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Consumer Behaviour in Subsistence Marketplaces in Cameroon, An Exploratory Study of the Village of Batoke in Limbe Sub-Division, South West Region

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Abstract

Interest in the world's four billion subsistence consumers is growing. Not only are the world's poor an important market in their own right, but some two billion subsistence consumers are transiting from rural subsistence to urban consumer lifestyles in the span of a generation. Subsistence consumers make purchase and consumption decisions within complex, interconnected social environments that represent dramatic departures from the contexts of prior research. The author conducted semi-structured depth interviews with 54 subsistence consumers in the important subsistence marketplace of Batoke village, exploring consumer decision-making and its influences during five stages in the consumer decision process. The findings provide new insights into the subsistence consumer decision process and its individual, social, and situational influences for food and consumer packaged goods categories. The author suggests topics for future research.

Keywords: Subsistence market; Subsistence consumer; Base-of the pyramid; Emerging market; Rural consumer; Consumer decision process; Food marketing, consumer packaged goods; Marketing.

1. Introduction

Consumer decision-making remains an important domain for research in marketing science and practice. A considerable stream of research has explored consumer decision-making in purchase, consumption, and conservation situations, advancing our understanding of the consumer decision process and its individual, social, and situational influences. Notwithstanding this rich legacy, much work lies ahead as business and marketing research expand globally and embrace new and less-studied populations. In particular, we need to improve our understanding of consumer decision-making in the relatively neglected context of subsistence marketplaces (Chikweche and Fletcher, 2010; Viswanathan *et al.*, 2014)

The importance of subsistence markets is reflected in recent special issues of *Journal of Business Research*, *Journal of Product Innovation Management*, and *Journal of Macromarketing* (Nakata, 2012; Viswanathan and Rosa, 2010) and a special volume in the *Advances in International Management* series (Viswanathan and Rosa, 2007). In principle, subsistence marketplaces are an important consideration in any global marketing plan. They are large "base of the pyramid markets" comprising more than four billion people (Hart and Christensen, 2002; Prahalad and Hammond, 2002). Low product saturation, demographic youth, and rapid economic growth make them important markets for many products, despite their relative poverty. They are societies in transition—longitudinally and geographically—with some two billion subsistence consumers transiting from subsistence lifestyles to modern consumer living in just one generation (Burgess, 2003). Subsistence marketplaces are located primarily in low and middle income countries, primarily in rural and periurban areas. They also are woven into the fabric of city economies in emerging markets, including the 440 emerging markets cities that McKinsey Global Institute expects to contribute 47% to world growth between now and 2025 (Dobbs *et al.*, 2012). Research on consumer decision-making in subsistence marketplaces is thus important for theoretical and practical reasons.

Theoretically, the institutional context of subsistence markets departs remarkably from the assumptions of Western markets suggesting that our theories on consumer decision-making may not apply (Burgess and Steenkamp, 2006; Ingenbleek *et al.*, 2013). *Socioeconomic institutions* are characterized by young, fast-growing populations, rapid social change, geographic mobility, and social mobility across generations. Low human development is reflected in literacy, numeracy, formal education, and health care access deficits. Large, extended families live in cramped circumstances on meagre resources, often in informal dwellings lacking electricity or running water. *Cultural institutions* oppose those of the West, emphasizing embeddedness and hierarchy (Schwartz, 2006). As embedded entities within groups, people are assumed to derive meaning in life from social relations, pursuit of group goals, and participation in a shared way of life. Cultural hierarchy emphasizes the status quo and discourages disruption of in-group cohesion by legitimizing the unequal distribution of power, roles, and resources according to hierarchical systems of ascribed roles within a society. Low human development also reflects in the often severe institutional gaps and inability of formal government institutions to exert meaningful influence over *regulative institutions*. Informal mechanisms typically operate at household and community level to address the absence of effective formal mechanisms that usually enforce human rights, provide economic security in exchange transactions, direct funding to most optimal capital needs, and establish fairness in sharing scarce environmental and economic resources.

Thus, the context of subsistence marketplaces differs remarkably from the context of high-income countries in which most of our theories have been developed. Exchanges in subsistence marketplaces are much more intensely social, involving complex trades across barter, informal, and formal institutions (Viswanathan and Rosa, 2010). Subsistence consumers must develop very different repertoires of coping strategies to overcome the structural challenges and the ever-present gap between resource generation and allocation (Ruth and Hsuing, 2007). Consequently, it is not clear that our most accepted theories will apply there.

Practically, subsistence markets are important markets in their own right, offering the potential not only to develop markets but also help uplift humankind (Viswanathan and Rosa, 2010). As markets in transition, they not only offer marketers an opportunity to participate in new and fast-growing markets but also the potential to develop new products and approaches in true learning laboratories. The upliftment of subsistence consumers also has important implications for the political and social stability of a world in which high levels of social cynicism—the belief that institutions and out-groups are mean-spirited, abusive, and unfair—present a higher risk (Bond *et al.*, 2004). Solving the problems of subsistence consumers is one of the most important social challenges of our time (Prahalad and Hammond, 2002).

The current research is intended to make an empirical contribution. There are several recent calls for exploratory qualitative research into subsistence consumer decision-making (Chikweche and Fletcher, 2010; Nakata and Viswanathan, 2012). We conduct semi-structured depth interviews with 54 subsistence consumers in an important subsistence marketplace, rural Cameroon. The findings provide new insights into the subsistence consumer decision process; its individual, social, and situational influences; and problem-solving behavior for several food and consumer packaged goods (CPGS) categories, with implications for marketing theory and practice.

The paper is organized in the following manner. First, the author presents the conceptual background to the research, relying on well-accepted consumer behavior metatheory. Then the author sets out the research method and presents the findings of the study. The author closes the paper with a discussion, drawing attention to implications for researchers and managers and future research needs.

Conceptual background

Consumer decision-making has been the focus of consumer behavior metatheories since the birth of the discipline (Engel *et al.*, 1968; Howard and Sheth, 1969; Nicosia, 1966). In our now maturing discipline, there is broad consensus about the antecedents of problem-solving behavior, stages in the extended consumer decision process, and individual, social, and situational influences on decision-making. Although now primarily for pedagogical purposes , many thousands of studies is neatly summarized in the Engel, Blackwell, and Miniard (EBM) model (Blackwell *et al.*, 2006), which the author has used to efficiently organize the overarching conceptual development of the paper. The EBM model has informed research in the Indian rural context.

The EBM model comprises three broad areas: the consumer decision process, its environmental and individual influences, and information processing. The *consumer decision process* includes seven stages: need recognition, search, pre-purchase evaluation of alternatives, purchase, consumption, and post-consumption evaluation, and outcomes. In extended problem-solving situations, consumers are assumed to engage in each stage of the decision process, subject to environmental influences and individual differences that may become influential in one or more stages. In the current research, the author has focused on the first five stages of the consumer decision process. *Environmental influences* include culture, social class, interpersonal influence, family, and situation. *Individual differences* include consumer resources, motivation and involvement, knowledge, attitudes, personality, values, and lifestyle. Information processing assumes that consumers encounter and process marketer-dominated and other stimuli, incorporating (McGuire, 1976) five stages of exposure, attention, comprehension, acceptance, and retention.

The research approach is qualitative. The author engages in exploratory qualitative research, not presuming that structural relations identified in research elsewhere necessarily hold. Instead, the author uses the overarching theory to suggest several questions for qualitative enquiry, which include the following.

How extended is consumer problem-solving in Subsistence Marketplaces? Consumers are theorized to differ in their problem solving behavior across individuals and situations. Problem solving behavior is theorized to vary in degrees of complexity, which may be conceptualized as a continuum of problem solving behavior types (Blackwell *et al.*, 2006; Solomon, 2015). At the lowest complexity, consumers engage in *routine problem solving*. Routine problem solving is theorized to be evoked by repeat purchases of low involvement products, such as food and other needs. Consumers follow habits and routines, perceiving the differences between brands to be insufficiently meaningful to really engage in search or alternative evaluation. In *limited problem solving*, consumers engage in moderate pre-purchase search and evaluation. Need recognition prompts purchase and alternative evaluation occurs mainly after consumption. At the highest level of complexity, such as in the case of first time purchases of a product or purchases of high-price consumer durables, consumers engage in *extended problem solving*. Extended problem solving behavior may be prompted by high involvement, which may be evoked by factors such as perceived personal relevance, alignment with important personal values and self-concept, interests, product knowledge and experiences, perceived financial or social risk, or visibility to others during product consumption (Celsi and Olson, 1988; Zaichkowsky, 1994). Situational factors, such as time availability and mood also may prompt extended problem solving behavior.

Subsistence consumers typically live in severely constrained socioeconomic circumstances, making decisions within culturally hierarchical and socially connected units (Weidner *et al.*, 2010). Purchases of even basic food and other basic needs may be perceived as luxuries (Guimaraes and Chandon, 2007). It is not at all clear that the repeat purchase and consumption of basic food and CPGS will evoke routine problem solving behavior under such circumstances.

What needs do subsistence consumers recognize and how do individual differences and environmental influences influence need recognition? Although the need to satisfy hunger is paramount, subsistence consumers devote much attention, time, and household income to clothes and status products (Viswanathan and Rosa, 2010). This complexity often creates competing needs within co-dependent social units, requiring hierarchical decisions balancing priorities for group welfare needs with potential resources and sources of supply (Ruth and Hsuing, 2007; Viswanathan *et al.*, 2012).

How do subsistence consumers search for purchase and consumption information? Purchase and consumption choices often require subsistence consumers to navigate considerable complexity. One-to-one interaction between small neighborhood storeowners and local consumers in the informal sector and with demonstrators in formal sector retail outlets can be an important information source. In urban areas, subsistence consumers have more access to traditional mass media advertising. However, penetration of television, print media, and the internet typically is low. Even when these media are available, low literacy, numeracy, and product knowledge may present obstacles to processing many advertisements. Pictorial illustrations and visual imagery have high value (Viswanathan and Rosa, 2007). Magazines often are archived in households for years, as books might be elsewhere, and read much more widely than elsewhere (South African Audience Research Foundation, 2014). Social networks and word-of mouth communication have high credibility in subsistence communities. Interdependence within social groups creates strong social ties and obligations in subsistence marketplaces, thus elevating the role of powerful group influences and word-of-mouth communications (Gau *et al.*, 2012). These ties may be highest in rural areas, where access to electronic and print media is low and consumers rely mainly on prior product experiences and interpersonal communication within long-established extended social networks (Chikweche and Fletcher, 2010).

Do subsistence consumers evaluate alternative products differently than others when making purchase and consumption decisions? In addition to resource and market access challenges, the subsistence context is characterized by deficits in marketplace literacy. Consumers often lack procedural knowledge that would help explain how to engage in exchanges, as well as conceptual understanding of marketplace exchanges (Viswanathan *et al.*, 2009). These deficits, and the complexities of preference formation within social units, may complicate agreement about objective criteria for alternative evaluation. Heuristics, such as trusted brand names, price, credible celebrity endorsements, and perceived widespread word-of-mouth endorsement may be very important. However, in some product categories, even when brand names is an important heuristic, subsistence consumers often show low brand loyalty due to economic constraints.

How does the purchase context affect their behavior? Subsistence consumers navigate a complex array of purchase contexts that may include informal sector barter exchanges, small dealer and retail establishments, and modern consumer retail outlets. Social network relations may be an important consideration. Constrained household income may limit funds for transportation. Purchases typically are made daily for immediate needs. Small packs and single use sachets that can be carried easily over long walking distances are popular. Local dealers and small retail outlets may provide micro-finance for even the purchase of small items such as single-use food and other basic needs. This reliance on informal sector and small retail outlets may preclude the purchase of a favored brand or product, due to limited retailer stockholdings. Though financial budgets typically are constrained, time budgets are not, due to low levels of formal employment in extended family units (Burgess, 2003). This leaves consumers plenty of time to visit and compare offers in competing retail outlets.

How do the circumstances of subsistence living affect post-purchase evaluations? Post-purchase evaluation is a more social and constrained process in subsistence contexts. Even purchase or consumption of frequently purchased basic needs may prompt extensive post-purchase evaluation and potential conflict within family units (Ruth and Hsuing, 2007). Nevertheless, repeat purchase behaviors in subsistence markets may not often reflect satisfaction due to constraints arising in the complex, hierarchical, and connected context in which purchases and consumption take place (Gau *et al.*, 2012).

2. Methodology

2.1. Sample

The sample comprised 54 residents of Batoke, a village in Limbe sub Division. Sample characteristics are reported Table 1. The author chose Batoke because he was familiar with the local culture and language and could establish a good working relationship with the respondents. The author recruited a diversity of respondents at random locations and times to capture the diversity of the local subsistence community. Interviewing points included homes, retail stores, markets, cultural associations and churches

Table-1. Sample characteristics

Attribute	Sub-Attribute	Count
Sample Size		54
Gender	Male	36
	Female	18
Age	Range	20-56 Years
	Mean	36.94 Years
Education	No formal education	4
	Primary	17
	Secondary	20
	High school graduate	13
Occupation (Respondent's)	Service or government	24
	Farming	17
	Self-employed	11
	None	2
Marital Status	Married	51
	Unmarried (only women)	2
	Others (separated woman)	1

2.2. Data collection

The author conducted semi-structured depth interviews at a time and location convenient to the respondents, giving assurances of anonymity and confidentiality prior to beginning interviews to develop rapport and trust. Following the discussion guide (see Appendix 2), the author conducted interviews in Pidgin English, the major spoken language in the two Anglophone regions of Cameroon. Respondents answered questions in their own words at a convenient pace, usually completing interviews in 45 minutes.

2.3. Analysis

The author took care to not allow own personal values and opinions to influence the interviews or analysis. Interviews were transcribed verbatim from digital recordings. The author relied on theory and the data, generating codes iteratively through multiple readings of the transcripts, using a deductive and inductive approach and consulting to reach agreements on interpretation.

3. Interpretation

The author reports interpretation of the data in the following manner. The author begins by examining the nature, content, and influences on subsistence consumer decision-making at five stages: need recognition, information search, alternative evaluation, purchase, and post purchase behavior. We then draw inferences about the nature of problem solving.

3.1. Problem Recognition

The respondents reported that purchases of basic needs were prompted by environmental and social stimuli. Typically, households have too little money to stockpile goods and the genesis of a particular purchase often will be recognition that there is a need to replenish household stocks.

"When I see that the product is nearly finished at home then, I go to buy it. In a month, we buy products two or three times depending on needs."

Problem recognition also can begin or be informed by conversations with trusted others at social gatherings. Farmers discuss farming products and their performance when they meet at the market, cultural associations and other meeting groups especially on Sundays. These institutions provide important opportunities to discuss products and share information about their use, cost, and benefits, which can be especially helpful for village residents. Marketers often employ "vans" to visit these gatherings to tell about new products and sell products directly to small informal sector retail outlets. A 46 year-old farmer with a primary education explained the value of product information delivered by sales vans, when interviewed at the market:

> "Our village is well connected to main highway. You must have seen that it is just one or two kilometer drive on good road to our village. So, company promotion vans often visit our village and tell us about current discounts on products. [If the product and price is right] I go and buy it."

The need to live within financial constraints is a concern at all times. This focuses attention on the total costs of acquiring and using products and services. Traveling to neighboring towns is relatively expensive for rural Cameroonians. However, when the opportunity arises, subsistence consumers plan carefully to take advantage of wider selections and lower prices. Working on contracts as an electrician takes Shankar to the city of Limbe, where he often shops for the extended household, which includes his parents:

> "My wife and I travel to the city market to buy household products but we cannot afford for both of us to go every time. So, if I go to town for work, I look in nearby grocer shops. If a product is cheaper [than at my shop in the village], I buy it [even if I don't need it right now] and keep it at home for future use."

Cultural festivals and holidays are very important events in subsistence marketplaces that provide opportunities for social activities and bonding. Notwithstanding economic constraints, roles and traditions usually proscribe behaviors (e.g., charitable acts, demonstrations of respect or success in life) that can involve the purchase and consumption of branded and more expensive products that are high in *social value*. Consumption of such products symbolizes wealth or nobility among subsistence consumers, even if such purchases are relatively commonplace in higher income households. These "luxury" purchases may include products that would be considered relatively inexpensive routine purchases elsewhere. For instance, several respondents specifically mentioned the purchase of cream biscuits (i.e., a sandwich cookie in the USA) for social occasions as a luxury purchase:

> "[For special occasions] I sometimes buy cream biscuits, cold drinks, and juice. I usually cannot buy these products due to the high price and big companies charge higher prices for these products. When we entertain guests in our home, it feels good to offer these luxuries to them."

3.2. Continual and Extended Information Search

In addition to the challenges of severe economic constraints, subsistence consumers must overcome deficits in product experience and knowledge. Due to the challenges of low human development (e.g., low formal education, literacy, numeracy), product information may be inaccessible even when accessible. Reliance on oral communications with trusted others is a part of daily life (Sridharan and Viswanathan, 2008), which can make trusted word-of-mouth very important to marketing success in subsistence markets. Word-of-mouth can help draw attention to new features, illustrate intended uses, and shift brand value perceptions for a product. Due to its importance, subsistence marketing strategies increasingly include the recruitment of brand experts to stimulate word-of-mouth communication in social networks (Viswanathan *et al.*, 2009). The respondents engage in continual and extended search for information about products and pricing, participating in word-of-mouth communication across complex social networks, and often engaging in word-of-mouth communication with people inside and outside of the village.

Institutional gatherings such as *Njangi*, provide important opportunities to share and receive product information in trusted surroundings. *Njangi* typically takes place at the weekends. They vary in appearance, nature and location. Several respondents mentioned *Njangi* and cultural associations as places where the get information. Conversations take place among friends in one's home language, which helps to build rapport and smooth conversations.

> "We come together here every Sunday and talk about things like farming. We sometimes talk about our experiences with things we buy. This helps us get to know about new things that are available in the town."

The social network participating in the conversations includes virtual others, who have left the village to live in the cities and shared their more informed opinions and knowledge in word-of-mouth conversations with villagers. Villagers seek information within trusted extended social networks to address information asymmetries prior to engaging in purchase negotiations, as an interview with a young owner of a new small household repairs shop in the village revealed:

> "When you don't know or you are not very sure which product to buy, then you should [get information so that you can properly] bargain before buying. My uncle's son-in-law lives in the city, so sometimes I ask him where to buy good (quality) products."

Trusted insights gleaned from others within extended social network often are shared at Njangi and cultural associations and other social gatherings, as a farmer visiting the repair shop and overhearing the interview above, noted:

> "In my case, I get information from neighbors [who travel or have contacts] that the product is selling at a lower price in town."

Conversations within trusted multi-nodal social networks are an important source of information, but do not always guide behavior. When product knowledge is sufficient, the advice of others may be ignored, as a village resident revealed in an interview;

> "Look, I don't always go along with the advice I get from others. I know what I want. Like for routine daily products, if I have tried and liked a product, then I buy it again. If I need to, I seek new product information from my very close friends."

Special occasions can provide an important information environment, where village residents can observe new products and find out about their use. A housewife who spends much time working with her husband on a farm said,

> "During the cultural festival which takes place in December every year, good products are available at good prices."

Marketer-dominated communications—such as posters, advertising in print and electronic media, and in-person product demonstrations—provide an important source of visual information that helps consumers overcome literacy, numeracy, and low product knowledge barriers and feel more confidence in product adoption decisions (Weidner *et al.*, 2010). Many posters were visible in the village during interviews. When asked about them, a 32 year-old male respondent pointing at three small A-4 sized Colgate toothpaste advertisements pasted on a nearby wall in a major foot traffic route:

> "I read ads pasted on walls and wall paintings to get information [about products]. Come with me. I'll show you. It's here on this wall"

Although television penetration in households is relatively low, people often watch television communally with neighbors. More than half of the respondents indicated that television is an important source of information. In fact, 15% said that televised product advertisements are the only dependable information source for some products. A

farming couple, with a television set and a direct-to-home connection in their home, explained their appreciation for TV advertisements as a valuable source of product and pricing information.

> "When we watch television we get to see many ads. This alerts us to product information like new product launch and whether there is discount on any product."

Product demonstrations sponsored by manufacturers provide subsistence consumers with important product information (Nakata and Weidner, 2012). Typically setting up nearby retail outlets or traders that stock featured brands, demonstrators answer basic questions about products and illustrate their use in a way that consumers with literacy, numeracy, and product knowledge challenges appreciate. Featured products often are basic household products that would not need demonstration in higher-income areas. However, subsistence consumers often lack even basic product knowledge and appreciate a product demonstrations. As she sipped tea, a respondent recalled a recent demonstration for Ozil washing powder:

> "Sometimes company demonstrators come to our village to show us how much washing powder to use for one bucket full of clothes. They show us how to use products."

In addition to demonstrations, manufacturers often promote products in village retail outlets (Sridharan and Viswanathan, 2008). This alerts consumers to newly available products and helps them understand product benefits and usage. Promotions also help lower the risk of stocking new products and brands for retailers, which helps expand distribution networks and ensure that stockists immediately gain new users among their clientele. As an incentive to gain prominent shelf space within retail outlets, manufacturers usually provide promotional flyers and give higher pricing discounts for larger quantities. These tactical elements of "push promotions" (i.e., trade promotions) help ensure that retailers remain committed to promoting a brand in-store. An electrician, married but still living with his parents, illustrated that shoppers are keenly aware that products on promotion typically feature on at the village square and in other prominent places at the front of a shop.

> "I get to know about new products and special promotional offers through colorful flyers displayed at my local retail shop…I ask the shop owner about new items kept in the front of the shop. If I find these to be good, then I buy them."

Due to their low formal education and product category experience, subsistence consumers take care to not become overwhelmed by the complexity of product information. They are savvy consumers that actively seek product information from manufacturers, retailers, and traders and then discuss it with trusted others. They appreciate the information value of product demonstrations, sales promotions, advertising, and other marketer-dominated information, while understanding it is provided to influence their behavior. They realize that marketers do not always act ethically or disclose everything that consumers should know about a product. When asked to recall recent marketing activities and information and comment on its credibility, a male respondent in his mid-40's commented during an in-store interview:

> "I ask all of them [i.e., marketers and retailers] for product information, such as where I should buy the product, how to use it, etc. But, when I actually go out to buy things, I rely on my own understanding. You know that these shopkeepers must be getting some extra advantage by selling these products to us...[smiling at his local shopkeeper] don't tell them I said that."

3.3. Careful and Consultative Evaluation of Alternatives

Alternative evaluation is more social by nature in subsistence contexts. Family members and important others play roles as gatekeepers, users, influencers, and deciders as the social unit navigates the rather complex evaluative process. Typical evaluation criteria of subsistence consumers in Cameroon include past experiences, information from trusted relations, product functional attributes, prices (especially when there is a sharp price increase), product scarcity, brand names and recommendations from retailers.

The potential for higher financial and social risks arises in purchase decisions due to the gap between identified needs and financial resources, employment uncertainty, large household size, tight social connectedness within extended families and social units and other social facts. If school shoes do not last for the year, there will be no money for new shoes. Choices must be made between consuming and non-consuming—across and within product categories—continually. The chaotic task environment requires choices across informal and formal sector alternatives that can be quite complex and challenging, prompting careful planning and alternative evaluation within social units, typically households. If a new brand of rice does not taste as good as a familiar brand, the family may resend it and complain every time it is served.

In practice, these typical characteristics of daily life promote inertia in consumer behavior. Consumers tend to prefer "tried and trusted" brands and products over "new and improved" products. Most respondents indicated that prior product or brand experiences—or in the absence of prior experience, the experiences of a trusted person—were the most important influence when evaluating alternatives. A barber described his relationship with a shaving Cream:

> "I usually buy the product I bought before. I buy the shaving Cream for shaving in my shop. I have used it for many years and all my customers also like this product (pointing at the product)."

The complexity and uncertainty of decisions derives in part from the chaotic nature of trades across barter, informal, and formal institutions. Completing intended purchases may not be straightforward. Tried and trusted brands may not be in stock at nearby outlets due to small stockholdings or retailer participation in another manufacturers' push promotions. Consumers must then seek the chosen product elsewhere or choose a substitute.

> "If I don't find the product I want in the first shop, I look for it at a second or third shop [at the same price]… If I still can't find it, I buy some other cheap product."

Price is always an important criterion, especially when the prices increase unexpectedly. Prices frequently increase or decrease without notice. In such situations, subsistence consumers often begin the search process again, to identify alternatives in search for an affordable alternative. As a 38 year-old repairman said emphatically:

"If a required product becomes more costly, then I search for a cheaper alternative."

Price often is not the only non-compensatory criterion. Purchase decisions usually are prompted by the recognition of basic needs and problems that require functional solutions. When choosing among identified alternatives, consumers often employ non-compensatory decision strategies, eliminating products and brands that do not have the desired functional characteristics. A factory security guard, with a secondary school education, explained the most important criterion when he purchases laundry soap:

"I only buy a soap that I know will give whiteness [pointing to his work shirt]."

Brand names are an important criterion in many purchase situations with high heuristic value when product knowledge is low. Leading international brands are perceived to be of higher quality and price than local brands, due to their international origin, making them unaffordable for daily use (Steenkamp *et al.*, 2003). High status may be assigned to products in basic product categories that typically would not be considered status brands in higher-income contexts (e.g., cream biscuits, international fast food). Purchases of these brands for special occasions can provide important social-adjustive, emotional, and self-expressive benefits. For example, Heineken beer, Bavaria Malt etc.

Social-adjustive benefits motivate a young male shop owner in town to consume Heineken beer:

"I buy Heineken beer because it makes feel great among my peers."

Most subsistence consumers have very little chance to gain formal employment. Consequently, many people derive personal meaning in life from their service to others in the household, such as in washing clothes, minding children, or cooking meals. While these services may seem quite trivial in higher-income contexts, derived meaning in life may increase the importance of products associated with these services. The importance of the derived social and emotional benefits is an important consideration as social units evaluate alternatives and often promotes brand loyalty. A housewife waiting outside for her husband to return from work took pride in her contribution to the clean appearance of her children and spouse and explained that it is why she buys only one brand of laundry detergent

"[I wash] school uniforms for my boy and girls. [I also wash] the new and used clothes my husband wears when he goes outside the house. I only use Ozil washing powder because [I know it to be] a good washing powder [that is not too harsh] and gives good whiteness."

The circumstances of daily life in subsistence marketplaces promote careful consultation when evaluating alternatives. Alternative evaluation, even for very basic products, may result in complex purchase intentions that reflect the demands of the often chaotic and complex interweaving of formal and informal sector purchase situations.

3.4. Implementing Purchase Intentions in the Context of Constraints

Cameroonian subsistence consumers face daunting challenges over and above financial budget constraints in purchase situations. These challenges require them to practice impressive agility, creativity, and persistence in the face of severe constraints, high complexity and uncertainty, and low control over outcomes (Steenkamp and Burgess, 2007). The availability of funds for a purchase often depend on someone in the household getting temporary work or selling something that day. Negotiating and coping skills only go so far and funds often aren't available to make a desired purchase.

Local traders and small retail outlets often step into this gap, offering credit for a day or two to trusted customers. These microloans come with the expectation of reciprocity in business dealings when the borrower has the ability to pay, tying the poorest of the poor to informal traders in a dance of co-dependency. Consumers may hide purchases from less pricey outlets, in order to preserve credit relations. A plumber explained the importance of loans:

"My local shopkeeper gives me loan, so I buy things from him and repay later."

Although financial resources are constrained, temporal resources are not. Someone in the household usually will have time to walk relatively long distances to make purchases due to the high unemployment and large size of subsistence households. This lowers the total financial cost of a product by cutting transportation costs. It has other implications. People shop daily and buy in small quantities and pack sizes that can be carried easily. When people aren't available in the household to help out with purchases, the options for daily purchases are restricted to a smaller subset of local traders nearby or on the way home, as a farmer lamented:

"I buy whatever is available in the nearby *boutique* (retail store). Otherwise, who will go to Limbe for every little thing?"

Travel to nearby urban areas presents an opportunity to overcome the limited product choices and higher prices in local villages. In practice, transportation costs may limit trips to only one or two annually, which often must be combined with selling something or engaging in temporary work. Purchases made during such trips may be preceded by relatively long periods of extended problem-solving behavior, including extensive search, word-of-mouth communication, and multiple visits to several traders and retail outlets. The products purchased often include products that generally would not evoke extended problem-solving in higher income contexts, such as food items, health and beauty aids, and clothing. Luxury products such as cream biscuits often will be on the shopping list, as a salesman working in the city described:

"Whenever I buy expensive products, I check the prices in two to four local shops. If I am not happy with the price, I go to Limbe and seek the best deal there. Yes, it takes a lot of time, but I get the best price."

Price is a constant consideration during purchase situations. Respondents in the current research frequently spend extensive time shopping for more attractive offers, even when they think that they have found a good price. This disciplined approach and extensive search for current price information gives subsistence consumers confidence to make unplanned purchases when an unexpected promotional deal or low price is encountered and financial resources permit. Such good fortune is not to be missed by anyone with the financial means, as a housewife noted:

"If some good product is found at such a low price, then who will not buy it?"

Notwithstanding the disciplined approach to finding better deals and the more social nature of preference formation in subsistence consumer households, intended purchases intentions often cannot be implemented due to lack of control over brand availability. In these cases, the costs of additional search may outweigh the financial, temporal, and cognitive benefits, especially for routine purchases of daily use products that are not perceived to have meaningful differences within a choice set. A farmer interviewed outside a retail shop, explained his strategy when his favorite brand of soap was not available:

"I buy whatever cheap soap the shopkeeper gives me."

3.5. Post-Purchase Evaluation

Post-purchase evaluation takes place continually in subsistence consumer households. Negotiating the complex situational constraints of daily life encourage extended social units, usually a family, to form preferences and promote loyalty to tried and trusted products and brands. In some cases, a brand name may become the descriptor for an entire product category (e.g., Coca-Cola and Colgate for soft drinks and toothpaste, respectively). Stability in brand choice also derives from inertia. In Western markets, inertia typically arises when consumers perceive insufficient incentive to switch brands. In subsistence marketplaces, inertia also arises from situational factors and external locus of control. Several respondents reported stability in brand choice even when dissatisfied, because alternatives are not really available. When asked about buying a particular brand, one respondent complained:

"I buy it because it is the only brand available in my nearby shop."

Co-dependent relations with local retailers and traders in the formal and informal sectors introduce pressure to reciprocate for prior access and secure future access to short-term credit facilities. Visits to cities and towns can evoke the feeling of being disempowered as an outsider. As a result, subsistence consumers often do not feel free to voice disappointment when dissatisfied with products or services, as a housewife explained.

"Listen, we always buy rice from only this local shop. Last time when I went to the city market, I bought 5 kgs of rice. It was reasonably priced but now, if you ask me, in reality this rice is not that good. I am not very happy but what can I do?"

One way to cope with these feelings of disempowerment is to try to create safe spaces for conversations about products by seeking out relations with people in retail outlets with whom one feels secure in discussing problems.

"I sought opinion of the boy who owns the shop. He knows better about these kinds of products… If we face any problems regarding the product in the future, then I will talk only to him."

The codependency that forms between subsistence consumers and retailers often requires subsistence consumers to shape preferences according to retail stock choices. Choice sets may be evoked in a two-step process, focusing first on the retail outlets that are available given financial resources at the time and then the available brands at those retailers (Woodside *et al.*, 2015). Post-purchase evaluations inform this process continually, informing automatic choices that promote inertia within social units. As an example, a respondent gave only one reason for her purchase of a particular brand—availability at a local retail outlet where she had shopped for more than twenty years:

"For many years, I am buying from that shop."

3.6. Continuous Extended Problem Solving Behavior

Contrary to behavioral expectations in more economically-developed regions, the purchase and consumption of products usually does not evoke routine or limited problem solving behavior. Subsistence consumers engage in a process of continuous and more extended problem solving within social units, usually a household or extended family. The continuous and social nature of decision-making is prompted by institutions, which are characterized by extreme deficits in socioeconomic and human development, high cultural hierarchy and embeddedness, and reliance on informal institutions to regulate behavior and settle disputes.

Subsistence consumers navigate considerable complexity at each stage of the consumer decision process, even for regularly-purchased products. Differences in products (e.g., graphics on packaging to explain usage, impermeability to water) and extended product elements (e.g., local retailer preference or availability of credit) that would be ignored elsewhere may be very meaningful differences that influence purchase. The continual search for information includes not only marketer-dominated information, but extensive participation as a source and recipient in word-of-mouth communication. Alternative evaluation evolves as the result of complex, social preference formation process. Implementing purchase intentions can require the buyer to work across considerable complexity and be conducted over an extended period of time. Thus, the traditional assumptions that regularly-purchased products evoke limited or routine problem-solving behavior—due to low involvement, little perceived meaningful product differences, low financial and social risk, and high time availability—do not generalize to the subsistence marketplace context.

4. Conclusions and Future Research

The rapid globalization of marketing science and practice has made it important for us to improve our understanding of decision making in subsistence contexts, which has been a relatively neglected topic in consumer research. Subsistence markets are important in their own right, with considerable spending power. Furthermore, subsistence consumer segments include some 2 billion people who will transit to modern consumer lifestyles in the span of the next generation. In the current research, the researcher explores the consumer decision making in an important Cameroonian subsistence marketplace. Contrary to traditional expectations that consumers engage in routine problem solving when purchasing basic needs, the depth interviews with 54 subsistence consumers revealed continual and extended problem solving behavior within social units. The results have theoretical and practical importance, adding to our understanding of subsistence consumer decision making and individual, social, and situational influences on it.

Theoretically, a significant finding concerns the nature of decision making, which is more continuous and extended. Subsistence consumers must satisfy the needs of large households despite severely constrained financial resources and limited product knowledge and experience. Life in a chaotic world, straddling the informal and formal economies, makes employment and financial resources uncertain and ensures that there is never enough money to satisfy everyone's needs. The ever-present gap between needs and resources prompts continuous extended problem solving behavior within large extended families and other social networks. Subsistence consumers navigate this environment with impressive creativity and persistence, identifying needs, searching for information, evaluating alternatives, formulating purchase intentions and implementing decisions. Products that typically evoke limited problem solving elsewhere prompt extended problem decisions for these consumers.

Practically, although consumer decision making may be prompted by typical factors, such as running out of a product or an attractive promotional offer, subsistence consumers are much more likely to engage in extended search and social consultation prior to making purchases, even for products that are purchased frequently for household use. This has important implications for marketing strategies and tactics and for future research.

4.1. Problem Recognition

Problem recognition is evoked when the perception of the current or ideal state, or when the benefits of closing the gap between the current and ideal states is perceived to outweigh the costs. The current research suggests that problem recognition is continuous and intensely social in nature. We need to understand how these perceptions are altered within the complex social conversations, especially the effects of new information introduced into word-of-mouth and shaped by it. What role do extended family members in towns and cities play in prompting problem recognition? How do subsistence consumers balance perceived pressure to respond to information from extended family members and important others about new products, wider availability, or lower prices in a nearby town or city with pressures to maintain security in local supplier relations? Do conversations in the local institutions (e.g., at the *Njangi*) accelerate or retard problem recognition in social units (e.g., household) when new information disconfirms perceptions of the current or ideal state or the cost of closing the gap between them?

Subsistence consumers are much more likely to rely on word-of-mouth from trusted persons and seek guidance to overcome product knowledge and experience deficits. Limited by low formal education, low literacy, and low numeracy challenges, they are likely to seek out information that is informative and educational (Gau *et al.*, 2012). Visual communications illustrating product use, such as television and in-store product demonstrations are particularly effective. Print media, such as retailers' catalogues also may be an important source of information. How can marketers maximize the effectiveness of product demonstration teams? What characteristics of informal and small formal retailers, and the communities they serve, relate to higher retailer stock levels, consumer offtake, and returns on investments on in-store demonstrations?

We need to understand how subsistence consumers participate and learn from word-of-mouth communication within social networks. Communications mediated by information technology, especially cellular telephones is especially interesting. Recent work on social network analysis suggests several possible avenues for enquiry in this regard (Wuyts *et al.*, 2010). Kenny and associates propose several models and methods to assess dyadic, one-to-many, and social relations models (Kenny *et al.*, 2006).

This study found that alternative evaluation is a consultative process, with family members and others contributing to the conversation that sets the evaluative criteria. Those consulted may draw on past experiences, information from trusted relations, functional product attributes, pricing information (especially when changes are perceived to be imminent), product scarcity, brand names, and retailers' recommendations. We need to improve our understanding of the nature of consultation and preference formation within subsistence social units. What personal, environmental and situational influences are associated with more independence in decision-making? For example, do individuals with high optimum stimulation levels engage in exploratory consumer behavior as a way of increasing stimulation in life (Steenkamp and Burgess, 2007)? Consumers in transition to higher economic strata are particularly interesting. How does transition to urban areas affect decision-making? How do situational appraisals prompt agency and innovativeness in consumer decision-making when rural consumers find employment or gain access to higher formal education in urban areas? Do hope, and the desire for having hope arising from despair, impact on the influence of relational connectedness with social networks left behind in deeply impoverished circumstances and affect consumer decision-making (Rosa *et al.*, 2012)?

Implementing purchase intentions typically requires creativity and persistence to achieve desired goals within daunting economic and social circumstances. Due to unavailability of alternatives, purchases often may be determined by retailer preferences and stockholdings. Purchases that appear to be relatively impulsive may reflect a

decision to buy an undesirable product to meet an urgent need, due to financial, environmental, or temporal constraints. We find that consumers will make unplanned purchases when they find attractive price deals or when a visit a nearby town provides an opportunity to purchase products at lower prices or terms not available locally. While these purchases may seem to be impulsive, the behavior usually will be the product of extensive consultation within the social unit, which is informed by extensive search for information about products and attractive promotional prices.

There is an urgent need to understand how subsistence consumers use cellular telephones, pay-as-you-go internet access, and other tools to access social networks and other information sources. New modelling approaches that combine the analysis of social networks across information technology-mediated and traditional word-of-mouth networks are interesting. This promises to be a demanding task due to multiple languages, the use of slang, and spelling challenges when low literate consumers use technology such as Short Message Services on cellular telephones. Modelling approaches that include geographic information systems in modeling social network data promise new avenues, will help advance our understanding of true demand chain modeling to subsistence consumer networks, and are especially interesting.

Finally, the study found that the primary post-consumption behavior of subsistence consumers in Cameroon is 'repeat purchase'. This study shows that repeat purchases in Cameroonian subsistence marketplaces are to a large extent influenced by unavailability of product choice options. How does frequent disappointment and negotiation between unfulfilled needs and meager resources affect consumer expectations? Do traditional expectations that meeting expectations will lead to a neutral evaluation generalized in such circumstances (Oliver, 2010)? How can marketers take steps to engender more satisfaction with products?

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Appendices

Appendix-1. Sample characteristics

Attribute	Sub-Attribute	Count
Sample Size		54
Gender	Male	36
	Female	18
Age	Range	20-56 Years
	Mean	36.94 Years
Education	No formal education	4
	Primary	17
	Secondary	20
	High school graduate	13
Occupation (Respondent's)	Service or government	24
	Farming	17
	Self-employed	11
	None	2
Marital Status	Married	51
	Unmarried (only women)	2
	Others (separated woman)	1

Appendix-2. Discussion Guide for Semi-structured Depth Interviews

Sl.	**Sample questions**	**Typical responses**	**Percentage of Respondents**
1.	When do you buy packaged products?	When I notice that the stock at home is getting over	41
		When I notice that there is an attractive price offer for the product	28
		When I go to town due to some other work and happen to see the product in nearby shop	30
		Purchase of packaged product is a matter of pride	7
2.	What is your source of information on the packaged product?	I am knowledgeable about the product	76
		I depend on television advertisements.	59
		I ask neighbors, friends and relatives	35
		I ask the retailer.	28
		I get to know from pamphlet, newspaper and other printed advertisement.	22
		Street plays are the source.	19
		I come to know about packaged products at *Chaupal*	30
3.	On what basis do you evaluate the alternative packaged products?	Based on past experiences.	83
		Based on price.	69
		Based on functional attribute	56
		Based on brand	22
		Based on packaging	4
4.	What are some of the challenges that you often face during final purchase of packaged products?	The product is not always available in the local retail shop.	78
		The product is often costlier in the local retail shop.	31
5.	Do you often go for repeat purchase of packaged products?	Yes	74
		No	26