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An Exploratory Study Into the Disposition Behaviour of Poor Bottom-Of-The-Pyramid Urban Consumers

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ABSTRACT

This study explores the critical events, decisions and emotions associated with the disposition of basic household items of poor urban consumers. The method chosen to describe the poor consumers experience in the disposition of possessions was that of existential-phenomenology. Open-ended in-depth interviews were conducted with 10 poor urban consumers. The results showed that the disposition behaviour of these poor consumers, while significantly influenced by their religious beliefs, occupied the same psychological stages of disposition as observed by Roster (1989). However, while the psychological stages of disposition were very similar, the behavioural outcomes were quite different to that experienced in wealthier communities. These differences were presented before discussing the implications of these differences. In particular, the decisive role that religion played in influencing disposal behaviour of these poor consumers was discussed before suggesting areas of further research.

INTRODUCTION

Consumer behaviour is defined by Schiffman, et al. (2005:6) as the behaviour that consumers display in “seeking, purchasing, using, evaluating and disposing of products and services”. While the academic marketing literature publishes any abundance of theories and empirical studies on seeking, purchasing, using and evaluating behaviour, there are very few studies on the disposition of products and services. Some notable exceptions include a taxonomy for describing consumer disposition behaviour (Jacoby, Berning and Dietvorst, 1977; Hanson, 1980), a conceptual model of consumer disposition of possessions (Young and Wallendorf, 1989), two empirical studies into the disposition of special possessions by older consumers and disposition possessions among families of people living with AIDS (Price, Arnould and Curasi, 2000; Kates, 2001), and a theoretical model on the disposition of meaningful possessions to strangers (Lastovicka and Fernandez, 2005).

It is surprising that the disposition facet of consumer behaviour is so under researched given that the study of disposition is highly relevant to a number of contemporary marketing problems. First, disposition behaviour is an integral component of the consumption cycle and potentially an important antecedent of future consumer buying behaviour. As consumption behaviour is cyclical in nature, an understanding of the disposition of “old” goods and services prior to “new” purchases would underscore a diversity of marketing implications (Jacoby et al., 1977). In fact, early pioneers of consumer theory such as Belk (1988) encouraged research into the experiential facets of consumption that included disposition processes; recommending that the disposition phenomena should be analysed from a macro-, meso- and micro-theoretical perspective (Arnould and Thompson, 2005).

Second, there is some evidence that an understanding of consumer disposition could provide a new perspective on consumer attitudes and expectations. For example, the current cultural trends towards anti-consumerism could be aided by an understanding of consumer voluntary disposition (Cherrier and Murray, 2007).

Third, understanding consumer disposition of products especially environmentally unsafe products and services (i.e. medical products, batteries, computers and other potentially harmful products) is a necessary element to an effective environmentalist marketing strategy. Marketers are increasingly interested in the impact that marketing has on the environment and the need to

market products that are easier to recover, reuse and recycle (Hart, 1997).

Last, marketing has begun to acknowledge that poor (the so called “bottom of the pyramid”) consumers are a significant untapped marketing opportunity (Pralhad, 2004). As possessions of the poor consumer are relatively scarce, an understanding of disposition decisions and behaviour is perhaps a logical precondition to understanding the poor consumers’ behaviour. In other words, to gain a comprehensive view of the poor consumer, the analysis of disposition is as important as acquisition and consumption behaviour. Successfully building markets at the “bottom-of-the-pyramid” will require marketers to understand poor consumers seeking, purchasing, using and evaluating behaviour but also understanding poor consumer’s disposition behaviour.

This article explores the preceding events, emotions and decisions associated with the disposition of possessions by poor consumers. The research examines the disposition of basic goods that are seen as indispensable to poor consumers. These potentially include stoves, pots, bed, shoes, clothing, mattresses and basic hygiene items. For poor consumers possessions are scarce (Mehta and Belk, 1991) and disposition of these scarce, often “irreplaceable” or “special” possessions requires the researcher to focus on the preceding events, emotions and decisions associated with disposition, providing valuable insight in the behaviour of poor consumers (Grayson and Shulman, 2000; Price et al., 2000).

The theoretical foundations of consumer disposition are presented, before describing the empirical methods. A thematic description of the consumers lived experience is presented. Finally conclusions and directions for future research are provided.

DISPOSITION

Research into consumer behaviour over the past 20 years has tended to focus on developing and refining theories on consumer acquisition and consumption as these processes were perceived to affect shopping behaviour and that could be induced by the power of marketing (Arnould and Thompson, 2005). Research into disposition behaviour (i.e. the act of getting rid of something), on the other hand, has received comparatively little attention, despite early consumer theorists such as Jacoby et al (1977) and Hanson (1980) insight that disposition behaviour could affect subsequent acquisition and consumption intentions.

Jacoby et al (1977) called attention to disposition decisions by describing the taxonomy of consumer disposition behaviour. The three general choices available to consumer when contemplating disposition of a product and the related consumer decisions are presented in Figure 1.

Jacoby et al (1977) found that the decisions of consumers when contemplating disposition is based on psychological decisions of the consumer (e.g. personality, attitudes, emotions, perceptions, peer pressure, social conscience), factors intrinsic to the product (condition, size, style, value, technological innovation, adaptability, reliability, durability, initial cost, replacement cost), and situational factors extrinsic to the product (e.g. finances, storage space, urgency, fashion changes, circumstances of acquisition, functional use, economics, legal considerations). Hanson (1980) extended the work of Jacoby et al (1977) by offering a framework of consumer product disposition processes. According to Hanson (1980) the disposition process consists of four stages: problem recognition

FIGURE 1
Taxonomy for Describing Consumer Disposition Behaviour

Keep the product	-Continue to use it for its origin purpose -Convert it to serve another purpose -Store it, perhaps for later use
Permanently dispose of the product	-Throw it away or abandon it -Give it away -Sell it -Trade it
Temporarily dispose of the product	-Loan it -Rent it to someone else

Adapted from Jacoby et al (1977:22)

(i.e. a cue that triggers a need to dispose), search and evaluation (i.e. information sources are utilised which have a varying influence on disposition behaviour), disposition decision, and post disposition outcomes (i.e. disposition decisions influence attitudes toward subsequent disposition and acquisition intentions). Continuing the research stream initiated by Jacoby et al (1977) and Hanson (1980), Harrell and McConocha (1992) investigated the rationale consumers' use when choosing disposal options, including redistribution options (such as charities, donations and waste management) which were not previously considered.

Young and Wallendorf (1989: 34) concluded that "disposition is a process rather than a discrete event" where it is "impossible to pinpoint the moment when emotional or physical detachment occurs". Supporting these conclusions, Roster (2001) found that disposition involves a psychological process from initial detachment (distancing behaviour, critical events, and ongoing value and performance assessments) to physical severance, outcome assessment and finally psychological and emotional severance.

The subsequent research into disposition of products dealt largely with the symbolic and emotional meaning of disposition and the significance of disposition on a consumer's self concept (Price, et al., 2000; Kates, 2001; Lastovicka and Fernandez, 2005; Shelton and Okleshen Peters, 2006; Cherrier and Murray, 2007). While this research contributed to a better understanding of the preceding events, emotions and decisions associated with disposition, they tended to focus on exceptional dispositional events rather than dispositional events experienced by a wide range of consumers. For example, Price et al. (2000) and Kates (2001) explore the disposition of special possessions by old consumers and the disposition of possessions among families of people living with AIDS. Similarly, Shelton and Okleshen Peters (2006) investigates the disposition of tattoos (i.e. tattoo removal), Lastovicka and Fernandez (2005) examined garage sales and on-line auctions, while Cherrier and Murray (2007) explores the disposition of possessions of individual who have radically changed their consumption lifestyle by consuming less (i.e. downshifting). This contemporary research into disposition made a meaningful contribution to the disposition literature and the understanding of consumer behaviour; however, the research was focused on exceptional dispositional behaviour that most consumers do not experience in everyday life. Inglis (2005) argues that the great majority of consumer behavioural activities occur-not during exceptional experiences-but during the "banality" (i.e. unexceptional, mundane routine) of everyday life. Rather than focusing on exceptional dispositional events, this research focuses on the disposition of common household possessions by poor consumers as part of everyday life experiences.

METHOD

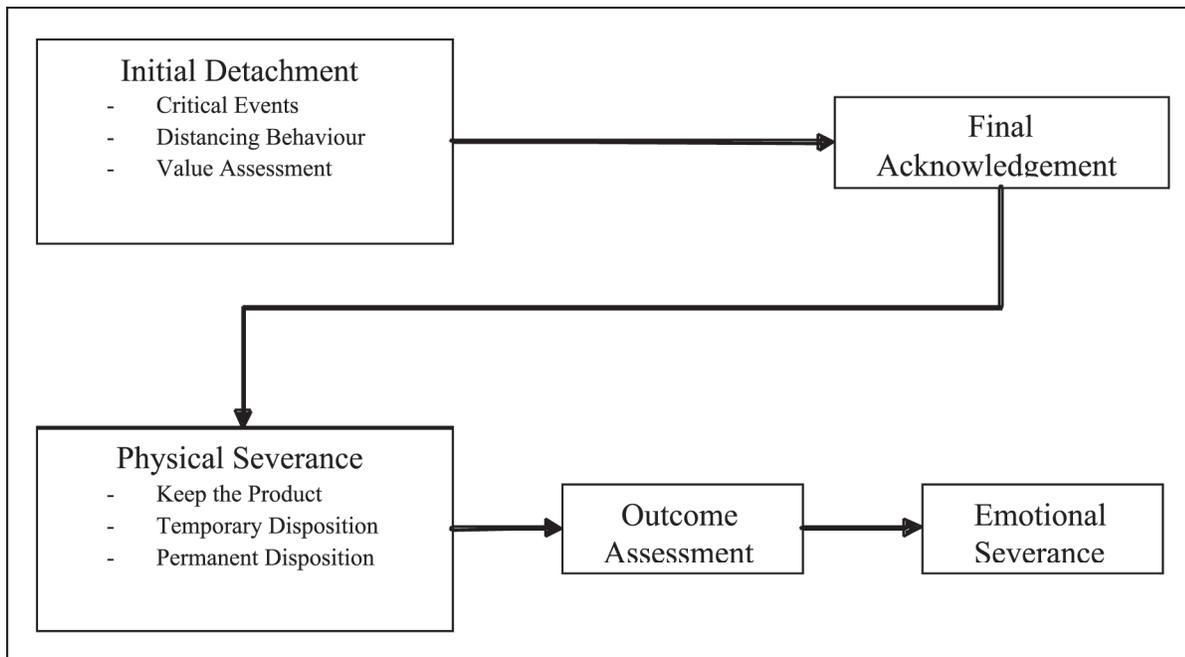
The method chosen to describe the poor consumers experience in the disposition of possessions is that of existential-phenomenology (Thompson, Locander and Pollio, 1989). Existential-phenomenological description provides a basis for exploring consumer experience in non-dualistic terms which allows for a first-person description of lived experiences. While the emphasis is on the experience of the first-person, the first-person is influenced by the social and cultural beliefs of the lived experience. Infusing the consumer experience, with a description of the lived meaning, can significantly benefit the understanding of the behaviour of poor consumers. The research goal is to provide a thematic description of the experience of the disposition of possessions by poor consumers.

The data collection process began by placing an advertisement in the community centre of a very poor informal (shack) settlement north of Johannesburg, South Africa. The advert invited residents to participate in a market research project. A toll-free number was provided to avoid any expense for the potential participants. Each potential participant who contacted the researcher was screened to ensure that they were a resident of the informal settlement. In total 10 participants were chosen to participate.

Given that the goal of the research was to provide a thematic description of the experience of the disposition of possessions by poor consumers, the researchers conducted open-ended in-depth interviews on the disposition experiences relating to common household possessions that were seen as indispensable to poor consumers. The format resembled the methodology of existential-phenomenological interviewing (Thompson, Locander and Pollio, 1989). The interviewer began by asking if the participant owns any of the following possessions: stove, pots, bed, shoes, clothing, mobile phone and a toothbrush. The interviewer then systematically asked if the participant had disposed of any of these possessions or similar possessions in the past. If the participant did dispose of any of these possessions, the participant would be asked for details regarding the preceding events, emotions and decisions associated with the disposition of that possession. The dialogue with the participant was conversational and allowed to emerge on the basis of the participant's story. When conducting the interviews, every effort was made to keep the participants on track by prompting the participant for details regarding the disposition experience (without being directive).

Consistent with existential-phenomenological interpretation (Thompson, Locander and Pollio, 1989), the transcribed interviews were interpreted by means of an iterative back-and-forth process of relating individual parts of the verbatim text to the whole text, so making it possible to form interpretations in the context of the lived

FIGURE 2
The Process of Disposition Model



Adapted from Jacoby et al (1977) and Roster (2001)

meaning. After each interview was interpreted, the researcher widened the interpretive context to identify common patterns across interview transcripts. These common patterns were labelled under various 'themes'. The "themes" were then interpreted in terms of Roster's (2001) psychological process of disposition and Jacoby et al (1977) taxonomy for describing consumer disposition behaviour. The process of disposition model is presented in Figure 2.

RESULTS AND INTERPRETATIONS

All the participants were very poor unemployed urban consumers that could be classified as "bottom-of-the-pyramid" consumers. While the ages of the participants varied from 25-56 years (six females and four males), the experiences and emotions conveyed during the interviews were all very similar, resulting in data saturation after the 10 interviews. In the interviews all the participants expressed the hardships experienced of coming to Johannesburg with absolutely no possessions other than the clothes on their back and the constant daily struggle to feed themselves and their families. The participants also expressed a sense of absolute desperation when first arriving in Johannesburg as there was little hope of employment or any source of income.

The average day, in the informal settlement, was spent fetching water, cooking, praying, sleeping and talking to fellow community members. Sundays morning were spent attending church. From time-to-time the participants did engage in casual employment, (averaging no more than two to three days work per month) which was largely arranged by the local church.

After analysis and interpretation of the text, three broad conceptual categories or themes emerged. These were very similar to Roster's (2001) themes for the psychological process of

disposition. As the themes were very similar, it was decided to use Roster's categories for the analysis of the themes, namely: initial detachment, physical severance, outcome assessment and psychological and emotional severance.

Initial Detachment

When participants were asked if they owned any basic possessions, all of the participants commented that all the possessions that they owned (other than some high value items) were given to them by a nearby Christian church.

"Many things I wear today, it comes from the church; the father gives me blankets, duvets, clothes, shoes" (BF 41).

For all the participants the initial detachment for items was always preceded by some "critical event". The overriding "critical event" mentioned by all the participants was the initial meeting with the Pastor of the nearby Christian church. The participants recounted the "critical event" of meeting the pastor of the nearby Christian church on the first day or two of arriving in Johannesburg. The pastor would offer food to the participants and invite them to the church.

"Now I give you this bread and I think you can go to the church and pray to God, God can give you bread everyday until you die and after that I go with Pastor and see that Pastor give me a big, big, big night for the god. I am with Pastor and I see that I am not suffering because the days before I was suffering but now I am not suffering...I said I got no food, I see that Pastor can come to give me food, if got no clothes, Pastor can give me clothes" (BF 43).

“He is working by the squatter camp and give the people food and tell the people about God and tell the people that food come from God, because me I got food because I know God, and I think if you go to the church you can know of God” (BF 44).

All the participants were invited to join the church and were all (except one person) baptised by the Pastor.

“And then all of the sudden I get Pastor under Father’s [Gods] ministry and I was baptised and then all my life get changed...” (BF 56).

“I am with Pastor and I see that I am suffering because the days before [baptism] I was suffering but now I am not suffering” (BF 43).

After joining the church the participants were not only provided food but clothes, shoes, blankets, and basic toiletries (such as soap, Vaseline and toothbrushes). In fact, the participants provided the church with their clothing and shoe sizes so that the church could source the correct size of clothing or shoes. These items were given to the church by the church members.

At times, when the participants were able to gain casual employment (normally organised by the church), the participants would buy a 10kg bag of maize meal and often more basic toiletries. This food and basic toiletries would be made to last until the participants received another source of income.

Some of the participants owned “high value” possessions such as mattresses, furniture, paraffin stoves, mobile phones and car batteries (to power radios or lights). These possessions (other than the mattresses and furniture) were also acquired after earning some money through casual employment.

“When that people give me money, I put the money away. I put the money away because I get the food from Pastor, and the clothes from Pastor, and when it was enough I buy the phone. I buy Motorola for R279” (BF 44).

The mattresses and furniture were either given to them from a family member, found at the local rubbish dump, or borrowed from a friend.

“I was suffering. I was staying with my cousins. She get married now and now she give me old mattress” (BM 43)

Physical Severance

Using Jacoby’s (1977) taxonomy to group the general choices available to the participants when contemplating physical severance from a product, it was found that all three choices were displayed. Each choice is discussed in turn.

Keep the Product. A number of participants expressed the desire to store items that did not work. For example, a number of participants had found non-working televisions and radios at the local rubbish dump and even though they never anticipated that they would be fixed, they continued to store these items indefinitely. For example, a TV was often displayed in a prominent place in the shack, with the participant proudly remarking that they owned a television, even though they admitted it did not work and probably would never be fixed.

Temporarily dispose of the product. Temporary disposition of items was largely restricted to furniture or mattresses that were lent

to family members or friends. These items were never loaned for monetary gain but temporarily lent until they were needed again.

“I am sleeping on the bed, but it is not mine. It’s for another somebody, who is staying here...I don’t know when he will take it [back] but maybe in two months...Before I was using a sponge to sleep on. I give [loan] it to somebody who’s like me, before I was sleeping up there [on the bed]” (BF 25).

The death of a family member who was using the mattress or chair was often cited as a reason for loaning the item. The participants remarked that the item would be recalled if an additional member of their family came to live with them in Johannesburg. There seemed to be a strong sense of sharing “high value” possessions in the community. As Belk (2007) comments sharing is another form of distribution that is distinct from market exchange and gift-giving, that fosters a community spirit, saves resources and creates certain synergies. Belk (2000) established that African cultures have a strong tradition of sharing their wealth with extend family and the community.

Permanently dispose of the product. The permanent disposition of items showed some similarities in disposition patterns as observed by Hibbert, Horne and Tagg (2003). Some of the similar patterns that emerged were the trading-in of old batteries and the selling of stove burners for scrap metal.

“I take it to the Battery Bay, I sell it back again, so when I sell it, they sell a battery for R250 that is new...so when you sell that old battery is not working you have to add R150 on that battery so you must get the other new battery” (BF 41).

“[When the stove burner] is broken we sell it to some other old man who take the stove to scrap yard and there he sells it for scrap” (BF 20).

However for other items a very different pattern of disposition emerged. For items that the participant considered “beyond repair”, “broken” “too old” or “of no use”, the participant would throw the item in a fire so that the item would be destroyed. These items included old clothing, shoes, furniture and mattresses. Two participants reasoned that it was better to burn these items than throw them away so as to “not to destroy the environment” or the physical surroundings. This behaviour is rather surprising as the participants acknowledged that these items, if not burnt, would be found in the streets or municipal rubbish bins and subsequently used by fellow residents.

“When they are torn, eh, I am going to burn them [so] there is no way out...they are still over, they are torn, they are teared all over, there’s no way out” (BM 25).

These participants expressed that it would be undignified for a member of the community to give away clothing or shoes that they have deemed “beyond repair”, “broken” “too old” or “of no use”. It was seen that the appropriate behaviour was to avoid giving other members of the community the choice to decide if the pair of clothing is wearable or an item is usable.

Old toothbrushes and other personal hygiene items were also destroyed. However, this was done for very different reasons to the above. All the participants that have disposed of these items cited hygiene reasons for destroying their toothbrush or other basic hygiene items.

“When [it] is old, not right to use it, I can put, eh, make a fire and put by the fire and light the fire and toothbrush can burn, because I don’t want somebody to use my toothbrush...because I know the toothbrush got a disease, I can’t give somebody toothbrush I am using” (BF 43).

“If don’t want to give the people if I got something...like a nail cutter [clipper] if is broken, I put it by the toilet, because I don’t want somebody to use because of disease (BM 42).

Items that were deemed “useable” by participants were never sold but given away to other members of the community, (even if these items had a relatively high emotional connection or monetary value to the participant).

“I sell nothing because I see that nobody sell something to me, but I get everything from the church and by the church I can’t pay a cent to take the clothes, new shoes, blankets to sleep and now I don’t like to sell something to somebody if I see I got enough I take it and I give to somebody” (BF 25).

What was interesting was that these acts of disposition are all associated with the participant’s religious identity and the Christian practice of giving to the poor as a means of further identifying with the suffering of Jesus Christ (Shelton and Okleshen, 2006). These disposed items are seen as religiously “sacred” (Belk, Wallendorf and Sherry, 1989) and the act of disposition served as a means of expressing the social role of the “Good Christian Samaritan”.

Outcome Assessment and Psychological Severance

According to Roster’s (1998) Psychological Process of Dispossession, participants often reflect on their decisions to dispose of certain items, and the impact this may have on the participant’s relationship with the severed item. For all the participants, the reflection elicited positive emotions, and never feelings of relief that they were free from the obligations of the item (as found by Pavia, 1993). The participants express the joy of being able to demonstrate the same sense of generosity that was previously shown to them. Furthermore, the outcome assessment was largely verbalised through “storytelling” (Roster, 1998). Participants would relay the story of first meeting the Pastor and how their religious conversion ensured a better life.

“I tell how Pastor find the people to go to church to know God, how God helps you...how the church gives us things to wear and to eat” (BF 42).

Unlike Belk’s et al (1989) view that “sacred” items are never sold or disposed, the participants expressed a sense of “community relationships” involving meeting other people’s needs without regard for reciprocity (Clark and Mills, 1979).

“You just give, because even Pastor don’t want money from me, just to give, because he teach us if you give somebody, God can give you” (BF 43).

Similarly, unlike Young and Wallendorf’s (1989) view that disposition is a painful process “in which consumers experience the death of the piece of their lives with each possession lost” (Lastovicka and Fernandez, 2005:814), participants expressed a sense of religious elucidation with the disposition of items.

“If I see the people haven’t got that thing, I give it. I feel much better if I can share because Pastor give me and that one

[person] is not going to church and [they] know nothing about the church. I sit down and tell them that Pastor give me shoes because I am going to the church. Because you know, when we go to church we make prayer, and you can see everything can come to you. Now I give to that lady or child who haven’t got” (BF 37).

This disposition behaviour is very similar to the disposition of special possessions of older consumers. Price et al. (2000) found that older consumers disposing of cherished possessions tried to ensure a good home for the items and/or influence the future lives of the recipients. In fact, the participants through their disposition behaviour seemed to play an important role in poverty relief for other poor consumers. While there is no clear consensus on the role that religion plays in prompting relief for the poor (Regnerus, Smith and Sikkink, 1998), the participant’s disposal of items to other poor consumers had a clear intent of religious conversion. Bem (1967) presents a theory of self perception where disposition provides the consumer with a means to incorporate a new role in society into their existing self-concept. The new role of also giving to the poor provides additional evidence of their existing self-concept of being the “Good Samaritan”.

“If I see I can be nice to somebody, I can give it to somebody...I never sell” (BM 34).

While disposition is typically seen as a means of separating an undesirable feature of a person’s self-concept through the disposal of an item that is no longer compatible with the self (Belk, 1988; Young, 1991) or as a means of emptying the meaning of an item before passing it along (McCracken, 1986), the participants rather saw disposition as a means of passing on religious symbolism which was consistent with the persons religious identity or self-concept. Recently, Lastovicka and Fernandez (2005: 821) demonstrates how a shared self leads a “consumer to believe that the stranger—who may become the new owner of a meaningful possession—would perpetuate the meaningful possession’s legacy”. In the case of the participants, it would be the legacy of the “Good Samaritan”.

According to Roster (2001) critical events (such as changes in employment status, health and size of family) can alter the relationship between owner and item by heightening a sense that the product no longer represents relevant aspects of the self. However, the critical event of religious conversion of the participants created a heightened sense that the product was a more relevant aspect of the self and that emotional and psychological ties associated with the item were strengthened. Severance from the item was not a matter of emptying the meaning and symbolic properties of the item, but rather ensuring, the “safe passage” of the item (Richins, 1994).

CONCLUSIONS AND DIRECTIONS FOR FUTURE RESEARCH

To gain a better understanding of the four billion poor consumers worldwide, it is not only important to understand their consumption behaviour, but also their disposition behaviour. As first it would seem contradictory that poor consumers would want to voluntarily dispose of items that are not only treated as “special” (in the words of Price et al, 2000), but that are so scarce in poor communities. Furthermore, it would also seem contradictory that such poor consumers would voluntarily give away (i.e. “never sell”) these disposed items or to take it upon themselves to decide if an item is useful for other members of the community, (often burning the item rather than letting somebody else decide the usefulness, value or worth of the item).

In this study poor consumer occupied the same psychological stages of disposition as observed by Roster (1989); however the behavioural outcomes were quite different to that experienced in wealthier communities. Firstly the results clearly showed that disposition plays an important role in the consumption cycle but may not necessarily be the antecedent to future purchasing behaviour. In fact, participants often acquired “new” items before making a decision about disposing of any “old” items. This suggests that the consumption cycle does not necessarily progress in a uni-directional fashion but may in fact be multi-directional.

Second poor consumers provided a new perspective on consumer attitudes and expectations. For example, poor consumers seem to want to keep items of high social value (e.g. televisions), even though these items never work and in all probability would never be fixed. In this case the television may reflect a symbolic connection to a better life or as Campbell (1987) argues, the poor emulate the wealthier communities for purposes of identity enhancement.

The temporary disposition behaviour of poor consumers also provided a new perspective on consumer attitudes. Contrary to the notion of Western materialism and possessive individualism (Belk, 2007), these very poor African consumers demonstrated a true sense of sharing with the extended community. It was found that the temporary disposition behaviour extended beyond immediate family and friends (as is typical Western culture) to all members of the community and that it was mainly “high value” possessions that were shared. Loaning items was never done for monetary gain and always fostered a sense of community spirit. This type of consideration for compassion and communality displayed by African cultures through their disposition behaviour is often referred to as the African concept of “ubuntu” or humaneness. According to Mangaliso, (2001) Christianity is becoming more prevalent within the belief system of Ubuntu, as found in this study.

Thirdly, poor consumers made the decision to permanently dispose of certain items that were deemed “beyond repair”, “broken” “too old” or “of no use” even though other poor consumers, in all probability, would value these items. Two explanations emerged from the findings. The first explanation is that consumers expressed that if an item is of no worth to them, it would be demeaning to allow a fellow member of the community the undignified option of using or wearing the item. In Ubuntu, fellow members of the community are always treated as ones own family. If the item is of no use to the family it cannot be of use to others. The second explanation is the misplaced belief that items that deal with personal hygiene cannot be “sterilised” and then used by another person. The simple act of boiling a toothbrush to “sterilise” the item was either not known or considered. This further provides a unique perspective on the disposition of “unsafe” items where the consumer wrongly believes that the item to be “unsafe” so not allowing the item to be recovered, reused or recycled. This then raises the point (that environmentalist marketing strategies need to take into consideration), that consumers may have the wrong beliefs about what can and cannot be recovered, reused and recycled.

Finally, there are a number of limitations that need to be considered when interpreting the findings from this study. First, the collected data was restricted to one small informal (shack) settlement in Johannesburg. While the socio-economic status of this settlement is largely representative of urban informal settlements in Southern Africa, the economic survival of the members of the community were largely dependent on a single Christian organisation in the area. Furthermore, the findings may not elucidate the differences in disposal behaviour in other poor communities where other religious, governmental, non-governmental and charity groups are the major economic contributor to the poor consumer. The study also recounts

the participants reported behaviour rather than actual disposal behaviour. The level of actual disposal of items to other members of the community may be less than reported due to a social desirability of altruistic behaviour (Hibbert et al, 2005).

In order to build on this study, attention needs to be placed on the influence that religion plays in influencing disposal behaviour amongst vulnerable communities (in particular the poor). This study has shown that religion plays a decisive role in influencing the disposal behaviour of poor consumers and needs to be investigated further.

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