies to alleviate poverty for decades. More recently, management, marketing, and consumer research scholars have drawn attention to the lives of the poor and the need for poverty alleviation (e.g., Chakravarti 2006; Mick 2006; Prahalad 2005; Rosa and Viswanathan 2007). The Transformative Consumer Research (TCR) initiative, which has emerged out of the Association for Consumer Research (ACR), seeks to conduct research with potential to improve "life in relation to the myriad conditions, demands, potentialities, and effects of consumption" (Mick 2006, p. 2). As such, the TCR initiative is well suited to generate fruitful insights for poverty alleviation through the lens of consumption.

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In this article, we illustrate how a TCR lens can be instrumental in this endeavour. First, we summarize current multidisciplinary conceptualisations of poverty including consumer research views of the topic. Next, we describe how consumer research, infused with transformative principles, can be marshalled toward the goal of improving the well-being of people living in poverty. After summarizing extant consumer research on poverty, we call for an acceleration of such research and offer four examples that illustrate paths for consumer research to transform the lives of the poor while also contributing to the multidisciplinary dialogue on poverty alleviation.

## **Conceptualising Poverty**

Poverty has been defined, conceptualised, and measured in many different ways. Discourse on poverty has been developed in many disciplines including economics, sociology, anthropology, history, and psychology. Further, most conceptualisations have been swept up into debates between dichotomous positions such as economic versus social-psychological-cultural definitions, absolute versus relative approaches to poverty, or material versus non-material dimensions of impoverishment (for an overview, see Lister 2004). One could argue that all ultimately fit into one of two broad perspectives: (a) conceptualisations that focus on the individual's economic condition and construe poverty as shortage of income (Rowntree and Lavers 1951); or (b) more holistic conceptualisations of "poor living" that often occurs in conjunction with a shortage of income (Sen 2000).

The first perspective is the earliest and possibly most common. It underlies classifications and indicators of poverty that are widely used by governmental and multilateral organizations (Hagenaars and Van Praag 1985). For example, a poverty line of US\$1.25 per person per day is applied in the poorest countries such as Niger and Haiti, meaning that individuals who earn less than US\$1.25 per day in such countries are classified as poor. Similarly, US\$2 per day is used in middle-income countries and regions such as Eastern Europe and Latin America, and higher daily income levels are used in developed countries such as Germany, Japan, and the United States (World Bank 2008). The second perspective goes beyond income and sees poverty as inadequacies in a constellation of life factors such as physical and mental health, education, potable water and sanitation, and social justice (see United Nations 1998; Scott et al. 2011). The essential argument by advocates of this view is that "if income is not the sum of human development, then lack of it cannot be the sum of human deprivation" (Malhotra 2004, p. 15).

Neither of these perspectives is homogeneous. Rather, each one displays a diversity of anchoring points. In the economic perspective, for example, experts debate: whether to focus on people's incomes or their lack of essential goods to define a poverty line; whether to lay down numerical markers of poverty or instead tap into the individual's perceptions of whether their life situation is impoverished; and whether to take global or regional/local approaches (Ravallion 2003). Similarly, in the "poor living" perspective, numerous conceptions co-exist and shed light on different dimensions. Chakravarti (2006) offers a psychological view, alluding to "psychological scar tissue" and "damage on a mental plane" that are associated with deprivation. Narayan (2000) offers an anthropological view, stating "poverty is pain" that encompasses physical, emotional, and moral dimensions. Sen (2000, p. 4) eloquently synthesizes the "poor living" perspectives by declaring poverty as "the lack of the capability to live a minimally decent life."

When viewed together, conceptualisations across the two perspectives suggest that only a limited understanding of poverty is possible on the basis of income and other external conceptions, and that a fuller understanding will need to invoke what Hundeide (1999) refers to as "life theories" – the assumptions, anticipations, and social stocks of knowledge that people themselves hold about their lives. At a minimum, poverty involves deprivation of

means, in absolute or relative terms, to live a minimally decent and dignified life as shaped by society and which frequently involves insecurity, powerlessness, absence of choices and opportunities, and social exclusion.

## **Poverty and Consumer Research**

Decades of consumer research provide insights into how individuals live and consume in a material world. Consumption is a domain of human activity that involves the exchange of energy – money, labor, or entitlements – for goods and services that satisfy human needs (Csikszentmihalyi 2000). Consumer researchers often explore the conditions and forces shaping consumption, as well as the effects of consumption on individuals, communities, societies, institutions, and the environment (Arnould and Thompson 2005). However, an overwhelming majority of consumer research explores individuals' relationships with the material world within conditions of economic abundance and personal affluence. This limited focus is untenable in the current global era where the inequality between affluent and subsistence contexts is dire and worsening over time (Hill, Felice, and Ainscough 2007).

This is not to say that no consumer research has explored impoverished living. Studies have provided vivid descriptions of the lives of the poor, showing how they use the act of consuming to establish identity and derive rich meanings from the accumulation of possessions, meagre as they may be (Hill and Stamey 1990). Research has also shown poor consumers can be disadvantaged in market exchanges, given that they frequently suffer from fewer product offerings, higher prices, and unjust sales techniques (Chung and Myers 1999; Talukdar 2008).

However, with some notable exceptions (e.g., Hill and Stamey 1990; Hill 2001), extant research tends to emphasize a structural approach by focusing on unfair market conditions that restrict choices for impoverished consumers (Alwitt 1995; Andreasen 1975). An alternative perspective would treat poverty as a complex and relational phenomenon that can be alleviated through multi-stakeholder engagement, innovative bottom-up solutions, and civic empowerment (Viswanathan et al. 2012). In fact, recent writings in marketing point out that an appreciation of behavioural factors can bolster poverty alleviation efforts by designing relatively modest but effective policy interventions (Bertrand, Mullainathan, and Shafir 2006). In advocating a balanced approach between structural and bottom-up perspectives, we envision much potential for consumer research to offer unique and transformative contributions to the dialogue on poverty.

## **The Logic of a Transformative Approach to Consumer Research on Poverty**

Consumption encompasses diverse purposes and consequences, ranging from nourishment, contentment, and achievement, to disenfranchisement and despair (Mick, Pettigrew, Pechmann, and Ozanne 2012). Hence, if conducted with explicit goals of fostering well-being and participative influences (e.g., Ozanne and Saatcioglu 2008; Ozanne and Anderson 2010), consumer research has the potential to invigorate theory, practice, and policy with transformative ideas and actions that will enhance the well-being of poor consumers.

Transformative consumer research can illuminate, for example, how income-poor individuals participate in marketplace exchange, which in turn could add insights to the broader discourses related to resource assets versus deficits, or access versus restrictions to goods and services in contemporary society (Hill and Stamey 1990; Lee, Ozanne, and Hill 1999). This would help advance the dialogue beyond debates of “poor incomes” versus “poor living” to incorporate the everyday lived experiences of millions of impoverished consumers, the strategies they employ, and the resources they tap into as they manage on a day-to-day

basis. From such textured accounts of consumer lives, it will be possible to understand more fully what it feels like to (a) live as a poor consumer and (b) face the myriad obstacles that hinder opportunities to advantageously participate in the marketplace or alternative forums of exchange.

For instance, TCR is poised to address specific questions such as:

- What is the experience of consumers who fall short of the resources needed to acquire basic goods and services for surviving with dignity?
- How are people affected when they are unable to participate in consumption norms prevalent in society?
- How do poor consumers maintain consumption-related desires, aspirations, and hopes?
- How do poor consumers assess risk and make consumption trade-offs?
- What are the conceptual underpinnings of consumption well-being and ill-being associated with income poverty?
- How do poor individuals cope with and resist a lack of control over circumstances? How do they cope with feelings of powerlessness, vulnerability, and social exclusion?
- To what extent are consumption exclusion and vulnerability shaped by market strategies of alienation and marginalization?
- Does income poverty automatically lead to consumer vulnerability? What are the conditions under which this is counteracted by consumer resilience?
- What are the dimensions of poverty that affect self, family, social, community, and marketplace identities?
- What is the consumer experience in different institutional settings such as informal versus formal economies?

### **A Collage of Studies Using a Transformative Logic**

A “collage” of extant research offers insights related to these questions. Poor consumers are oftentimes working and earning income but still find it challenging to make ends meet (Alwitt 1995; Hill 2001; Varman and Vikas 2007). Such work is often entrepreneurial in nature, operates within informal sectors, and compels the poor to balance their consumption, entrepreneurial activities, and self-concepts in concert with relational systems of family, customers, suppliers, and governmental and non-governmental organizations (Viswanathan, Rosa, and Ruth 2010). Poor families use a repertoire of strategies to cope with resource shortfalls such as maintaining resource flow into the family through work or social program participation, sacrificing, and taking risks (Heflin, London, and Scott 2011; Ruth and Hsiung 2007). The meagre incomes of the poor are often further stressed by difficulties in acquiring goods and services. For example, in the United States the poor pay a 10-15% price premium for everyday items, and the lack of transportation makes it hard for the poor to search for low-priced goods (Andreasen 1975; Talukdar 2008). These and other similar conditions place consumers in vulnerable situations (Baker and Mason 2012; Commuri and Ekici 2008).

In addition, the poor are frequently surrounded by a consumer culture of abundance that can foster feelings of powerlessness and social exclusion (Hamilton 2009; Üstüner and Holt 2007). Moreover, inequitable power can be exerted by the market system and/or public policies that create and reinforce structures that make life arduous for the poor. For example, sociologist Zygmunt Bauman (2005) argues that poor consumers within developed economies feel stigmatized and socially excluded as they cannot reach consumption standards of the contemporary marketplace. Facing social exclusion, income-poor consumers sometimes cope by building their own institutions and agencies to overcome constraints such as lack of employment, income, or voice in the political arena (Lewis 1959; Richardson and LeGrand 2002).

Somewhat counter to the above cautionary notes, research aligned with a business perspective has been intent on showing that consumers aspire to possess advanced products and technologies even when constrained by very low incomes (Prahalad 2005). However, the distinction (and sometimes intentional overlap) between profit seeking and poverty alleviation efforts are typically unclear; that is, even good and noble-sounding initiatives can be mired in divergent aims, discourses, and practices that, instead of helping, further disadvantage poor consumers (Peterson, Ekici, and Hunt 2010; Varman, Skålén, and Belk 2012). Toward redressing this possibility, a line of research advocates viewing the poor as subsistence consumers who live and transact in locally self-evolved economies that are often vibrant, even if survival-focused (Viswanathan and Sridharan 2009).

The questions and collage of research presented above suggest that a transformative consumer research lens can enrich poverty dialogue. What we stress here, however, is that the vast potential of doing so is largely under-pursued by consumer research scholars, and its potential cross-disciplinary contribution is relatively unknown to other scholars and practitioners doing work to alleviate poverty. Thus, part of our aim in this article is calling for the pace of poverty-related TCR work and impact to be quickened.

### **Accelerating Consumer Research to Improve the Well-being of Poor Consumers**

In this section, we elaborate on four representative examples of consumer research topics with transformative potential. These examples build on the “understanding” style of questions posed earlier and complement efforts to “empower” poor consumers and thus improve well-being.

As a first example, action-oriented TCR could explore how the poor cope with stress in their lives and achieve self-evolved mechanisms of survival. This line of inquiry may reveal novel and more holistic, socially embedded intervention strategies that could be used by public or private poverty alleviation organizations. For example, a phenomenological account of consumer desire and its deprivation in poverty may shed light on how individuals are fuelled to pursue their own well-being as well as the narratives in the marketplace that facilitate or hinder healthful desires and aspirations (Blocker 2011). Additionally, mechanisms to alleviate stress may be revealed in the considerable creativity the poor exhibit in their consumption problem-solving, which is grounded in hopes and aspirations for a better life (Rosa, Geiger-Oneto, and Fajardo 2012). Mechanisms that facilitate and expand such creativity and help to fulfil aspirations may reduce stress and produce more transformative impact than attempts to alleviate poverty as a condition.

A second potentially transformative line of inquiry would build on an assets view. Consistent with the on-going reassessment of poverty reduction strategies in favor of considering the assets of the poor and not just their vulnerabilities (Moser 1998), a review of consumer research suggests a rich array of abilities, skills, mindsets, assets, and resources that enable consumers to adapt and, oftentimes, thrive in the face of challenges (e.g., Adkins and Ozanne 2005; Lee et al. 1999; Rosa et al. 2012; Viswanathan, Rosa, and Harris 2007; Viswanathan, Sridharan, and Ritchie 2010). Building on an asset perspective, TCR could ask how consumption choices in poverty act as channels that build diverse assets such as investments (e.g., education), stores (e.g., buying food), and claims (e.g., calling on community). It is clear from other literatures that such assets are constructed, but this knowledge is typically based on post-hoc observations made from large-scale datasets. TCR research would make substantial contributions by illuminating decision processes and behaviours that lead to asset development, which in turn could be a foundation for more effective programs, policies, and interventions.

A third avenue could focus attention on individual and collective actions of resistance through which poor consumers create alternate and inclusive institutions for themselves. Much work in the area of culture and poverty highlights the nature of poor people's (dis)trust with formal institutions, public or private (e.g., Lamont and Small 2008). A TCR approach could examine the nature of poor consumers' internal circles of trust and how these consumers deploy local social capital in achieving marketplace outcomes. Such work would inspire prescriptions of how institutions interacting with poor consumers can engender greater trust and thus work more effectively. A logical extension would involve a critical and reflective assessment of the role of market, corporate, government, and non-governmental organizations in cases when their actions work against poor consumers.

A fourth example concerns consumer decision making. Whereas some may view the poor as prone to decision-making biases, an alternative interpretation suggests they are subject to the same biases as the affluent but live in conditions that allow much narrower margins of error (Bertrand et al. 2006). Financial pressures, uncertainty about the future, and threat of losses from bad purchases force the poor to worry about a larger number of factors than affluent consumers. Such worries place larger emotional and cognitive loads on the poor and exacerbate their susceptibility to human frailties. By implication, the poor can be helped to make better decisions by tailoring information to the cognitive and emotional capabilities and conditions that prevail in their lives. Adopting this approach has significant implications for marketing practice in pricing, advertising, and distribution, and the design of communications in poverty alleviation programs. Such changes in practice have high potential to improve the well-being of poor consumers through low-cost interventions that improve decision making.

Research efforts in these four domains and others will require and benefit from methods that facilitate information sharing, trust, and collaboration among the poor and the people and institutions that are working to alleviate poverty. Participatory action and community action research methods will be especially helpful in accelerating transformative consumer research (Ozanne and Saatcioglu 2008; Ozanne and Anderson 2010). Not only are they centred on generating a fuller understanding of consumers' lived experiences, these methods can allow TCR scholars and others to help craft solutions that will likely be more effective because they are grounded in collaboration between income-poor individuals, researchers, community organizers, policy makers, and other stakeholders rather than designed in isolation.

In the final analysis, we believe a transformative consumer lens can stimulate a productive stream of insights into the lives of the poor and their consumer behaviour. We envision these insights as having the potential to inform a wide array of streams of research on poverty such as consumption-shaped views of social exclusion in sociology and more fully textured conceptualisations of impoverished living within developmental economics. We believe these efforts are fundamental for helping multi-disciplinary scholars and practitioners understand more fully what it means to live in poverty and how such an understanding will contribute to and accelerate poverty alleviation efforts.

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