



**AN ORGANISATIONAL AND CONSUMER PERSPECTIVE ON
BOTTOM OF THE PYRAMID (BOP) MARKETS**

*A thesis submitted in fulfilment of the requirements for the degree of
Doctor of Philosophy*

Wasana Jayawickramarathna

Master of Business Administration (MBA)

B.B. (Mgt) (Hons) Marketing, University of Kelaniya, Sri Lanka

School of Economics Finance and Marketing

College of Business

RMIT University

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DECLARATION

I certify that except where due acknowledgement has been made, the work is that of the author alone; the work has not been submitted previously, in whole or in part, to qualify for any other academic award; the content of the thesis/project is the result of work which has been carried out since the official commencement date of the approved research program; any editorial work, paid or unpaid, carried out by a third party is acknowledged; and, ethics procedures and guidelines have been followed.

Wasana Jayawickramarathna

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LIST OF ABBREVIATIONS

AVE	average variance extracted
BOP	bottom of pyramid
CB-SEM	co-variance based structural equation modelling
CSE	Colombo Stock Exchange
CSR	corporate social responsibility
FMCG	fast moving consumer goods
GDP	gross domestic product
MNC	multi-national company
NGO	non-government organisation
PLS-SEM	partial least square structural equation modelling
PPP	purchase power parity
SEM	structural equation modelling
SME	small to medium enterprise

ABSTRACT

The inception of the bottom of the pyramid (BOP) market concept emphasised the immense buying power hidden in emerging markets, which was a prospect for large organisations to share mutual opportunities while alleviating poverty. Researchers have analysed both sides of the coin individually: the organisational perspective with business models and strategies; and the consumer perspective through various marketing strategies and consumer characteristics. This thesis examines both organisational and consumer perspectives on the BOP market in Sri Lanka using a sequential mixed-method approach aligned under four phases of studies. The findings of the qualitative studies on organisational perspective confirm the market opportunities for large companies, particularly in the rural BOP market, but also find that the focus of alleviating poverty is lacking among practitioners. The role of government as a stakeholder is essential for an effective implementation of a business model in this specific market. The consumer perspective on this shared agenda reveals many underlying issues embedded in consumers' lives, such as the youth and women job market problems, religious syncretism, alcoholism and the poverty penalty, which limit the capacity for consumption. The survey study phase on consumer resource integration finds that the use of consumer knowledge and competencies to manage limited tangible resources is at a lower level in BOP markets. Reconciliation of both standpoints leads to the conclusion that careful consideration for truly helping the poor is vital for a strategic view on 'sharing the fortune' in BOP markets. An attitudinal change is required on both edges to view the collective benefits accessible to all stakeholders. The study provides several key implications for marketing practitioners and policy-makers through a shared view of the BOP market.

Key words: bottom of the pyramid (BOP) market, institutional perspective, consumer behaviour, poverty penalty, consumer resource integration, Sri Lanka

1.

INTRODUCTION

Overview

The term bottom of the pyramid (BOP) refers to a large body of consumers whose annual income on a purchasing power parity (PPP) basis is less than US\$1500 per year. This market numbers four billion consumers around the world (Prahalad & Hart 2002). Whilst there have been various attempts to classify the BOP market, the most common definition accepted among scholars and practitioners is the World Bank classification which identifies BOP consumers as those who live on less than US\$2 a day (Banerjee & Duflo 2007; Mahajan & Banga 2006; Prahalad 2005). Research on this market is spread across many disciplines exploring different initiators in diverse empirics. The purpose of this thesis study is to analyse the BOP market in Sri Lanka from organisational and consumer perspectives, focusing on the company–consumer relationship which has been highlighted since the inception of the BOP concept.

In the book, *The fortune at the bottom of the pyramid: Eradicating poverty through profits*, Prahalad (2005) succeeded in planting the perception that consumers with low levels of income could be profitable customers. He painted a picture of the double bottom line: social goals combined with the business objective, profit (Harjula 2005). Prahalad's proposition is an invitation to company executives, politicians, managers of non-profit organisations and ordinary citizens to view poverty as something that might be alleviated rather than inevitable. He presents a well-reasoned conceptual view of how companies might operate profitably targeting the lowest economic strata (Hart 2005). Prahalad (2005) identified the following unique characteristics of the BOP market:

1. **Money that can be tapped:** The gross domestic product (GDP) is almost US\$12.5 trillion (based on PPP) in BOP regions including India, China, Russia, Thailand, South Africa, Turkey, Indonesia, Brazil and Mexico, which shows that there is money that can be tapped in BOP markets.

2. **Intense distribution networks:** The rural BOP market contains many distribution issues due to the unavailability of a single distribution solution; whereas, in urban BOP markets, there are opportunities to obtain the benefit from intense distribution networks.
3. **Well-connected information networks:** BOP customers are well connected via information networks, exploiting the benefit of these networks, including computing and other communication technologies. As a result, digitally mediated word-of-mouth communication has become a powerful medium for delivering customer messages on value consciousness.
4. **Brand consciousness:** The consumers in BOP markets are brand conscious, and aspirational brands are important in this respect. In addition, consumers in these markets are extremely value conscious.
5. **Prompt adoption of technology:** BOP markets adopt advanced technology promptly, as they have nothing to forgo.

Prahalad's concept suggests that multi-national companies (MNCs) provide products and services to BOP markets and that, in turn, the MNCs can create new markets, entrepreneurs and customers while improving their bottom line through the immense buying power hidden at the bottom of the market. This view is in stark contrast to the traditional view of recognising people who are poor as being in a situation where they cannot afford their basic needs and need charity and social assistance. BOP adopts a market-based view that assumes that these markets are not a consumer group with unmet needs but rather a group of people who are willing to pay and look for new products and services (Hammond et al. 2007). To bring his idea to life, Prahalad (2005) used case studies in his book, primarily from India, such as Hindustan Lever Ltd, the Aravind Eye Care System, and some examples such as Grameen Bank from Bangladesh. However, Sri Lanka is a nation which has been under studied, with various organisations trying to work on their communities (Elyadi & Harrison 2010), particularly in BOP markets. The first classification of the BOP market in Sri Lanka was developed by Hammond et al. (2007) in their book, *The next four billion: Market size and business strategy at the base of the pyramid*. According to these authors, the BOP market in Sri Lanka consists of 16.1 million consumers. This construct is shown in Table 1.1.

Table 1.1: BOP classification of Sri Lanka

BOP segment	Population		
	Total (millions)	Share (% of national)	Urban (% of segment)
BOP 3000	0.6	3.5	29.6
BOP 2500	1.1	6.5	23.0
BOP 2000	2.1	12.5	19.1
BOP 1500	4.3	25.7	13.4
BOP 1000	6.8	40.3	6.1
BOP 500	1.2	7.0	3.6
BOP total	16.1	95.5	11.6

Source: Hammond et al. (2007)

Table 1.1 shows that the majority of the country's population falls under the BOP category. A large fraction of the income of MNCs operating in the fast-moving consumer goods (FMCG) market in the country is made out of the business in middle and low-income markets. Therefore, this study sought to answer the following first research question.

Research question 1: What are the features of the BOP consumer market in Sri Lanka from an organisational perspective?

Moreover, the collaboration of MNCs with national, regional and local partners has been highlighted by BOP advocates (Margolis & Walsh 2003; Pearce & Doh 2005), progressing the BOP concept to a 'sharing fortune' status. Scholars agree that MNCs should work in collaboration with local partners to identify, develop, produce and sell their products in BOP markets. For instance, Prahalad (2005) provides a collaborative framework that has economic development in the centre, and firms in relationships with other institutions and BOP consumers, to achieve the vision of poverty alleviation through co-creation of value (Figure 1.1).

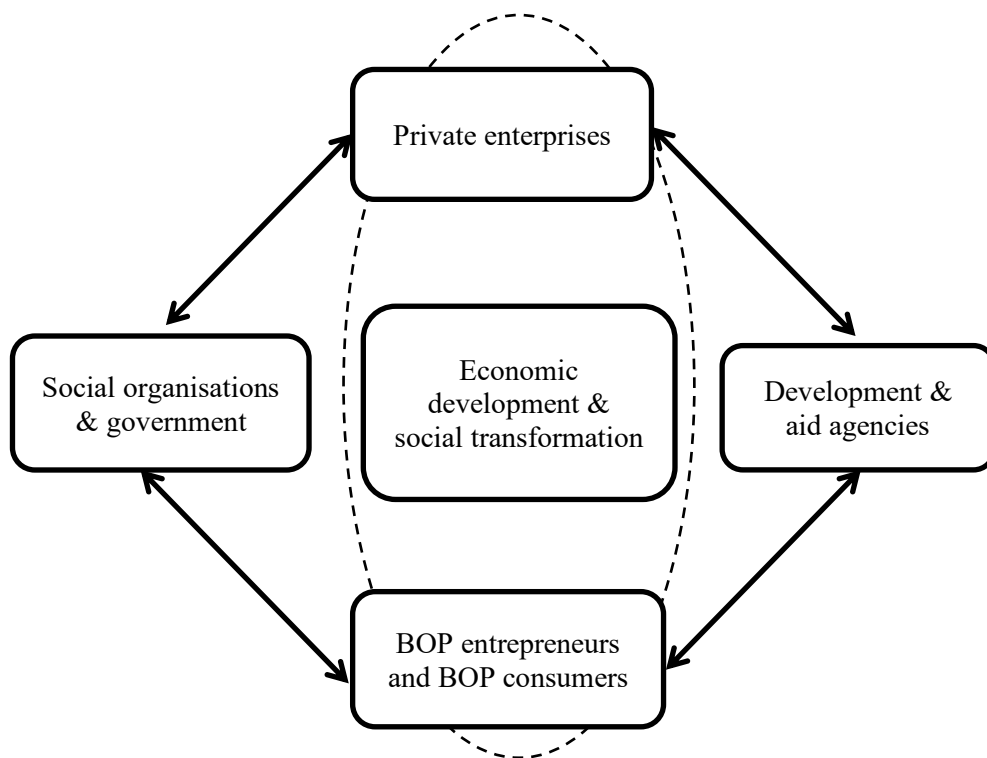


Figure 1.1: BOP framework (Prahalad 2005, p. 2)

While the government and other social and aid organisations become vital for this collaboration, the prominent association in the BOP framework highlights the relationship between private companies and BOP consumers/entrepreneurs. In order to examine this relationship from an organisational perspective, the second research question of the study is defined as follows.

Research question 2: How does the influence of an effective stakeholder relationship play out in reality in BOP markets?

Analysing a decade of literature in BOP, Kolk, Santos and Rufin (2014) conclude that the vast majority of BOP research studies have focused on BOP business firms and BOP consumers individually. Identifying this gap, this thesis study analyses the other side of the coin by looking into the consumer perspective of the BOP market. Karnani (2006) argued that the actual purchasing power that lies in the BOP is lower than that estimated, and criticised that the poor do not have the capacity to spend on luxuries with their very limited income, after spending nearly 60% of their income on food and other necessities. Critics of the initial BOP proposition (Karnani 2006, 2007; Landrum 2007; Crabtree 2007) argue that viewing BOP as a consumer market does not support poverty alleviation, therefore ‘creating fortune’ by raising the real income and skills of

the poor helps to accomplish the objective of serving the poor while doing business in BOP. They suggest lowering the price of products, engaging the poor as producers and distributors to raise their income, and working with multiple sectors including government and non-government organisations (NGOs) to raise the real income of the BOP.

According to Mohr, Sengupta and Slater (2012), BOP initiatives depend on availability of BOP consumer resources to participate in problem solving, including financial resources, literacy concerns and basic motivations. In some BOP markets, the availability of such resources is extremely low. For example, Ethiopia in 2009 had a per capita gross national income of US\$930 and a 2008 literacy rate of 36% (World Health Organization 2011). However, in other BOP markets such as Bangladesh, people have a basic (or moderate) level of literacy, and subsistence (or higher level) income, and hence, have some degree of freedom to re-envision the way things are done. Bangladesh in 2009, in contrast to Ethiopia, had a per capita gross national income of US\$1550 and a 2008 literacy rate of 55% (World Health Organization 2011).

The geographical structure of the BOP market around the world shows that Asia consists of the largest geographical region, with 2.86 billion population and an aggregated income of US\$3.47 trillion in the BOP category (Hammond et al. 2007). This market includes a significant share amounting to 86% of the total Asian regional population. Sri Lanka, with 82% of the population in the BOP market, has a literacy rate of 92%, higher than that expected for a third world country: it has the highest literacy rate in South Asia and, overall, one of the highest literacy rates in Asia. More surprisingly, the country's population in sectors shows that the rural population amounts to 80% of the total population.

In the most recent world index on the happiness of nations, Sri Lanka was ranked very low, lower than most countries in the world. In 2012, the country's position was 137 out of 156 countries, whereas in 2015 it was ranked 117 out of 157 countries (Helliwell, Layard & Sachs 2016). However, the life satisfaction index shows that the country has a rating of 203.3, the second largest value in the South Asian region. In recent years, it has been common to describe Sri Lanka as a lower middle-income country with an unusually high level of social development. In fact, many analysts have pointed out that

Sri Lanka's high level of social development is exceptional for a country with such a low level of per capita GDP. On the other hand, the country is neither extremely poor nor socially backward, despite the fact that countries ranked very low on happiness indices are usually economically poor and socially underdeveloped.

This provides the groundwork for arriving at the research questions of the study from a consumer perspective.

Research question 3: What factors influence the consumption and impoverishment of BOP consumers in Sri Lanka from a consumer perspective?

Research question 4: How far does consumer resource integration influence the life satisfaction of urban and rural BOP consumers in Sri Lanka?

Urban and rural sector classification is emphasised in this thesis, contemplating the call for further studies by many BOP scholars (Kumar & Gupta 2015; Chikweche & Fletcher 2013a; Ireland 2008). The study adopts a sequential exploratory design of mixed methodologies as suggested by Creswell (2014). This design involves a first phase of qualitative data collection and analysis, followed by quantitative data collection and analysis, which are connected at the end for meaningful interpretations. The study is structured into phases covering both the private enterprise perspective and BOP consumer perspective. The wide coverage of the research objectives includes four phases of research, which are organised as shown in Figure 1.2. Each of the four manuscript studies will briefly be outlined following the figure.

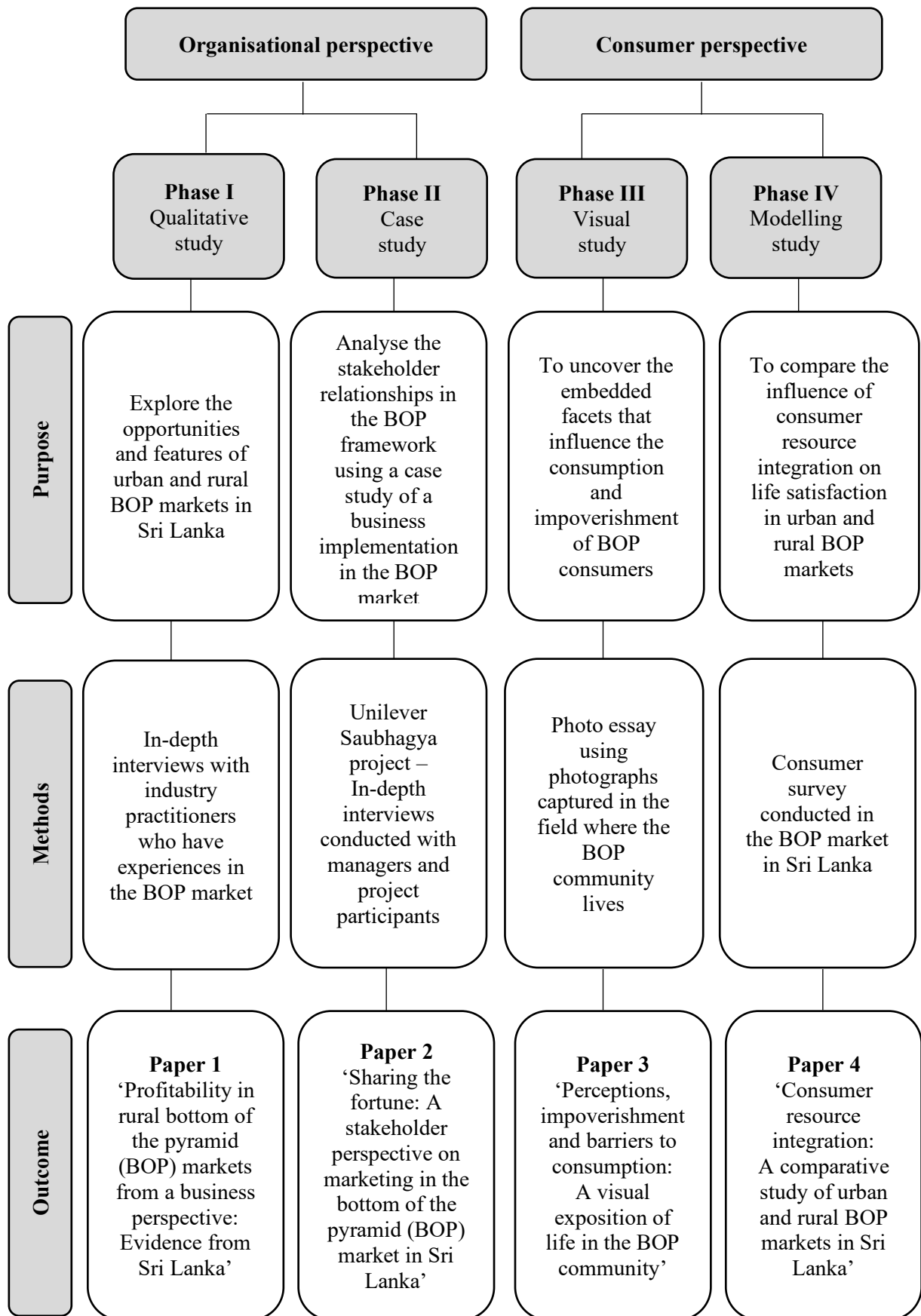


Figure 1.2: Four phases of the study, purpose, methods and outcome

1.1 Phase I – Qualitative study

As shown in Figure 1.2, phase I and II studies cover the organisational perspective of the BOP market. The purpose of the phase I study is to explore the opportunities and nature of the BOP market in Sri Lanka, emphasising the features of both urban and rural markets, from the marketing practitioners' point of view. Kumar and Gupta (2015) and Chikweche and Fletcher (2012) have specifically called for further research on this aspect.

MNCs engaged in business in BOP markets can help people who are poor in many ways. Investments can aid in developing market infrastructure, and opportunities can arise for entrepreneurs and jobseekers. In addition, consumers may get the opportunity to enjoy goods and services available in the market, which helps them to improve their social and living standards. Hence, understanding BOP consumers has been a focus of BOP research since its origin. Sridharan and Viswanathan (2008) point out that the traditional four Ps (product, place, price and promotion) are no longer appropriate for the BOP market. Instead, they suggest four Cs: customer cost, customer convenience, customer value and customer communications. Similarly, Sheth and Sisodia (2012) suggest four As: affordability, availability, acceptability and awareness. Researchers on this topic have been trying to deeply understand customer demographics for making and shaping BOP markets.

In recent years, the application of urban versus rural classifications of BOP markets has largely revealed a need for further studies (Kumar & Gupta 2015; Chikweche & Fletcher 2013b; Ireland 2008). Guesalaga and Marshall (2008) argue that future research should concentrate on explaining the BOP sector in terms of other features, such as demographics, psychographics and attitudes. Most studies on sector classification of the BOP market primarily focus on either urban (Ireland 2008; Kumar & Gupta 2015; Saunders 2010; Chikweche & Fletcher 2013a) or rural areas (Dey et al. 2013; Elaydi 2012). To date, only a few researchers have made a comparison between urban and rural sectors (Sridharan & Viswanathan 2008; Bharti, Agrawal & Sharma 2014).

Ireland's (2008) study on BOP market concludes that the rural BOP sector is a profitless market for companies, using examples of company-sponsored programs in India such

as the Annapurna Iodized Salt program and Unilever's 'Shakthi' women's program. Some critics, for instance Karnani (2007), provide strong theoretical evidence of potential profitability in BOP markets, but the actual opportunities at the BOP level have been the subject of debate (Pitta, Guesalaga & Marshall 2008; Sanchez & Schmid 2013; Landrum 2007; Simanis 2012). There are various business models suggested by scholars for combining profits with poverty alleviation (London & Hart 2004; Simanis & Hart 2008). For instance, Caneque and Hart (2015) present a BOP 3.0 concept as the next generation BOP strategy, emphasising sustainable development through innovation and entrepreneurship.

This study is exploratory and interpretive in nature. Qualitative research focuses on the views of a smaller number of people in greater depth, in order to explore and identify a range of related phenomena (Creswell & Clark 2011). This qualitative study was conducted through in-depth interviews with industry practitioners who undertake business activities in the BOP market in Sri Lanka. A specific sampling strategy was applied. Strategically selected samples are common in qualitative research, given its intentions to explain a phenomenon in greater detail through in-depth information (Creswell 2014; Leedy & Ormrod 2012). According to Hammond et al. (2007), the food market in the BOP segment is the highest consumer market sector and has been valued at US\$2895 billion. We referred to the sector classifications of listed companies in Sri Lanka under the Colombo Stock Exchange (CSE) to select a sample of 15 companies, including three from the FMCG sector, three from the telecommunications sector, two in the banking as well as two in the insurance sectors, and five in the construction and engineering sector. In addition, five practitioners were sought from MNCs and NGOs operating in Sri Lanka. Potential respondents were invited to have an online in-depth interview using Skype or Google Hangouts at a time convenient for them. These online conversations were recorded and transcribed for the purpose of analysis. The resultant data were analysed using thematic analysis.

The results of the study identify that there are immense opportunities for business in rural BOP markets with consumers who have a higher disposable income compared to urban BOP. The rural BOP consumer group was found to be interested in skills-based entrepreneurship activities, while the urban group lived more from day to day depending on their jobs. Irrespective of location, the BOP consumer group is well-

exposed to social media, which shows the potential for marketers using mobile marketing. Moreover, consumer characteristics in general and specific to urban and rural BOP markets were identified through this phase of study.

During the discussion with marketing practitioners in the phase I study, 'Project Saubhagya' conducted by Unilever Sri Lanka was underlined as one of the successful business implementations in BOP Sri Lanka. This led the way to phase II of the thesis, to explore how an effective stakeholder relationship played out in reality in the BOP market using Saubhagya as a case study.

1.2 Phase II – Case study

The shared benefits among the participants in the BOP framework were highlighted by Prahalad (2005), exhibiting this relationship in a framework which includes private enterprises, entrepreneurs, consumers, development aid agencies and the government; albeit many researchers grasped the relationships between BOP consumers and business organisations. BOP scholars argue that companies need to build new business models and rethink their product implementation strategies in BOP markets, to combine poverty alleviation with profit making (London & Hart 2004; Simanis & Hart 2008). However, the majority of articles from BOP research focus on the poor primarily as consumers (Kolk, Santos & Rufin 2014), which is contrary to the concept of moving towards a shared goal. Deviating from this market-based view of seeing BOP as consumers, the present study focuses on the BOP framework, thus exemplifying the relationships between stakeholders using a successful business model implementation in the BOP market in Sri Lanka.

The Unilever Saubhagya project, as an effective business launch in the BOP market in Sri Lanka, was selected as an explanatory case study for this research. Project Saubhagya was initiated in 2003 with just five rural women, under the sustainable living plan pillar of Unilever Sri Lanka, and has operated successfully over more than a decade. The project currently has an extensive sales channel of 4000 rural women, and the highest performer of the year has achieved an annual sales volume of LKR 4.5 million (Approx. US \$ 35000), (Unilever Sri Lanka 2018). This project aims at empowerment of rural women by providing opportunities for them to be the direct-to-

home ambassadors of Unilever brands. In addition to industry reports, company financial information and newspaper articles regarding the project, interviews were conducted with project managers, project participants, managers from the government microfinance sector and BOP consumers.

The results of the study confirm that the mutual relationship between the company and BOP entrepreneur leads to successful business projects in the BOP market, yet the contribution from other stakeholders for this relationship remains low. The role of the government was found to be significant to avoid the poverty penalty for poor consumers and entrepreneurs, as well as to standardise the microfinance industry of the country.

The general conclusions on organisational perspectives through the phase I and II studies reveal that although there are opportunities for business organisations, few marketers believe that this is a shared opportunity among many stakeholders who contribute to the goal of helping the poor while engaging in BOP markets. In the next two phases of the thesis, consumer aspects of impoverishment and resource usage are explored in order to reconcile both viewpoints of doing business in BOP markets.

1.3 Phase III – Visual study

As shown in Figure 1.2, phase III and IV studies cover the consumer perspective of the BOP market. The purpose of the phase III study is to explore determinants for the consumption and impoverishment of BOP consumers in Sri Lanka. Diverging from other studies on BOP markets, this phase draws upon the visual memories of insights gathered throughout a period spent in the BOP consumer market during December 2016 and January 2017. The photographs presented in this study were captured along with a quantitative survey conducted in search of resource integration strategies employed by the BOP population in Sri Lanka and are embedded with the information gathered during the course of informal discussions with the respondents, which the researcher believes is not captured adequately in a standardised survey. The purpose of this phase of the study is to report on these observations and uncover the influential factors that shape the consumption and impoverishment of a BOP consumer.

Rose (2014, p. 25) defined visual research methods as “methods which use visual materials of some kind as part of the process of generating evidence in order to explore

research questions”. For the purposes of this research, the phase III study describes the ‘why’ aspect for most of the deeper aspects of life of a BOP consumer, which most research in this vein has not covered. There is considerable support for this methodology in many studies that have been conducted using photographs as a visual research tool (Holbrook 2006; Hay & Joel 2007; Close 2007). In addition, photo essays depend on the ability of photographs to powerfully convey information on social and cultural lives which cannot be explained through texts alone (Wagner 2007). In this analysis, we choose photographs to explain the “real, flesh and blood life” (Becker 2002, p. 11) of a BOP consumer and how this influences that person’s consumption patterns.

The opinion of the researcher in this study diverges from the market-based view of BOP in that the focus is on describing what constricts/limits the consumption of BOP consumers. Furthermore, the study examines more deeply the lives of these poor community members, beyond the capacity of a survey which reports numeric findings rather than the psychosocial factors that influence their lives. The analysis describes some important facets noted by BOP critic Karnani (2009a), such as alcoholism and its influence on poverty, and cultural and social specifics that result in socioeconomic vulnerability. This also uncovers, reveals and conveys deeper aspects of the issues relating to youth unemployment, women’s workforce participation, religious syncretism, and government policies relating to microcredit and disaster management.

Although the market-based view from the organisational aspect sees the collective consumption capacity and opportunities in the BOP market, study III revealed many underlying issues that limit the consumption of the BOP consumer. These factors include controllable as well as uncontrollable causes by the consumer. These consumers therefore need to accomplish their daily life targets within their limited income after spending a greater proportion of that income on food. With this in mind, the phase IV study aims to analyse how BOP consumer groups integrate their resources for life satisfaction as shown by high levels of life satisfaction rates. A comparison is made, using statistical output gathered through a survey, between urban and rural BOP consumers.

1.4 Phase IV – Modelling study

The evolving marketing paradigm focusing on resource integration is widely considered in marketing literature to be a new domain of marketing, representing a shift from a goods-dominant perspective to a more service-dominant era. This shift emphasises the role of consumers in creating value (Prahalad & Ramaswamy 2003; Vargo & Lush 2004) and identifies the ‘operand’ and ‘operant’ resources; yet researchers argue that the new logic is more focused on operant resources. Arnould, Price and Malshe (2006) define operand resources as being the tangible, finite resources over which consumers have allocative abilities, while operant resources are the skills, competencies and other resources to produce effects on operand resources. Vargo and Lusch (2011) highlighted the “central role of resources” and described “all social and economic actors” as “resource integrators”. According to Barron and Harris (2008, p. 115), resource integration refers to “the ability of consumers to employ their resources individually, or collectively as co-consumers, to determine and enhance their own consumption experiences”. However, little is yet understood about how consumers integrate their resources and those of co-consumers in the course of creating value.

Managing resources becomes more transcendent for consumers who live under limited resource constraints. In general, low-income earners spend more on food (part of the so-called poverty penalty), which results in the need for managing the rest of their income for other necessities, for example, children’s education, health and hygiene, clothing and entertainment. This fourth phase of the study focuses on the resource integration practices of BOP consumers and analyses how resource integration practices influence their life satisfaction.

According to Chikweche & Fletcher (2012), a different approach is necessary to measure constructs in BOP markets, given the socioeconomic differences and cultural diversity in the market. These differences add research methodology and design complexities in undertaking research into BOP markets. Most of the studies on BOP markets are conceptual, and there is a lack of empirical data using quantitative methodologies. Among the empirical articles, only few entail large-sample studies (De Angoitia & Ramirez 2009; Guesalaga & Marshall 2008). The phase IV study contributes to this limited literature through a quantitative study using a consumer

survey conducted in the BOP market in Sri Lanka. The benefits of this study are twofold. Firstly, it classifies the different types of resources owned by BOP consumers in Sri Lanka; and secondly, it compares how the integration of consumer resources influences the life satisfaction of BOP consumers, through modelling. Although there are many studies on resource integration in the literature, most of these are based on resource integration at the organisational level, while there are very few studies on resource integration from the perspective of consumers, and none from the perspective of the BOP consumer (Piacentini, Hibbert & Hogg 2014). Furthermore, there is no distinction in the resource integration literature on the nature or type of consumers. Hence, this study devises a method to examine resource integration from urban and rural perspectives in the BOP market.

The ultimate goal of the life of a person is happiness or life satisfaction in general, even though this is hard to achieve in a limited-resource setting such as in a BOP market. Addressing this association, the study examines how the relationship between resource integration and life satisfaction works in this market, and how aspirational consumption leads the way towards life satisfaction in a BOP market. Finally, this study contributes to modelling the resource integration practices in urban and rural BOP markets using structural equation modelling.

The results of the study have given research attention to consumer resources in marketplaces where resources really matter. The research suggests that the integration of available resources by BOP consumers truly influences their life satisfaction. However, the integration of intangible resources, such as social, cultural and physical resources, is at a lower level compared to the high influence of tangible resources. Aspirational consumption too has a minimal influence, and no influence in the urban BOP market. While all consumers in the BOP market carry low economic resources, there is empirical evidence that the rural sector consumer is more occupied with resources and more efficient in using resources within their context. Overall, consumer resource integration influences the life satisfaction of the BOP consumer to varying levels in the urban and rural sectors. Increasing the use of their operant resources for this value creation process should provide more outstanding results to enhance the status of the lives of BOP consumers.

The next part of the thesis describes the philosophical position of the study. The methodology used is elaborated in this section, along with the rationale for employing such an approach.

2.

METHODOLOGICAL CHOICE

The choice of methodology for a research project is determined by the type and nature of the problem under study (Bryman & Bell 2007; Creswell 2014; Leedy & Ormrod 2012). The methodology and data collection techniques also depend on the researcher's philosophical perspective: that is, they involve the researcher's understanding of what knowledge is and how it might be created. These beliefs and values relate to nature of reality, perceived relationships with the object under study and the process and means of knowing something. These fundamental principles – called ontology, epistemology and methodology – determine how a researcher 'sees' the world and acts in it, and make up the so-called research paradigm (Lincoln, Lynham & Guba 2011).

“Ontology relates to the nature of reality, to the study and nature of being, and to our ways of being in the world” (Quinlan 2011, p. 110). It focuses what we think is 'real' and even how to know whether something is real (Lincoln, Lynham & Guba 2011). An ontological assumption therefore states the type of evidence that is acceptable to assert something as real. A researcher can take the stance that something under investigation has objective reality, independent of the researcher's enquiry, or subjective reality, that exists only through human action and exploration.

On the other hand, epistemology is about knowledge and the processes whereby knowledge is created (Saunders, Lewis & Thornhill 2009). The focus here is on the relationships between the researcher and study area, for which empirical data are collected (Lincoln, Lynham & Guba 2011). A researcher's epistemological viewpoint frames their approach to what is being researched, and this also depends on their ontological stance. Epistemology is mainly concerned with objectivity in producing what is regarded as knowledge: that is, whether a researcher is a part of what is under study or is neutral about what is being researched.

The third principle of a research paradigm is methodology; that is, how a researcher approaches their study of phenomena. Methodology is the various techniques that can

be used for data collection and analysis and, importantly, the logic behind these methods and techniques.

A research paradigm can include more than these three sets of principles. However, ontology, epistemology and methodology are the key components of a research paradigm. Within these principles, there are generally three worldviews that are commonly found in the research literature: positivism, interpretivism and pragmatism.

Positivism is mostly associated with quantitative research enquiries (Bryman & Bell 2015). Quantitative research tends to make claims based on cause and effect, and identifies or explores variables that can be measured, tested and related through specific theories (Bryman & Bell 2015). Positivists believe that various types of theories govern the world, and these can be tested, verified and refined to improve and progress our understanding (Creswell 2012). Positivists, therefore, try to test theories, describe experiences and predict things through observation and measurement.

By contrast, interpretivism is usually related to qualitative research (Bryman & Bell 2015). Its primary aim is to explain experiences in specific contexts. With this type of enquiry, researchers find meaning in phenomena through examining participants and their subjective views. Interpretivists think that different people experience the world differently, with correspondingly endless meanings and interpretations (Creswell 2012). Interpretivists aim to capture people's views about the research object and develop an in-depth understanding as an outcome (Creswell 2012).

Finally, pragmatism instead emphasises the consequences of research, and is more pluralistic (Onwuegbuzie & Leech 2005); that is, it recognises more than one, or even many, ultimate principles. Pragmatism often has an ontological stance similar to positivism but an epistemological view that is more in common with interpretivism. Pragmatists try to develop a deeper understanding of underlying structures and mechanisms and ask questions that can be explored using positivist and interpretivist methods (Creswell 2012). Pragmatic research allows the researcher to use a variety of research methods – sometimes 'whatever works' – in investigating the research problem (Johnson, Onwuegbuzie & Turner 2007).

Having explored the nature of each paradigm, the present study falls within the pragmatism form of enquiry in its intention to develop a better understanding of BOP markets in Sri Lanka. The pragmatic paradigm places the research problem at the centre and applies a mixed-methods approach to understanding the problem (Creswell et al. 2003). The choice of pragmatism is driven by the particular questions that the researcher seeks to answer in this study context, rather than questions raised from more general philosophical assumptions. Researchers using a pragmatic form of enquiry are encouraged to focus on the ‘what’ and ‘how’ of the research problem in order to generate multiple viewpoints and perspectives, backed by the use of mixed methods to explore specific questions (Johnson, Onwuegbuzie & Turner 2007).

Mixed-methods research, influenced by pragmatism, has become popular in recent years (Tashakkori & Teddlie 2003). The popularity of the mixed-methods approach is probably due to the corresponding limitations of using quantitative and qualitative methodologies alone. Quantitative methods, for example, are often criticised for under-representing the context in which people talk and discuss a problem (Creswell et al. 2011). Qualitative methods, on the other hand, are often condemned due to the potential influence of a researcher’s biases towards and personal interpretations of people’s responses. Critics of qualitative methodology argue that quantitative methodology is free from bias and interpretation. Furthermore, quantitative methodology is credited for its ability to generalise findings. Qualitative methodology often cannot be generalised due to small sample sizes and specific research contexts. However, some scholars suggest quantification of qualitative data as an innovative approach to knowledge creation (Rahman & Areni 2016).

The advantage of a mixed-methods approach capitalises on the strengths of quantitative and qualitative methods by combining them in a single study (Creswell et al. 2011). Mixed methods allow researchers to test theories by exploring, from different angles, the various factors in theories and establishing relationships between variables; they also allow researchers to examine the possible reasons behind such relationships (Bazeley 2009). Therefore, a mixed-methods approach often uses questionnaires and open-ended interview questions. The adoption of a mixed-methods approach involves both quantitative data analysis techniques such as statistical analysis, and qualitative

techniques such as thematic analysis, in order to address the research problem (Creswell et al. 2011).

A mixed-methods approach will also vary based on the importance given to each methodology in answering the research question (Johnson, Onwuegbuzie & Turner 2007). Variations include quantitative-dominant mixed methods, qualitative-dominant mixed methods, and also a pure mixed-methods approach. A quantitative-dominant approach clearly gives greater weight to quantitative data, with qualitative methodology in a supportive role (Creswell 2012; Johnson, Onwuegbuzie & Turner 2007). A qualitative-dominant approach is the opposite, with greater weight placed on qualitative data while using quantitative techniques in a secondary role (Creswell 2012; Johnson, Onwuegbuzie & Turner 2007). Pure mixed methods give equal weight to both types of techniques (Johnson, Onwuegbuzie & Turner 2007; Creswell & Clark 2011).

Mixed methodologies also include sequential approaches and convergent parallel approaches (Creswell 2012). Sequential mixed-methods methodology means that the findings of one approach are built on those of another (Creswell et al. 2011; Tashakkori & Teddlie 2003). Data are analysed in a sequence that seeks to elaborate or expand on a first set of findings (Creswell et al. 2011). For example, a study can begin with an explanatory quantitative survey and be followed by in-depth interviews for exploratory purposes, or vice versa (Creswell et al. 2003). Sequential mixed methods are useful for expanding on and examining findings. This approach is also helpful in building new measurement instruments. Results obtained from various means can expand our understanding of the thing under study and help to develop new ideas about it in order to answer difficult questions that cannot be explored by a single method (Tashakkori & Teddlie 2003, 2010). Sequential mixed-methods methodology, however, often requires more time for data collection (Creswell et al. 2011).

On the other hand, a convergent parallel mixed-methods approach means that quantitative and qualitative data are collected simultaneously. Data are then analysed and interpreted to explore convergences, differences or some combination of these answers (Creswell et al. 2003). Quantitative and qualitative data are integrated throughout the research to provide a comprehensive exploration of the research phenomenon. In this method, quantitative and qualitative data are weighted equally

(Creswell et al. 2003), indicating that convergent parallel mixed-method methodology is a pure mixed-methods approach (Johnson, Onwuegbuzie & Turner 2007). Concurrent data collection also means a shorter data collection period compared to sequential methods.

Given this background, the present study adopts a sequential mixed-methods methodology for conducting the research. The adoption of such a methodology is compatible with the selected paradigm and suitable for the stated purpose of the study.

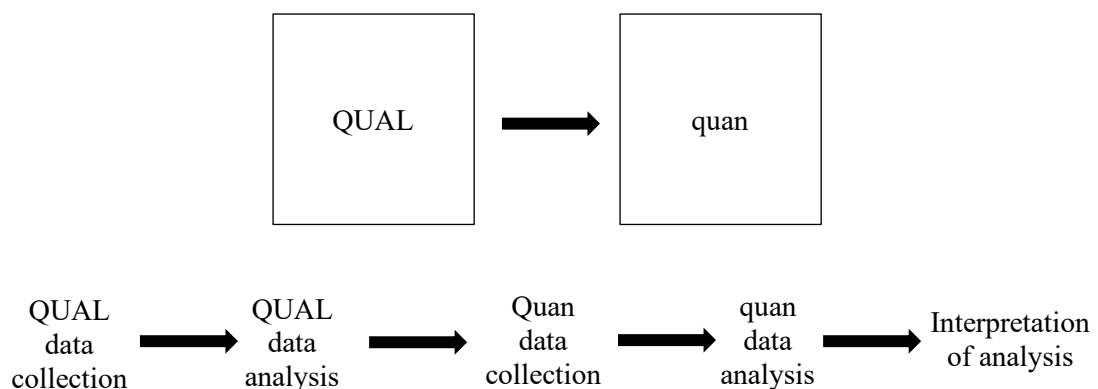


Figure 2.1: Sequential exploratory design (Creswell 2014)

The promise of a sequential mixed-methods approach is that qualitative and quantitative methodologies may offer a better understanding of a complex phenomenon than either methodology alone can provide. Mixing of results is done at the final stage of the research, after the researcher has collected and analysed both sets of data to validate the final study findings (Creswell 2012).

There are a number of reasons for employing sequential mixed methods in this study. The first is to overcome the limitation of previous BOP studies that have focused solely on the use of qualitative methodologies. BOP studies have been predominantly qualitative in nature (Kolk, Santos & Rufin 2014). In order to contribute to a better understanding of BOP consumers, the present study adds the use of a quantitative methodology by connecting with participants in a consumer survey on consumer resource integration practices in BOP markets.

The second reason for the adoption of a sequential mixed-methods approach is the expectation of increasing confidence and validity through an enhanced interpretation of the findings. Data from the qualitative and the quantitative methods are corroborated, with the hope of presenting more comprehensive findings and a more insightful understanding of the research questions. The main idea of using both methodologies is that such practice may provide a more complete understanding of the phenomenon under enquiry (Creswell et al. 2011; Johnson, Onwuegbuzie & Turner 2007).

The third reason is to adequately address the problem of limited studies on the BOP consumer market in Sri Lanka. A reflexive methodology is required for better addressing such a research phenomenon. This is because a reflexive qualitative study is crucial in searching for underlying reality that better explains the BOP consumer market in Sri Lanka.

Finally, a fourth reason for using a sequential mixed methods approach is due to the particular research questions that this study has developed. The adoption of a sequential mixed-methods methodology can help explore and test the different research questions that are proposed in this study, and that are particular to the context of this research.

Starting with Chapter 3, the findings of the four phases of study in this research project are discussed. Chapters 3 and 4 cover organisational perspectives of BOP markets, while chapters 5 and 6 in turn describe consumer perspectives. Each of the chapters concludes with a summary and a short discussion of how the findings of each phase of the research lead to the next phase of study.

3.

PHASE I – QUALITATIVE STUDY

Profitability in rural bottom of the pyramid (BOP) markets from a business perspective: Evidence from Sri Lanka

Abstract

The market-based approach of catering for the poor mainly focuses on companies making profits while helping the poor enhance their lives. This concept presented the possibility of there being a ‘fortune’ to make at the bottom of the pyramid (BOP) market that was an opportunity for both businesses and consumers. The notion of the BOP market has been widely studied using urban and rural contexts as distinct classifications; yet many argue that the opportunity does not in fact exist in the rural BOP markets. In this paper we examine prospects in the rural BOP in Sri Lanka, through a qualitative study using insights provided by industry practitioners who operate at the BOP level. Findings show that a large percentage of the income of multinational companies (MNCs) is derived from rural BOP markets. Compared to the urban sector, the rural BOP market indicates relatively higher disposable income and is viewed as an attractive market segment by industry practitioners. The findings also show that rural BOP people have more resources and skills than their urban counterparts, although the former commonly have lower levels of education. Moreover, the youth segment in both the urban and rural BOP markets was found to heavily consume social media. We conclude our discussion by providing several key proposals for organisations looking to seize opportunities in this market.

Key words: bottom of the pyramid (BOP) market, rural BOP, disposable income, social media, Sri Lanka

3.1 Introduction

If we stop thinking of the poor as a victim or as a burden and start recognising them as resilient and creative entrepreneurs and value conscious consumers, a whole new world of opportunity will open up.
(Prahalad 2005, p. 1)

Attention to the poor is being increasingly considered in marketing literature following Prahalad's (2005) influential book, *The fortune at the bottom of the pyramid*, which refers to the lower spectrum of the economy consisting of people who are in the lowest income brackets in the world. These are people who earn less than US\$2 per day. The main proposition of this book is to create a win-win situation between the company and the BOP market, whereby the firm can actively and genuinely help people who are poor to get ahead, while making profits at the same time. Prahalad's concept suggests that (MNCs provide products and/or goods and services to the BOP markets to create new markets, entrepreneurs and customers whilst improving their bottom line through the immense buying power hidden at the bottom of the market. This view is in stark contrast to the traditional one that states that people who are poor are in a situation where they cannot afford their basic needs and are forever requiring charity and social support. BOP adopts a market-based view that assumes that these markets are not a consumer group with unmet needs, but instead a group of people who are willing to pay across different market segments and look for new products and services (Hammond et al. 2007). To bring his idea to life, Prahalad (2005) in his book cited a dozen case studies, primarily from India, with high profile companies such as Hindustan Lever Ltd, Aravind Eye Care, and Grameen Bank. However, within a year of his book's publication, Prahalad's propositions were brought under scrutiny, resulting in the concept of 'finding fortune' progressing to a second generation of BOP business models which focused on 'creating fortune'.

Karnani (2006) raised most of the concerns regarding Prahalad's construct of the BOP market. He claimed that the number of poor who truly belong to the BOP is overestimated in Prahalad's approximation. He argued that the actual purchasing power that lies in the BOP is much lower than estimated, since the poor, with their limited income, do not have the capacity to spend on luxuries. Critics of the initial BOP

proposition (Karnani 2006, 2007; Landrum 2007; Crabtree 2007) argue that viewing BOP people as consumers does not actually solve poverty or in any way alleviate it. Instead, ‘creating fortune’ by raising the real incomes and skills of the poor helps accomplish the objectives of helping the poor whilst doing business in BOP markets. They suggest reducing the price of products, engaging the poor as producers and distributors to raise their income, and working with other organisations including governments and NGOs to raise the real income of the BOP.

The collaboration of MNCs with national, regional and local partners was highlighted by BOP advocates (Margolis & Walsh 2003; Pearce & Doh 2005), progressing the BOP concept to a ‘sharing fortune’ status. Scholars agree that MNCs should work in collaboration with local partners to identify, develop, produce and sell their products in BOP markets. For instance, Prahalad (2005) provides a collaborative framework that has economic development in the centre and firms in relationships with other institutions and BOP consumers, where the vision is to alleviate poverty through co-creation of value (Figure 3.1).

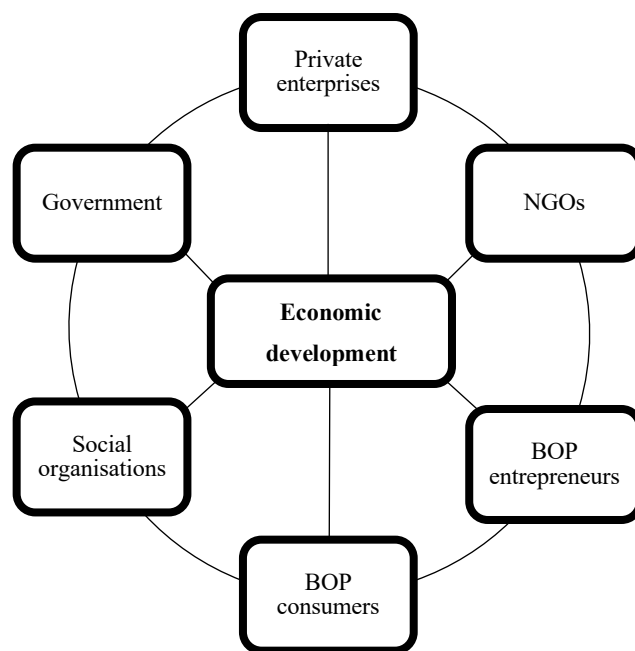


Figure 3.1: BOP framework (adapted from Prahalad 2005)

MNCs engaged in business in these markets can help people who are poor in many ways. Investments can aid in developing market infrastructure, and opportunities can arise for entrepreneurs and jobseekers. Also, consumers may get the opportunity to

enjoy goods and services available in the market, which helps them to improve social and living standards. Hence, understanding BOP consumers has been a focus of BOP research since its inception. Sridharan and Viswanathan (2008) point out that the traditional four Ps (product, place, price and promotion) are no longer appropriate for the BOP market. Instead, they suggest four Cs: customer cost, customer convenience, customer value and customer communications. Similarly, Sheth and Sisodia (2012) suggest four As: affordability, availability, acceptability and awareness. Researchers on this topic have been trying to deeply understand customer demographics for making and shaping BOP markets.

In recent years, application of the urban versus rural classification of the BOP market has largely revealed a need for further studies (Kumar & Gupta 2015; Chikweche & Fletcher 2013; Ireland 2008). Guesalaga & Marshall (2008) argue that future research should concentrate on explaining the BOP sector in terms of other features, such as demographics, psychographics and attitudes. Most studies on sector classification of the BOP market primarily focus on either urban (Ireland 2008; Kumar & Gupta 2015; Saunders 2010; Chikweche & Fletcher 2013) or rural areas (Dey et al. 2013; Elaydi 2012). To date only a few researchers have made a comparison between the urban and rural sectors (Sridharan & Viswanathan 2008; Bharti et al. 2013).

Ireland's (2008) study on the BOP market concludes that the rural BOP sector is a profitless market for companies, using examples of company-sponsored programs in India such as the Annapurna Iodized Salt program and Unilever's 'Shakthi' women's program. Some critics, for instance Karnani (2007), provide strong theoretical evidence of potential profitability in BOP markets, but the actual opportunities at the BOP level have been the subject of debate (Pitta, Guesalaga & Marshall 2008; Sanchez & Schmid 2013; Landrum 2007; Simanis 2012). There are various business models suggested by scholars for combining profits with poverty alleviation (London & Hart 2004; Simanis & Hart 2008). For instance, Caneque and Hart (2015) present a BOP 3.0 concept as the next generation BOP strategy, which emphasises sustainable development through innovation and entrepreneurship.

The purpose of the present study is to develop an understanding of the opportunities available in the BOP market in Sri Lanka, emphasising the features of both urban and

rural BOP markets. Kumar and Gupta (2015) and Chikweche and Fletcher (2012) have specifically called for further research on this aspect. Our first objective is to explore practitioners' perceptions concerning the features of consumption in urban versus rural BOP markets. The possible opportunities in the rural BOP market are discussed in several key findings. Drawing our attention to poverty alleviation, our second objective seeks to understand if the main BOP proposition holds in the context of Sri Lanka, by examining to what extent the identification of different features of BOP consumer market influence the perception of industry practitioners on assisting poor while making profits

This study is based on the Sri Lankan BOP market for several reasons. The geographical structure of the BOP market around the world shows that Asia consists of the largest BOP region, having 2.86 billion people with an aggregated income of US\$3.47 trillion (Hammond et al. 2007). The market share amounts to 86% of the total Asian regional population. Sri Lanka's population was 20.2 million in 2012 and the sector classification shows that the rural sector of 15.7 million people (78%) predominates, whereas the urban and estate sectors represent 17% and 5%, respectively (Household Income and Expenditure Survey Sri Lanka 2012/13). Applying the latest classification of the BOP market prevailing in the literature, an annual income threshold of below US\$3000 in purchase power parity (PPP) shows 16.1 million people in Sri Lanka fall into the BOP category (Hammond et al. 2007), which represents almost 82% of the total population. However, the country has been identified as a nation that is understudied, particularly in terms of BOP markets, even by businesses that work in those communities (Elyadi & Harrison 2010).

The remainder of this chapter is divided into four key sections. We begin by describing the BOP market in Sri Lanka, and then the call for an urban and rural BOP classification is addressed with a review of the relevant literature. The next section covers the methodology of the study. The findings of the qualitative data collected through in-depth interviews with industry experts then follow. The chapter concludes with a discussion of our findings and provides implications for policy and practice, and opportunities for further research on this topic.

3.2 Urban and rural BOP

There are considerable differences in the behaviour of consumers in urban and rural BOP markets. Chikweche and Fletcher (2012) describe the BOP market in Zimbabwe under four distinct groups with divergent characteristics. These four groups are: *diluted urban* consumers, who were the members of the middle class until their income fell to the BOP level; *urban-based BOP* consumers, who live permanently in urban areas, mostly in rented housing; *rural-urban based BOP* consumers, who migrated from rural areas to urban regions seeking employment; and *rural-based BOP* consumers, who live permanently in rural areas and whose main earnings come from agricultural activities or informal small-scale enterprises. Other researchers have classified the BOP market more simply under two categories, urban and rural (Sridharan & Viswanathan 2008; Bharti et al. 2013). The Department of Census and Statistics in Sri Lanka identifies three types of sector in the country, these being urban, rural and estate. Areas administered by municipal and urban councils make up the urban sector, while the estate sector comprises all plantations (mostly tea plantations) that are 20 acres or more in size and have 10 or more resident labourers. The rural sector includes all remaining areas (Department of Census and Statistics Sri Lanka 2015).

Our research focuses on two sectors, urban and rural, with reference to the estate sector under the rural category due to it being similar to the rural sector. Irrespective of this division, Sri Lanka has a BOP population of 16.1 million (Hammond et al. 2007), with many people falling below the national poverty line. Among the various government and non-government organisations supporting low-income communities in Sri Lanka, the Department of ‘Samurdhi’ [Prosperity] Development is a prominent one and aims to help alleviate poverty by encouraging people who are poor to participate more productively in the economy. This department operates two main programs: a relief program, and an empowerment program. The relief program consists of monetary assistance for those in most need, while the empowerment program focuses on rural infrastructure development, social development, housing programs and microfinance support through Samurdhi Bank societies (Department of Samurdhi Development 2010).

Among various opinions concerning the BOP market, Ireland (2008) claims that the rural BOP is not profitable enough for companies and the attractive opportunities introduced under the BOP concept do not prevail in rural markets. He uses a comparison between the urban Latin and rural Asian and African BOP markets to provide the grounds for this argument. However, Ireland's study was based on the Venezuelan BOP market, which is large, informal and urban, and more similar to other BOPs such as Brazil, Mexico, Peru and Colombia. In contrast, in Sri Lanka the majority of the BOP market is within the rural community, given that the country's rural population is over 80% including the estate sector. In this context, the present study aims to examine the business opportunities in rural BOP markets from the perspective of industry practitioners.

3.3 Research design

This study is exploratory and interpretive in nature. Qualitative research focuses on the views of a smaller number of people in greater depth, in order to explore and identify a range of related phenomena (Creswell & Clark 2011). This qualitative study was conducted through in-depth interviews with industry practitioners who undertake business activities in the BOP market in Sri Lanka. An industry practitioner here can be an executive, board member, consultant, critic or commentator who deals with daily organisational decisions.

A specific sampling strategy was applied. Strategically selected samples are common in qualitative research, given its intentions to explain a phenomenon in greater detail through in-depth information (Creswell 2014; Leedy & Ormrod 2012). According to Hammond et al. (2007), the food market in the BOP segment is the highest consumer market sector and has been valued at US\$2895 billion. We referred to the sector classifications of listed companies in Sri Lanka under the Colombo Stock Exchange (CSE) to select a sample of 15 companies, including three from the fast-moving consumer goods (FMCG) sector, three from the telecommunication sector, two in the banking as well as two in the insurance sector, and five in the construction and engineering sector. In addition, five practitioners were sought from MNCs and NGOs operating in Sri Lanka. Potential respondents were invited to have an online in-depth interview using Skype or Google Hangouts at a time convenient for them. These online

conversations were recorded and transcribed for the purpose of analysis. Based on the responses we received, in-depth interviews were conducted with six industry practitioners from each of the sectors mentioned above. A sample of four to five is considered adequate for arriving at conclusions if the respondents have a high level of expertise and knowledge about what is being investigated (Romney, Weller & Batchelder 1986).

The profiles of the industry practitioners are documented in Table 3.1.

Table 3.1: Key informants in the study

Informant	Years of experience	Age range	Position	Industry/Industries	Time and duration of interview
1	12.5	30–40	Brand Manager	Telecommunication Media	Jan 2016 90 minutes
2	4.5	30–40	Brand Manager	MNC – FMCG	Feb 2016 50 minutes
3	8	30–40	Branch Manager	Finance and Leasing	Jan 2016 45 minutes
4	6.5	40–50	Public Relations Manager	FMCG Media	Jan 2016 45 minutes
5	45	60–70	Director Senior Advisor	NGO Research Trusts	Feb 2016 50 minutes
6	5	30–40	Manager – Research	Construction and Engineering	Feb 2016 30 minutes

Interviewing practitioners is a common research technique in marketing, as this method elicits answers within their frames of reference, without imposing the researcher’s preconceptions (Chernatony & Riley 1999). Interviews were conducted on a one-to-one basis, with the informant being assured of anonymity and the freedom to withdraw at any stage. The interview questions were developed after the body of knowledge gathered through reading relevant articles on strategic perspective addressing BOP consumer market characteristics. Although interview questions were prepared prior to the interview, some questions were adapted in the course of the interviews based on the flow of the conversation.

The interviews were audiotaped and transcribed. The resultant data were analysed using thematic analysis. Thematic analysis is a methodical practice that summarises complex qualitative data by identifying the underlying principal themes which appear within the dataset (Howitt 2010). There are two categories of thematic analysis in the literature: data-driven thematic analysis and theory-driven thematic analysis (Attride-Stirling 2001; Howitt 2010). This study has deployed the data-driven thematic analysis technique for examining the qualitative data. The initial coding was conducted by assigning codes to the chosen lines in the transcribed data. Then the codes were organised into relevant themes, considering the research objectives under study. The identified themes were reviewed by breaking down themes into sub-themes, and by creating new themes and discarding overlapping themes. Accordingly, the following thematic network (Figure 3.2) was developed, with global, organising and basic themes, as suggested by Attride-Stirling (2001). Basic themes are the lowest level themes derived from the initial code of data; organising themes are the middle-order themes that organise the basic themes into groups; and global themes are the highest-level themes that comprise the key metaphors in the data as a whole (Attride-Stirling 2001).

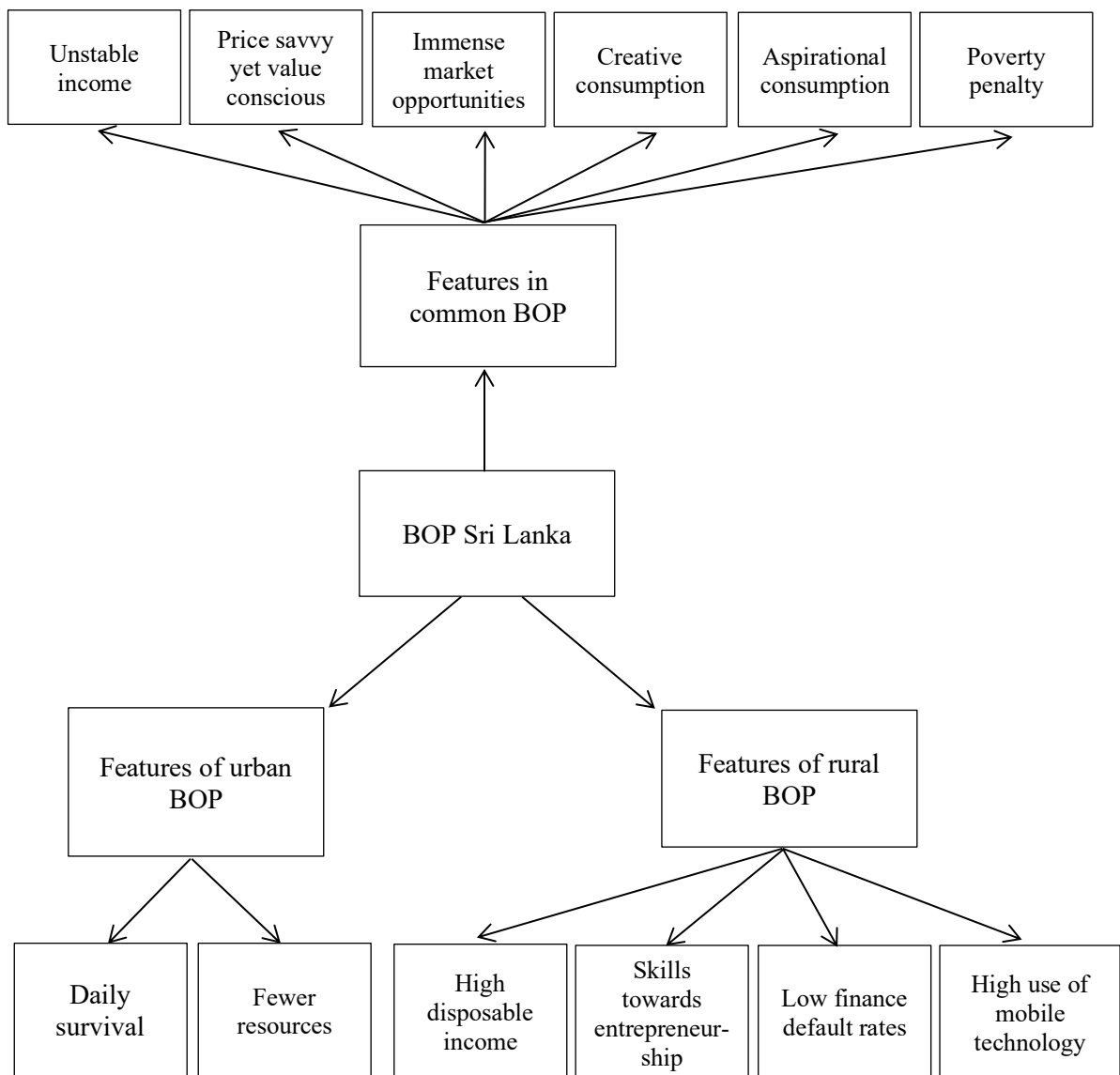


Figure 3.2: Thematic network

Different measures were applied in this research to ensure the descriptive, interpretive and theoretical validity of the research findings. For confirming the descriptive validity, research notes taken during the interviews were verified by validating with the digitally recorded interviews (Braun & Clarke 2006). For ensuring the interpretative validity, additional informal discussions via emails and Skype were made with selected informants during the thematic analysis process for clarifying the discussion and clearing up areas of miscommunication. Furthermore, feedback was obtained from the selected industry practitioners for the thematic analysis findings to make sure those participants' viewpoints, experiences and thoughts were construed precisely in the research (Johnson 1997). To certify the theoretical validity of the research findings,

significant time was spent in studying the interviewees' background and their experience in catering to the BOP market. Internal validity was maintained by performing coded references, pattern matching and explanation during the thematic analysis process. The finalised themes were tested against each interview transcript in the data analysis process to confirm external validity and to ensure the generalisation of the themes across multiple interview transcripts (Johnson 1997).

3.4 Findings and discussion

Several interesting findings emerged from the interviews conducted with the practitioners operating in BOP markets. All industry practitioners had been involved in the BOP market and showed a high level of experience in judging consumer behaviour at the BOP level. We provide our findings in the following three sections.

3.4.1 Unstable but high disposable income

The most distinctive feature that identifies a consumer in the BOP category is their income, which falls below the levels defined by the researchers. The first description of a BOP market was by Prahalad and Hart (2002), who defined the BOP as a market with consumers who earn less than US\$1500 per annum in PPP. Following this definition, a range of classifications have been developed for the BOP market over the years, one reason for this range being the differences in PPP. However, it is also known in BOP research that income variability among consumers limits or influences consumption patterns. This was demonstrated through our findings related to the BOP market in Sri Lanka. Supporting our conclusions, Rangan, Chu and Petkoski (2011) identify three levels of income within the BOP market as: *low income* – those who live on US\$3–5 per day; *subsistence* – those with income of \$1–3 per day; and *extreme poverty* – describing those who live on less than \$1 per day. However, the most widely used definition classifies the BOP market as people who earn less than \$1–2 per day, although many definitions lie within the \$2–6 per day range (Guesalaga & Marshall 2008). During the interviews, the informants mentioned that the most challenging fact about the income of the BOP consumer is its variation. They stated that it is neither fixed nor stable. Informant 1 said:

BOP, I see the number one aspect is their income levels are not stable, most of the time [...] In that case I see their income is sometimes, today you get Rs. 5000 and tomorrow, 10,000 and day after 0 income [...] They don't have a fixed salary. The second thing is, even if they have a fixed salary, it is very low.

Informant 2 stated:

I think they spend on what they have, what I am saying is most of them are more or less are daily basis earners, not monthly or even weekly earners [...] For example, when we go to the estate sector, another cluster of rural, they know like when the tea harvesting is high they are planning, ok I should go and buy some clothes to kids or I have to buy stationery for kids on those days, and they know about it so they plan the parties, maybe birthdays or whatever, small things they want to do on those days where they know that the harvesting will give them extra time for plucking and then an extra income based on higher hourly rate [...] But again, in rainy season or something that they know that they can pluck only for three hours, so they will be paid for only three hours, so then they know this time period is very difficult and you might need to use a little bit of savings.

It is common for both the urban and rural poor to earn a low income that is not stable. However, the rural BOP was also highlighted as having a high disposable income in many instances. Prahalad (2004) proposed that, within the BOP market, alleviating poverty can be done by increasing the disposable income of BOP consumers, reducing the cost of services, increasing available time for productive work and increasing service quality. It is clear that the marketers' prerequisite is to create a capacity for these low-income people to consume and thereby contribute increasing consumer disposable income, which in turn will create new markets for the marketers.

The informants in our study noted that the amount of resources that urban people who are poor own is in fact less compared to that of the rural poor. Urban BOP live in shanty houses, flats provided by the government, or other temporary shelters with limited facilities. They are accustomed to working on a daily basis in the city and spending their earnings for the day. Ireland's (2008, p. 431) study on urban BOP described this

sector of consumers as “desperately impoverished, indeed starving, despite their relatively ‘high’ incomes due to the high costs of city living”. Conversely, rural poor have many resources that they own permanently, especially through inheritance. They may own their own dwellings and land and may have the opportunity to grow produce in their garden for their daily usage. The lifestyle of the rural BOP is simple compared to that of the urban BOP, and this simplicity can lead to them having more disposable income:

Informant 3:

What I see in rural is that they have more income sources, they grow in their garden, live with their relatives, and share and use resources in villages [...] Some grow vegetables on the land they had inherited and sell them in the village. So they have many other income sources. If they couldn't work on a day, they can still survive with these other incomes. Compared to urban they have very simple lifestyle, so they have more to spend, I mean they have more disposable income.

3.4.2 Low in education but in high skills and capabilities

Consumers with lower literacy have been a key subject of discussion in the BOP literature (Gau, Haeran & Viswanathan 2012; Viswanathan & Rosa 2007). The majority of these studies indicate low literacy as being a constraint for marketing communication, suggesting that marketers need to carefully plan communication messages for these consumer markets (Beninger & Robson 2015). Industry practitioners who took part in the present study noted that, irrespective of the sector, urban or rural, BOP consumers have a relatively low level of education. However, the literacy rate in Sri Lanka is more than 92% (Ministry of Education and Higher Education 2018). Nevertheless, although the literacy rate is high, practitioners believed that a low level of education limits the amount of information that BOP consumers understand. Hence, customising the marketing messages in a simple way helps to spread marketers' ideas among BOP consumers. According to Informant 1:

First thing that we have to understand is the education level. I am not saying [...] Sri Lanka is having a 92+ literacy level, what I'm referring to

with education here is that the amount of information that they understand is kind of very limited [...] They do not understand that yet, because the simple fact is that they are not really exposed to that kind of information.

Unlike the urban BOP, rural BOP consumers tend to use their resources and skills for different business purposes. This may be to operate a small retail store, or a sewing business, or make small products and so on. Small and Medium Enterprises sector in Sri Lanka generates 70% to Sri Lanka GDP in the focus sector of exports and almost 73% are small and medium enterprises (Athukorala, 2017). The Sri Lankan government initiated the 'Samurdhi' (Prosperity) program in 1996 with the objective of promoting stable national development with the least possible poverty based on public participation. This program provides many services to the poor, including a monthly allowance for eligible people who earn less than US\$45 per month. Four of the six industry practitioners pointed out that the small entrepreneurs originate mainly from this low-end market, and they possess many business skills. The importance of financial support provided by the government for BOP businesses was also emphasised by the participants in our discussions. They shared their experience of encouraging these skills by way of giving BOP consumers business opportunities.

Informant 1:

I give you another example which I came across, in this 'Samurdhi' segment. Now normally you expect that these people must be poor right, that's why we are taking 'Samurdhi', but there are instances, where they are doing a lot of small businesses. But those are not stabilised businesses. Sometimes they make milk toffee or lавaria, but at the end of the day these guys are giving seeds.

The second point I have come across is their educational level, most of the time I see, when I identify the BOP customer, he is definitely education-wise, most of the time, very rarely you have Advanced Level (A/L) pass people, very rarely, even below that. But another point is also there. It's about the paper qualification. These people have different talents, they make things, make toffees, and they are the people who do this, sometimes they are the ones who actually can turn into SMEs. We have seen it. They

are the ones who started, like when we spoke to some of these SME people, where I directly encouraged a lot of SMEs to use our product and build their portfolio using technology [...] So when we talked to them they have started, like they may make 10 or 15 kilos of this and then they suddenly came up, so their starting point is BOP level, as your reference point. So I would say they have different skills but not very structured in education.

Informant 2:

We have some sales programs like 'Saubhagya'. I think some of the other companies have some of these entrepreneurial development sales mechanics, where these rural women especially are coming into the group of 'Saubhagya', and they can sell our product on behalf of the company and they can earn sort of a profit [...] And there are about 4000 'Saubhagya' entrepreneurial women in the country who we have developed, so it's a solution to poverty as well because our products have penetrated more than 70% of the country. So they have that good opportunity of selling our product on behalf of the company and earn a profit for their households.

Unilever and Nestlé have been criticised in the BOP literature for pulling out of rural markets to achieve higher margins among wealthier consumers (Gangopadhyay & Wadhwa 2004). Contrary to this view, the Unilever 'Saubhagya' program, as mentioned by Informant 2, demonstrates the successful initiation of a poverty-alleviating, market-driven program in a BOP market in Sri Lanka. This project is an endeavour designed to lift the most disadvantaged women of rural Sri Lanka out of poverty, through making their financial independence possible. This provides the opportunity for entrepreneurialism, helping rural women to become direct-to-home ambassadors of Unilever brands. Disadvantaged rural women are nominated by the regional Samurdhi authorities and thereafter recruited by Unilever as entrepreneurs. The project was started with just five women entrepreneurs and has now grown to an extensive sales channel of over 4000 women across the island. This provides evidence that rural BOP people have the skills and courage to become entrepreneurs when opportunities are given to them. Mahajan and Bunga (2006) agree, and further argue

that multi-nationals are ideally positioned to combine poverty alleviation practices with business opportunities within BOP markets due to their scale and scope. Similarly, Singh (2015) shows the need for understanding the exact role of BOP entrepreneurship in social transformation and its impact on market development.

3.4.3 Attributes in consumption lifestyle

BOP consumers generally have different consumption habits compared to non-BOP consumers. This is mainly due to their low income but surprisingly, some patterns of consumption behaviour are not exaggerated by this factor. The poor spend more on food and less on other items; however, food and other hygiene products are not just a routine or a low involvement purchase for them, unlike for non-BOP consumers. BOP consumers are price savvy but more value conscious; hence, each of the purchases they make is important:

Informant 5:

If you take poor people, the greater amount of money goes on food. So in Sri Lanka, normally a person below the poverty line would be spending at least 60% of their income on food. Now the difference between people in the other countries is that they will spend about 25% of their money on food.

According to Prahalad (2005), the main claim is that MNCs have opportunities in the BOP market. This was proven in the Sri Lankan context via our findings that five of our six practitioners, except Informant 3 who is working in the finance industry, believe that the income from the BOP market is the largest contributor to their total income, and view this market in Sri Lanka as an opportunity for them to do business.

Informant 2:

For our research purposes we segregated low-end consumers based on their LSM classes, lifestyle measurement classes, depending on their income, education, and the white goods that they have, they have been clustered [...] What I am trying to say is, if you take a proportion of LSM 1–15, 1–7, 40% of the population belong to 1–7 or 1–6. So that means more

than half of the population is residing in this low-end market [...] There are many competitors in this market; all are like really big brands in Sri Lanka; and catering a good amount of their focus on the masses and rural people.

Informant 4:

Actually I have worked in this company for more than three years. So as you know this is a mass market cosmetic brand and popular mainly in rural areas, rather than Colombo. In the urban market there is huge competition in the cosmetics industry but when you go to rural areas our face wash is the number one.

The subsistence consumer has been identified as being very conscious of value and price (Prahalad & Hammond 2002a) and occasionally brand aware (Rajgopal 2009) in relation to particular types of goods and services. Prahalad and Hammond (2002b) point out that the world's poorest consumers do, in fact, purchase both expensive and non-essential goods – including televisions sets, telephones and kitchen appliances. In addition, spending on festivals and family gatherings, such as weddings and funerals, is an extremely important part of their budget (Banerjee & Duflo 2007). Research distinguishes two types of aspiration, these being intrinsic and extrinsic (Kasser & Ryan 1996). Firstly, intrinsic aspiration deals with people pursuing goals that satisfy themselves in terms of basic psychological needs such as intimacy, community and personal growth. Secondly, extrinsic aspirations focus on positive rewards or regard from others, such as money, image, prestige or fame, which are externally valued goods. BOP consumers have a greater preference for pursuing extrinsic aspirations because this achieves hedonic well-being (Gupta & Srivastav 2016).

We found, from the practitioners' point of view, that there is a positive attitude towards aspirational consumption amongst BOP consumers. This supports the current claim from the consumer point of view in the research literature; consequently, this suggests many business opportunities exist at the BOP level.

Informant 2:

They are very price savvy but they don't want to compromise on quality, they always look at the quality of the product for the money that they spend [...] So, income for the household is relatively limited, but what we have understood is they want to consume quality products but they are always really comparing with the benefits, the cost or occasion when they are going to purchase. They manage with what they have but I think they are going for higher order products whenever the opportunities are given.

Informant 1:

So definitely they will first go for meeting these requirements. But there will always be an aspirational factor, where they want to buy a new motorbike, or they want to buy a TV, sometimes a mobile phone. Maybe they want to renovate their house, they may have an asbestos roof but they want to upgrade it with some other material [...] The aspiration component is always there. That's why a lot of the instalment packages like Abans, Singer, especially Singer, is capturing this market. It can be a sewing machine but they are capturing that aspirational factor.

Food may require more outlay than other necessities, hence many researchers point out that subsistence consumers survive on a daily basis and manage with limited resources. Depending on their income, these consumers try to get the maximum benefit out of their resources, and unlike non-BOP consumers, they sometimes use the generic product for a different purpose or a unit of product in diverse ways or stages. Concerns as to whether an offering will work or not are common, and product performance exerts the greatest influence on repeat purchases in the BOP market (Chikweche & Fletcher 2010). In addition, presenting different possible uses for products can also facilitate acceptance (Simanis 2012). We identify this as their creative consumption capability to manage their limited resources effectively.

Informant 1:

Another point I came across, sometimes they may not go for a sachet but for example they take soap and we expect them to consume it as it is. But no, what they do is, they cut it into small pieces and make another sachet out of it and use it that way. Sometimes there can be a scenario, where you take one particular product and use it for another purpose as well. That kind of a thing. It's like multipurpose, you take this and you can do many things with it, whereas we see a lot of people who are at the top of the pyramid, who use a particular product for a particular purpose only. Whereas these guys will take something and try to get the maximum out of it. Like creative consumption.

So they cannot afford each and every product for each and every need [...] what they do is they take, like a generic product and create everything. Sometimes, for a very basic example, maybe you suppose to make something out of rice flour, but they take plain flour and make a rice flour product out of it.

Using over 30 real-world examples, Beninger and Robson (2014) included creative consumption in impoverished consumers in their discussion and suggested that, for organisations, understanding the role that creativity can and does play in the lives of consumers can lead to improved valuable solutions to this under-served market. They argue that consumers in the BOP market are creative in their consumption. The point is that the necessities of consumption and limited resources make these consumers creative in the BOP market.

Our discussion with Informant 3 provided many insights on finance market-related consumer behaviour in the BOP market. Due to low and unstable incomes, it is likely that these individuals have fewer savings for their future. Unlike the other industries discussed here, finance service providers pay less attention to this market due to the high risk of recovery. However, our informant states that the risk is relatively low in rural markets compared to urban BOP. Rural poor are more likely to believe that having a loan is a serious responsibility, and they tend to pay the loans off, which has resulted a low default risk in rural BOP.

Informant 3:

The biggest problem in this low-end market for us is their default risk. I mean they have low income to start with and normally these people don't have a fixed income per month, they depend on their daily income. So for us, depending on the risk criteria, this market gets the least attention [...] What I see is that the rural poor are a bit reluctant to have a loan, and because of that, we have a low default risk there, compared to the poor in cities who don't bother to pay back, skipping their loan instalments.

In the finance market, we found that the poverty penalty is visible in the BOP market in Sri Lanka. The country's microfinance industry needs to be formalised and better regulated to avoid unregistered financial institutions operating at the micro level. According to Mendoza (2011), the poverty penalty emerges due to two main reasons: firstly, quality and price-related poverty penalties; and secondly, non-access, non-usage or catastrophic expenditure burdens. The poverty penalty in the finance industry occurs mainly because the poor do not have access, which is due to problems with regulation. However, our informant strongly believed the next developing market in the finance industry will be microfinance, provided that there is a governing body to formalise and regulate the microfinance industry.

Informant 3:

I see this microfinance market is the next level of market which is growing, but in our country this microfinance industry is not a formal one [...] Poor people are always affected by price discrimination, they don't have a good income and have low assets. So we have a high risk and finally it ends with a high interest rate for the poor.

The penetration of mobile phones in Sri Lanka is currently 107%, meaning that there are more mobile phones than people. However, the internet penetration rate is only 27.4% (GSMA Intelligence 2014) and most occurs in the rural communities. Our key informants' experiences supported this.

Informant 1:

I came across this, like four years back, the highest Twitter consumption came from Akurassa, and we were shocked. Then we did research to see how it happened. We came across people who are in Akurassa, had most of their family members in Korea. Korean Twitter and smartphone consumption is extremely high in the region. So what they do is, instead of talking and or Skype, they communicate through Twitter. What they do is, they send their smartphone here and teach the younger ones how to do this. So the highest consumption came from Akurassa.

I heard very recent news that Monaragala has a significant Facebook consumption. But compared to people who are talking in Monaragala, the income levels are extremely low, so it's not fitting to an equation.

Informant 4:

The young are exposed to social media and expectations are rising. We have to, especially given we are in the cosmetics market, address this young crowd via social media as well. Even they are from rural areas, it's the same.

Researchers have highlighted the use of technology by BOP consumers. Anderson and Billou (2007) note that BOP consumers, even in rural villages and on farms, use mobile phones. In the Sri Lankan rural sector, 73% of men and 68% of women own mobile phones, and 96% have pre-paid connections (Sylvester 2016). The same study shows that male consumers often use their mobile phones for work-related matters, and many young consumers use them to keep in touch with their friends through social media. This demonstrates an opportunity for businesses to use mobile marketing to the BOP market in Sri Lanka (Beninger & Robson 2015).

3.5 Implications for theory and practice

Our study investigated the current debate on the limited profitability of rural versus urban BOP markets. Through interviews with industry practitioners dealing with this market, a range of interesting findings emerged. Presented in Table 3.2 are the findings

emerging from the study, summarised based on the urban and rural bases of the BOP market in Sri Lanka.

Since the rural population represents more than 80% of the country, there is no doubt that companies make profits in the rural BOP market. The largest multi-nationals and FMCG businesses derive profits by selling to the rural poor, and it was evident from our data that they see the potential in this BOP market. However, these businesses face a challenge in making profits due to the limited income of this market. In support of this argument, we conclude that the rural poor have more disposable income than the urban poor, due to their simple lifestyle and relatively high resources ownership.

Table 3.2: Summary of the study’s findings

Characteristics	BOP market	Urban BOP	Rural BOP
Income	Low and unstable income	Daily survival	Relatively high disposable income
Education and skills	Low education	Less involvement towards skills-based earnings	Skills that enable them to take up entrepreneurship
Resource usage	Low resource ownership	Fewer resources and complex lifestyle	Relatively more resources and simple lifestyle
Poverty penalty	Visible in BOP market	High default rate in loans	Low default rate due to sense of responsibility to pay off loans
Features of consumption			
Creative consumption	Creative consumption is visible among BOP communities in Sri Lanka		
Aspirational consumption	BOP consumers are price savvy but do not compromise on quality. They tend to display aspirational consumption behaviour, provided the opportunity is given to them.		

Some authors state the BOP market to be desperately poor, largely illiterate and therefore a risky market in which to operate (Ireland 2008). Many studies indicate that this market is illiterate (Jaiswal & Gupta 2015; Vishwanathan et al. 2009, Vishwanathan, Rosa & Ruth 2010), and such analyses employ qualitative methods to collect data. Despite the fact that BOP people are illiterate in many countries with BOP populations, Sri Lanka has a literacy rate of 92%, although lower levels of education in the BOP market are reported. We conclude that these individuals, even if they are poor in terms of income and education, have various skills and capabilities that may lead to successful businesses or innovative ways of consuming goods and services. This is known as creative consumption. It has implications for marketing practitioners and policy-makers who would like to see the poor not just as individuals who like living on support, but as people who have talents and skills and thereby create good outcomes for themselves. Although some authors describe the Unilever Shakthi program as a successful project (Prahalad 2002) others identify the same project as a failure (Ireland 2008). The Unilever Saubhagya program in Sri Lanka is one of the best examples of a success story in the BOP market, showcasing the entrepreneurial capabilities of rural

BOP women in Sri Lanka. Moreover, the government supports initiatives such as Samurdhi by providing financial assistance for the rural poor, and for their new ventures. This encourages bottom-level entrepreneurship, and the Unilever Saubhagya program is a good example of successful entrepreneurship within this market.

The consumption habits of the BOP market are unique. Low income does not mean no income. These people do have their aspirations, as the practitioners we interviewed described. The BOP consumer is price conscious but does not compromise on value. While our findings support earlier suggestions that these poor are value conscious (Prahalad 2002), we suggest that they can also be creative consumers who use their limited resources for the maximum benefit. Based on the practitioners' opinions, there are plenty of opportunities available in rural BOP markets, although the products may sometimes be technology-driven. However, in the finance industry we see a need for a major contribution by policy-makers to avoid the poverty penalty, and to standardise the microfinance industry in Sri Lanka. Even marketing practitioners recognise the BOP market opportunity. However, there is a high-risk factor that limits their operations in this market due to the poor economic security of the consumer. Nevertheless, supporting our argument on rural markets, industry practitioners believed that rural markets are comparatively less risky because they tend to have a low default rate. The benefits of government intervention in the finance market are twofold: the first is for BOP consumers to avoid the poverty penalty; and the second is to create a standardised microfinance industry where operational policies are transparent and there are ethical business practices.

We found that the adoption of technology in BOP markets is widespread and, more interestingly, there is evidence that the rural BOP uses social media. Hence, there is a possibility for marketers to use social media as a source of advertising. For instance, during May 2016, when Sri Lanka was beset by extensive floods and landslides that affected half a million people, Facebook was widely used for finding people and to help flood victims. Many young people use Facebook and Twitter even if they do come from disadvantaged rural areas, and this has implications for marketers promoting their products to low-end markets.

3.6 Conclusions

Finally, we would like to draw attention to the main claim in the BOP market concept that businesses can help to alleviate poverty while also making profits. We investigated this phenomenon from the point of view of industry practitioners who operate at the ground level of this low-end market. Surprisingly, very few expressed the idea that they truly wanted to help the poor and would rather make profits. While much research on the BOP market is conceptual, it can provide insights for marketing practitioners and policy-makers to think about ways of alleviating poverty. In-depth discussion with industry parties about those concepts also revealed that they do have opportunities within this market, but an attitude of helping to reduce poverty is not much in line with their ideas. The government cannot always be solely responsible for helping people who are poor; businesses must also play a part so that this concept has practical effectiveness. An integrated system consisting of all stakeholders within the BOP market should be adopted to accomplish a win-win proposition.

3.7 Limitations and areas for further research

Our study was limited to the industry practitioners' ideas collected through a limited sample, and our claim is that the rural BOP market is still profitable and big enough for businesses to make profits. While we identified some interesting aspects of rural BOP market behaviour, we encourage future research to test the attitudes of BOP consumers about this claim and suggest that different generational cohorts be considered in larger samples. Further to the urban/rural classification, the BOP market can be studied under categorisations, including different levels within the BOP market or different geographical areas or occupation types. Further studies should also be conducted on the creative consumption of these impoverished consumers. The BOP is an attractive and potentially profitable market for businesses and other organisations. There is evidence that this market will continue to be important for marketing practitioners and policy-makers.

3.8 Summary

The objective of the phase I study was to mainly identify the opportunities and features of BOP markets in Sri Lanka from a marketing practitioner point of view. The study confirms that there are massive opportunities available for business organisations at the BOP level, especially in rural markets. One of the examples pointed out by the informants in this phase of study was the Saubhagya project managed by Unilever Sri Lanka, a giant MNC in the FMCG sector. In order to examine the importance of stakeholder relationships, as pointed out by Prahalad (2005), and to explore how these relationships play out in reality in the market, the next phase of study was conducted using Unilever Saubhagya as a case study.

4.

PHASE II – CASE STUDY

Sharing the fortune: A stakeholder perspective on the bottom of the pyramid (BOP) market in Sri Lanka

Abstract

The nature of the bottom of the pyramid (BOP) market in Sri Lanka is largely unexplored. BOP is a meso-level notion that provides opportunities for businesses to make profits while helping poor consumers alleviate poverty. This concept of ‘finding fortune’ at the bottom level has now evolved into an idea of ‘sharing fortune’ amongst participants as part of an organisation’s business model. While the BOP provides a pathway for businesses, there is recognition that this proposition requires the association of multiple players, including government and non-government organisations, to implement an effective business model. The aim of this study is to examine how such collaborative approaches, which claim to provide success for all stakeholders, play out in reality at the BOP level. The paper adapts a case study approach using Unilever’s ‘Saubhagya’ project in Sri Lanka, which is heralded as one of the success stories of implementation of a business project in a BOP market. The results illustrate that the core shared vision amongst participants in the BOP framework is their relationship and mutual understanding of the intent to alleviate poverty. The role of the government in supporting BOP initiatives is found to be transcendent, especially in standardising the microfinance industry, which mostly imposes a poverty penalty on consumers. This study emphasises the importance of collaboration among stakeholders and has implications for marketing practitioners in developing strategies for the BOP market.

Key words: bottom of the pyramid (BOP) market, poverty, collaborative approach, stakeholders, microfinance

4.1 Introduction

Impoverished consumers at the bottom of the pyramid (BOP), have been subject to significant research attention in recent years. Researchers have provided marketing insights for practitioners, and suggested business models that work well in BOP markets. The inception idea amongst these models is the one suggested by Prahalad and Hart (2002) in their classic article, 'Fortune at the bottom of the pyramid', in which they argue that one way to address the saturation companies face at the top level is to target consumers at the bottom level through radical innovation in technology and business models. It focused mainly on MNCs seeking profit opportunities at the lowest level of the world economic pyramid in an attempt to address poverty (BOP 1.0). Hart (2015) however summarised this concept as 'finding the fortune', which involves adapting existing products, reducing price points, extending distribution networks and involving NGO partnerships. Due to the modest achievement of many businesses that adopted this concept, the BOP 2.0 approach based on 'creating the fortune' was introduced later; it emphasises the importance of co-creating products and compelling value propositions with under-served communities (Hart 2015). While moving forward with the BOP 2.0 approach for several years, additional challenges, complexities and opportunities were identified, advancing the view to a new era of BOP 3.0 known to be at a status of 'sharing the fortune'. This approach encourages grassroots innovations; innovation ecosystems with the participation of technology providers, funders, capacity builders and supply chain players; cross-sector partnerships including NGOs and government; and sustainable development (Hart 2015). Emphasising this collaborative approach, this study analyses the importance of stakeholder relationship for an effective implementation of the BOP concept using Unilever's Project Saubhagya as a case study.

The selection of the context for the present study depends on few reasons. Sri Lanka, with over 16 million people earning less than US\$3000 per annum (Hammond et al. 2007) in purchase power parity (PPP), makes up a considerable portion of the 2.86 billion BOP market in Asia. Surprisingly, there is not much known about the nature of this market, although various case studies have been reported from neighbouring India, Bangladesh and China, while Sri Lanka remains under studied (Elyadi & Harrison 2010). Among the limited studies available on BOP Sri Lanka, Jebarajakirthy, Lobo

and Hewege (2015) in their study on war-affected youths' self-identity towards microcredit using 1160 youth microcredit users from Northern Province concluded that the intention on positive effect influences the youths' self-identity towards microcredit. Moreover, Elyadi and Harrison (2010) examined motivations behind strategic choice in BOP markets using two commercial banks' micro-lending business strategies as a comparative case study and concluded that there are two motivations for strategic choice: market extension and strategic intent. According to the authors, strategic intent is motivated by building capabilities over time that results in successful poverty alleviation. Market expansion is motivated by an immediate desire to expand overall sales revenue. Elyadi and Harrison (2010) concluded that the entrance in BOP markets is motivated by a market expansion strategy, which involves extending existing services to increase immediate sales revenue. This may exploit consumers with low consumption ability and have little or negative impact on poverty alleviation. The current study fills the gap by exemplifying a successful business project in a BOP market that is not limited to building strategies to make profit out of the poor, but rather shares the mutual benefit for alleviating poverty in impoverished communities.

We first consider the BOP framework and provide a background for the case study, the Unilever Saubhagya project. The study then discusses the importance of the relationships among stakeholders in the BOP framework by illustrating how fragmented relationships limit achieving shared benefit among the participants. The paper concludes with recommendations for marketing practitioners and policy-makers to 'truly' help the poor by alleviating poverty through a collaborative approach.

4.2 The BOP framework

Economic development can be defined as an effort at improving the quality of life and economic well-being of a community through growing the income of and creating and/or retaining more jobs for the community (Salmon Valley Business & Innovation Centre 2011). Prahalad (2005), in his book, provides a framework that has economic development in the centre and firms in relationships with other institutions and BOP consumers, to achieve the vision of poverty alleviation through co-creation of value (see Figure 3.1).

Prahalad's framework highlights that large and small firms, government, civil society organisations, development agencies and the poor themselves can unlock opportunities in the BOP market if they work together with a shared agenda. He identifies that entrepreneurship on a massive scale is the key for this plan, thus this agenda challenges other groups in the framework to get involved in the value co-creation process for economic development. The framework emphasises that it is important for business organisations to work collaboratively with civil society organisations and government to uncover opportunities at the BOP level. Prahalad's (2005) main premise was that the potential for MNCs and medium-sized businesses does not rely on the high-end market in developing countries, but rather their source is mass and low-income markets that are willing to pay for their aspirations. He recognised that there should be a special business strategy for low-income markets, and that other stakeholders need to work together very closely for an effective implementation of the model to the market. In particular, the local government, financial institutions and NGOs can add value to these relationships.

The key motivation for large companies to engage in BOP markets is their drive to convert the wealth of these consumers into profit while helping to bring them prosperity (Pitta, Guesalaga & Marshall 2008). This approach proposes that the government should deviate from its traditional role of assisting the poor and focus on creating a more sustainable environment for the BOP. The provision of funding and training to entrepreneurs is a way government can support consumers and producers in a BOP market (Pitta, Guesalaga & Marshall 2008). While many researchers have been studying BOP consumers (Beninger & Robson 2015; Jaiswal & Gupta 2015; Chikweche 2013; Chikweche & Fletcher 2013), focusing on BOP marketing, others have focused on BOP entrepreneurship (Camenzuli & McKague 2015; Rahman et al. 2015) as an approach of alleviating poverty. Moreover, Vishwanathan and Sridharan (2009) and London (2008) suggested a bottom-up approach to alleviating poverty that focuses on the poor not as consumers but as producers who create value for commodities. The chosen case study for this phase of the research focuses on key participants in the BOP framework: consumers, MNCs, entrepreneurs and government financial institutions.

4.3 Methodology

Yin (1984, p. 23) defines case study research method “as an empirical inquiry that investigates a contemporary phenomenon within its real-life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used”. Case study research has grown in standing as an effective methodology to explore and comprehend complex issues in real-world settings. There are number of advantages of using case study research in marketing. The examination of the data is most often conducted within the situation in which the activity takes place or within the context of its use (Yin, 1984). Case studies help to explore data in real-life environment which may not be able to adeatwly cover through survey or experimental research. The limitations of these quantitative methods in providing overall and in-depth descriptions of social and behavioural problems is one of the reasons for the recognition of case studies as a research method. Through case study methods, a scholar is able to outstrip quantitative statistical outcomes and recognise behavioural circumstances through the actor’s perspective.

The researchers selected Unilever’s Saubhagya project, a successful business launch in the BOP market in Sri Lanka, as an explanatory case study. In addition to industry reports and newspaper articles, interviews were conducted with three Unilever Saubhagya project participants, two managers related to the Saubhagya project, two public bank managers and 15 selected BOP consumers, all from Central Province in Sri Lanka, which contributes significantly to the BOP population in the country. A pre-determined sample was used in the study as commonly accepted in marketing research (Jaiswal & Gupta 2015). Patton (2002) states that the sample size is determined by what the researcher wants to know, the purpose of the research, and what will be credible. “The validity, meaningfulness, and insights generated from qualitative inquiry have more to do with the information richness of the cases selected and the observation/analytical capabilities of the researcher than with sample size” (Patton 2002, p. 245).

4.3.1 Unilever Saubhagya program

Unilever Sri Lanka is the largest MNC in Sri Lanka and owns many successful FMCG brands in the country. Project Saubhagya was initiated in 2003 with just five rural

women selected through the Samurdhi Authority of Sri Lanka (a government authority which acts on development activities for the poor community in the country), which grants loans for the initial investment of micro entrepreneurs. Project Saubhagya was initiated under the sustainable living plan pillar of Unilever Sri Lanka and has operated successfully over more than a decade. It currently has an extensive sales channel of 4000 rural women, and the highest performer of the year has achieved an annual sales volume of LKR 4.5 million (Approx. US\$ 35,000), (Unilever Sri Lanka 2018). The project aims at empowering rural women by providing opportunities for them to be direct-to-home ambassadors of Unilever brands. The company delivers products to the doorstep of the nominated rural women under the project, and their task is to sell the products within a given period of time in the assigned rural areas for them, which are always the villages in which they live – see Figure 4. 2).

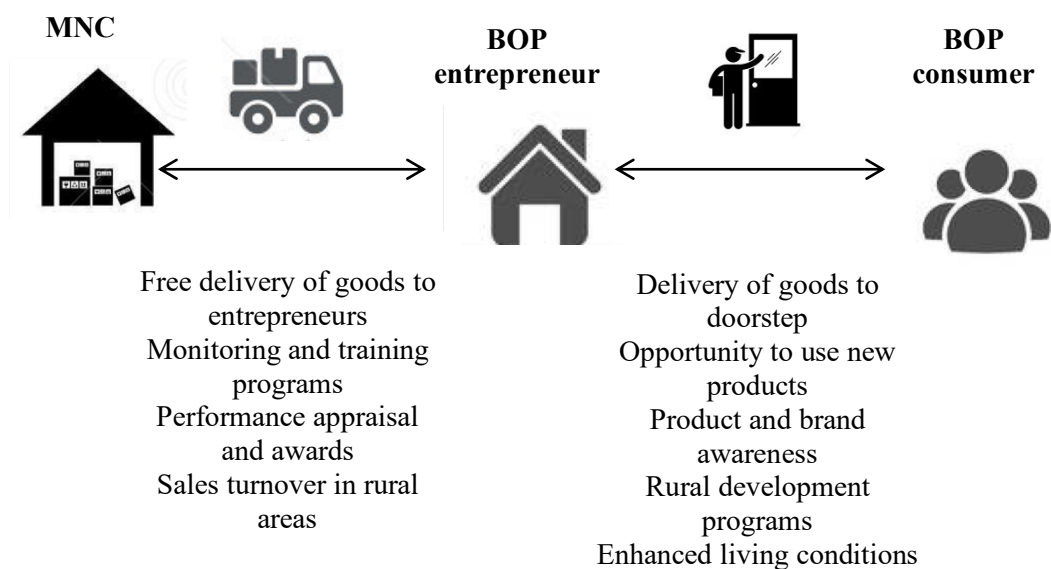


Figure 4.2: Operational framework of the Saubhagya program

In order to conduct discussions with the three Saubhagya rural women entrepreneurs in this study, visits were made to their villages in Central Province of Sri Lanka. These are the villages in which these entrepreneurs do business, and discussions took place in their own residences, in Katugasthota, Thalathuoya and Thannekumbura. The women sell Unilever brands to villagers by visiting them, as well as operating as a small store with Unilever brands at their residence. These three rural women were the best performers in Central Province for the year 2016. During the field visits, the researchers

saw many of the awards the participants have received from Unilever Sri Lanka to encourage them in reaching high standards in their business as successful entrepreneurs. The two managers in the study were the immediate supervisors who deal with the project in the same province.

Following the insights received from discussions with the business enterprises and BOP entrepreneurs, it was recognised that stakeholders from the microfinance industry representing government intervention would be another important player in this relationship; thus, two state bank managers were chosen for in-depth interviews regarding the microfinance industry in the BOP market. Finally, 15 BOP consumers were selected to participate in an in-depth interview, covering another stakeholder in the BOP framework. Since there was no involvement of NGOs or development and aid agencies in the Saubhagya project, the participation of such parties in the BOP framework is not covered in this phase.

4.4 Findings and discussion

BOP research has presented countless case studies from India since its inception. Among these numerous case studies, the Hindustan Unilever Shakthi program has been cited as a successful implementation (Prahalad 2005; Schuster & Holtbrugge 2012; Sridharan & Viswanathan 2008) as well a failure by BOP critics (Karnani 2007).

Unilever's Shakthi program was initiated in India in the year 2000 after Unilever realised the opportunities in low-income markets through exploring competitors' movements in the bottom layer of consumers. They realised that their existing products and distribution channels were too expensive, and existing communication instruments were in many cases not applicable, as low-income customers simply did not have access to those communication devices or were illiterate (Rangan, Sehgal & Rajan 2007). First, Unilever changed their existing products to match low-income markets and then developed marketing strategies to reach these consumers. The same operational network has been adopted by the Unilever Saubhagya program, which was started after three years of operation and learning from the Shakthi program. For instance, one project manager who participated in the in-depth discussions, explaining the objective of their program, mentioned that:

we provide them opportunities for employment, entrepreneurship which obviously enhances their livelihoods, while we enhance our distribution network and a more sustainable business.

The same business strategy has been used by Avon Cosmetics in Brazil, by using more than 800,000 Avon ladies to reach the most difficult and remote areas in the country (Pralhalad 2005). During discussions with the managers, they stated that:

we are very happy about the impact the project Saubhagya has made on the lives of these women, who had many financial hardships and who were marginalised by the society.

Other encouraging support provided by the company to these women entrepreneurs are training facilities, scholarships for their children and gift vouchers based on their performance during a year. Unilever Sri Lanka also engages with these rural women to build community facilities in their areas of operation, adding more value to what they do in their villages. One manager added information about these:

In addition to enhancing their financial stability we provide so many opportunities for them to learn and grow. We have continuous meetings where we meet and discuss the issues, we identify training needs of these women and provide them training facilities. At the end of the year we have an award ceremony where we identify the best 100 performers for that particular year and provide them gifts, gift vouchers and awards for achieving the best performance.

Similar to Unilever's Shakthi program, the main challenge that the managers had to face at the beginning of Project Saubhagya was to make the rural women become agents for their brands. They had a lack of business skills and indeed the first few months of being an entrepreneur is difficult for a woman who has never been involved in an economic activity. A manager of the Unilever Saubhagya project added:

we had to provide them a good training for handling customers, so we used our area sales representatives to teach them how to convince a customer and taught them how to build their unique selling capabilities. We used

some strategies such as pictorial explanations, videos and games to make the teaching clear to these women.

Project Saubhagya provides a good example for this intent of helping the poor.

I personally believe that we made a change in the lives of these rural poor women through the project. They are very confident after few months of operations and now make millions [in LKR] within a year. Seeing the success of their achievements I am happy of being a part of this program.

(Unilever manager)

The key role-players in the project are these rural women, who walk a number of kilometres a day to distribute products to the doorsteps of their customers. In-depth discussions were held with three women: Respondent 1 from Thannekumbura; Respondent 2 from Thalathuoya; and Respondent 3 representing the Katugasthota area. These three women have been continuously awarded for the best performances in Central Province, and all expressed clear satisfaction with the support provided by the company. Respondent 1 mentioned:

I started in 2006 with just LKR 2500 in my hand and today I am achieving a target of more than two million of sales annually. The support Unilever Company is giving is immense; they understand us, monitor us, train us.

This observation is supported by Rahman et al. (2015), who found that the training facilities provided by large organisations aid developing competencies of BOP entrepreneurs, helping them in achieving a competitive advantage in their businesses.

Research in BOP suggests that consumers in this market are keen to accomplish their life aspirations, especially towards achieving extrinsic aspirations which lead to hedonic well-being (Gupta & Srivastav 2016). Respondent 3, during her discussion, stated:

Many things in my home are the gifts received from Unilever Company and last time I got a voucher from Swranamahal and got some jewellery ready for my daughter's wedding.

We observed that the company, as a key participant in this relationship, plays a successful role in providing self-assurance for these rural women to be competent entrepreneurs, and thereby to be symbols of contented BOP entrepreneurs in the BOP society. Confirming our observation, Respondent 2, at the end of a discussion about the company's help for them, mentioned: *"We love this company and are proud to work with them."*

4.4.1 The fragmented relationship

It is a known fact that small and medium enterprises (SMEs) in a country need wide-ranging sustenance from government to position themselves as successful businesses (Kusumawardhani, Amy & Maksum 2015; Jahanshahi et al. 2011). Government interventions to enhance SMEs include education and training and providing them with social recognition, financial support, and policy and legal infrastructure (Hernandez 2010). Nevertheless, BOP entrepreneurs sometimes find difficulties in obtaining support from local government for their businesses; hence, they face poverty penalties in obtaining financial support when they need it, due to the reluctance of private financial institutions to provide credit facilities for low-income earners.

In the present case of the Unilever Saubhagya project, participants were questioned about the support from government for these rural women in enhancing their businesses. They had had little faith in receiving assistance from government. Respondent 3, in her first statement about help from local government, mentioned: *"I don't think from the side of the government I am not sure whether they know about this project either."* Adding her experience about training facilities provided by government, Respondent 1 said:

I think the help for the micro businesses from government in Sri Lanka is at a minimal level. Let me give you an example. There was a training program offered by the national enterprise development authority. It was for the entrepreneurs who do small businesses. In the day of training everyone had to introduce what they do as business and when I got up and said that I do work in collaboration with Unilever Sri Lanka, many were looking amazed and the officer said that, it is a multi-national company? I was helpless there; I know it is a multi-national company. But why can't I

work with them if they help me for my business? Then I was thrown out of the training program. I didn't get the chance to enter into the second day of the program; my name was not there in the list.

This is identified as one point where a fragmented relationship between stakeholders occurs within the BOP framework. The corporation and the BOP entrepreneur clearly relish having an effective relationship, while government appears to be playing a marginal role in improving this affiliation for more operational results to enrich standards of living via entrepreneurship. Moreover, based on our observations it is suggested here that the government should be more focused on providing financial facilities for micro entrepreneurs through regulation of the microfinance industry in the country, to eliminate the negative attitude of micro entrepreneurs towards aid from the government. For instance, Respondent 2 stated:

I don't expect more from government other than the initial loan provided to start the business through the 'Samurdhi' program, it is also a common loan for any business, not particularly for this project. So, I don't expect anything from government, nor do I think they will help us.

4.4.2 Microfinancing and the poverty penalty

The role of government is transcendent in the BOP framework. Referring to the case discussed above, if micro entrepreneurs obtain help from large business organisations for their micro enterprises, what they expect from government is mainly the microfinancing facilities to invest in their commercial enterprises. The Sri Lankan microfinance sector is served by many institutions, including cooperative rural banks, credit cooperative societies such as Sanasa societies, Samurdhi bank societies, NGO microfinance institutions, licensed banks and other specialised financial institutions, which altogether amounts to nearly 14,000 (recognised) microfinance service providers in the island (GTZ ProMiS 2010).

Throughout the discussions with the BOP entrepreneurs, it was seen that the most desired assistance is for financial support. Thus, in-depth interviews were conducted with two bank managers who provide microfinancing resources to rural and urban poor communities. Moreover, these discussions with the bank managers built upon findings

from those conducted with the 15 BOP consumers selected in Central Province. During the discussions with microfinance service providers, they were asked about their attitude towards providing financial resources for the low-end market and views on helping the poor community in Sri Lanka. Both managers had the same idea: that there is a high risk for financial service providers when operating in the low-income market, with one of them stating:

We have a high risk in loan recovery because most customers are low-income earners and they tend to go for multiple borrowing, they take loans from Samurdhi, obtain pawning facilities with the jewelleries they have, and if not sufficient they go for private lenders. This makes high borrower turnover and records high default risk.

Tilakaratna and Hulme (2015) also point out that there has been an increase in multiple borrowing in the microfinance sector in Sri Lanka; hence, institutions in the sector have experienced a high borrower turnover and weak financial performance.

The lack of financial resources of BOP consumers leads to them obtaining multiple credit from different financial institutions. This was confirmed through our discussion with the BOP consumers, one of whom mentioned:

The prices of the products and services are too high that we can't live without credit, all jewelleries are under pawning, and monthly needs are taken on credit basis and then settled at the end of month."

Furthermore, there was clear evidence that a poverty penalty exists in the low-end financial market: *"For emergencies, I have taken a loan from a personal lender who charged 20% of interest which is very difficult to pay back"*, was mentioned by one BOP consumer. Carbo et al. (2005) declared that high interest rates in the microfinance industry can be considered as a poverty penalty, as most of the borrowers are financially barred. Prahalad and Hart (2002) also claim that Indian moneylenders charge daily interest rates above 20%. Informal housing transactions in Morocco likewise confirm that the poor are charged a higher interest rate than the normal market rate (Driouchi & Mertou 2012). From the side of the financial institutions, they argue for the high interest

rate, providing reasons such as high risk of credit, high fixed cost and high financial cost (Fernando 2006).

The intervention of the government thus becomes vital when a poverty penalty operates in the microfinance industry. However, in Sri Lanka, while the state-related financial institutions are regulated by government institutions and regulations, there are many institutions that don't come under any bylaw. *"In Sri Lanka there is no standardisation for microfinance institutions, so in most cases poor pay more due to high financial risk for the companies"*, was mentioned by one manager in our discussion. Moreover, there are a large number of NGO-related microfinance institutions that are completely unsupervised and whose microfinance activities are not governed by specific regulations (GTZ ProMiS 2010).

Although BOP consumers have been subject to a poverty penalty, they still have their aspirations, and their consumption is driven by these desires (Gupta & Srivastav 2016). Stating that the barrier to their aspirations is limited income, one of the interview participants said: *"I always prefer improving my living status, but the low income doesn't support me for the expectations I have."* Furthermore, discussions confirmed the BOP characteristics presented by Prahalad (2005), that these consumers are brand conscious and value conscious in their consumption decisions: *"I have a limited income, so I am always very conscious about what I am buying but used to choose well-known brands as it guarantees high quality products for me."* This provides a positive indication for companies operating in the BOP market in Sri Lanka that there remains a potential to grasp in this market even though these consumers have a limited income.

4.5 Conclusion

The BOP approach, which is considered to be a 'fortune', involves identifying and creating opportunities and mutual value co-creation at the bottom financial level of society (London & Anupindi 2011). However, these mutual operations require multiple players to correspondingly benefit from this fortune, which is presented as a framework by Prahalad (2005). This study examined the stakeholder relationships in a BOP framework using Unilever's Saubhagya program as a case study, which is a project aimed at enhancing the livelihoods of rural women through providing entrepreneurship

opportunities to act as product distribution agents on behalf of the company. Though this business model perfectly fits BOP concepts suggested by researchers, our attempt through this study was to illustrate how a successful business model in BOP markets requires sharing a common agenda to alleviate poverty. The involvement of different participants, including company, consumer, entrepreneur and government microfinance sector, were explored to illustrate where issues arose and to show what made the business model a success.

Entrepreneurship on a large scale is a key for poverty alleviation in the framework proposed by Prahalad (2005). However, this requires all players in the model to be working together for the co-creation process. While private companies see this market as an opportunity and BOP entrepreneurs engage in business, the government role becomes significant to reinforce these relationships. Micro enterprises play an important role in the economic development of a country. This becomes especially crucial in a developing country, hence favourable tax policies and opportunity for training and development by the government can enhance the performance of these small businesses. Moreover, the government should have clear standardisation for the microfinance sector in Sri Lanka to avoid the poverty penalty and to let entrepreneurs rise while facilitating BOP consumers' enjoyment of products and services prevailing in the market, which will enhance their well-being.

The private companies in this framework should have a positive attitude towards alleviating poverty rather than just limiting their engagement to corporate social responsibility activities when helping society. Providing entrepreneurs with business and employment opportunities will be helpful for deprived consumers to achieve their aspirations. Through business activities in the BOP market, companies provide brand conscious and value conscious BOP consumers an opening to enjoy similar products and services as those used at the middle and top of the pyramid of consumers.

It is concluded that there are market opportunities for large companies in the Sri Lankan BOP market. However, there are challenging conditions in the current situation in implementing a successful BOP framework for poverty alleviation. The key for effective BOP practice is to have a clear relationship among the stakeholders in the framework. In Sri Lanka, the government should have more intervention in this co-

creation model, as private companies engage in the BOP market. BOP consumers, on the other hand, should have a positive attitude towards managing their resources with reduced wastage, to get the best out of this relationship and to enhance their economic and social status.

4.6 Implications, limitations and further research

Implications for marketing practitioners appearing from this study are mostly centred on the opportunities available in the BOP market in Sri Lanka. The selected case study demonstrates the success factors and issues faced during the implementation of a business model in the BOP market in Sri Lanka. This implies information for new entrants to the BOP market and raises possible issues for existing players. The study provides a good example for micro entrepreneurs in Sri Lanka by exemplifying the motivation and self-achievement of rural women to become successful entrepreneurs. Further, the study discusses concerns that a micro entrepreneur may face, especially for microfinance limitations, which signals new and existing micro entrepreneurs in Sri Lanka. Further, various stakeholders' involvement emphasises the need for active intervention of government to encourage BOP entrepreneurs and to standardise the microfinance industry to avoid the poverty penalty.

The underlying research approach and the limited number of in-depth interviews limits generalisation of the study across different industries and different geographical regions. However, the study provides a basis for further research in the BOP consumer market in Sri Lanka, especially on consumer attributes, attitudes and behaviours which vary across geographical contexts.

4.7 Summary

The objective of this phase of the study was to explore how an effective relationship helps achieving shared benefits among the stakeholders at the BOP level. While the findings emphasise the role of government as a stakeholder, the primary relationship between the company and consumer remains core in this business model. Through the first two phases of this research, a company perspective on BOP markets was examined. Chapters 5 and 6 will examine the consumer perspectives of BOP markets in Sri Lanka,

using a visual study and a survey study conducted among BOP consumers. The final chapter of the thesis includes a discussion reconciling both perspectives of BOP markets in Sri Lanka.

5.

PHASE III – VISUAL STUDY

Perceptions, impoverishment and deprivation: A visual exposition of life in the BOP community

Abstract

The majority of qualitative studies on the bottom of pyramid (BOP) market use case study illustrations to support their arguments, although the ‘why’ aspect of most of the deeper sides of life of a BOP consumer remains obscure. This study uncovers some embedded facets that influence the lives and deprivation of BOP consumers using photographs as a visual research method. Visual research methods provide evidence to expose and express deeper traits of lives which cannot be accomplished through other research methods. The findings of this chapter reveal that perceptions of BOP consumers influence their choice of job, as well as religious syncretism and alcoholism, which are the key significant aspects of poverty. BOP consumers’ fatalistic views on life in one way provide a reason for them to justify their poverty, and in another way it act as a barrier to consumption. An unstandardised microfinance industry and natural disasters act as external factors for refining impoverishment. Among other qualitative studies, this phase of the research stands out for its originality by conveying some deeper aspects of the consumption and impoverishment of BOP consumers using a visual exposition.

Key words: bottom of the pyramid (BOP) market, visual research, poverty, perception, alcoholism

5.1 Introduction

Diverging from other studies on the bottom of the pyramid (BOP) market, this phase of the research draws on visual memories of insights gathered throughout a period spent in the BOP consumer market of Sri Lanka during December 2016 and January 2017. The context of the study was the BOP population in Sri Lanka, defined as consumers who make less than US\$2 per day, estimated to be 16.1 million people (Hammond et al. 2007). This represents a considerable proportion of the world's BOP population and an important segment to analyse. The photographs presented in this study were captured along with a quantitative survey conducted in search of resource integration strategies employed by the BOP population in Sri Lanka, and the photos embedded with the information gathered during the course of informal discussions with respondents yield insights which we believe are not captured adequately in a standardised survey. The purpose of this section of this thesis is to report on these observations and uncover the influential factors that shape the life and consumption of a BOP consumer.

The BOP market in Sri Lanka is under-researched. We were able to identify only four studies on this topic published in the last 10 years. The majority of these studies used survey-based quantitative methodologies while focusing on a market-based view of the BOP segment, viewing the BOP as consumers with a capacity to spend. The market-based perspective of BOP assumes serving this market is economically viable for large business organisations. For instance, Jebarajakirthy and Thaichon (2016) studied the opportunity for microcredit marketing through a large questionnaire survey of 1250 war-affected youth from northern Sri Lanka and concluded that there was a significant intention among the youth to obtain microcredit as a result of emotional impulse purchase behaviour. Similarly, Sivapragasam, Agureo and Silva (2011) estimated the potential of mobile phone remittances using a survey of more than 1500 BOP consumers in South Asian countries, including 210 consumers from Sri Lanka, and reported that the awareness and use of mobile remittance services among the BOP population was relatively low in the selected South Asian countries for the study. The potential for BOP market studies in Sri Lanka is highlighted by Elyadi and Harrison (2010), who investigated the strategic choice of large firms to participate in the subsistence marketplace. Analysing the case of two banks that provide financial

services to impoverished consumers in Sri Lanka, they conclude that the motivation and intent of large firms drives the strategy of poverty alleviation in BOP markets.

Our opinion diverges from the market-based view of BOP in that we focus on describing what constricts/limits the consumption of BOP consumers. Furthermore, we examine more deeply the lives of these poorer people beyond the capacity of a survey, which reports numeric findings rather than the psychosocial factors that influence these consumers' lives. We describe some important facets noted by BOP critic Karnani (2009a), such as alcoholism and its influence on poverty, and cultural and social specifics that result in socioeconomic vulnerability. We also uncover, reveal and convey deeper aspects of the issues relating to youth unemployment, women's workforce participation, religious syncretism, and government policies relating to microcredit and disaster management. Accordingly, we start with presenting the theoretical underpinning of the BOP market, followed by a description of the photo essay methodology used in the research to illustrate our findings with select photographs. The chapter ends with conclusions and recommendations for marketing practitioners, policy-makers and theorists.

5.2 Theoretical background

The uniqueness of the BOP consumer group is one place where marketing researchers can focus on people's attitudes towards aspiration (Gupta & Srivastav 2016), conspicuous consumption (Amaldoss & Jain 2005) and creative consumption (Beninger & Robson 2014), to mention a few. Much research has already been published on developing strategies for marketing to the BOP consumer (Chikweche & Fletcher 2010, 2013; Chikweche 2013; Ireland 2008; Subrahmanyam & Gomaz 2008). This is one of the aspects in BOP research where a researcher considers the BOP market as consumers, while other scholars see BOP consumers as entrepreneurs (Rahman et al. 2015; Zeromskis & Hsuan 2013; Nakata & Viswanathan 2012). Yet there are many underpinning concerns in the lives of the BOP population that influence their consumption, their entrepreneurship capabilities, or merely living according to their status in society. Some of these issues were pointed out by researchers such as Karnani (2009a, 2009b), who argues the so-called fortunes of the BOP group constitute a mirage. According to him, the poor lack self-control and spend their incomes on the

usual temptations: tobacco, alcohol and entertainment (e.g. weddings, festivals). It means there is limited room – if any – for other expenses on health and nutrition (Banerjee & Duflo 2007).

There are visible problems encountered by BOP consumers in Sri Lanka. Baklien and Samarasinghe (2004) in their study on alcoholism and poverty in Sri Lanka described the economic and social consequences of alcoholism among the poor, apart from the direct financial cost that limits their consumption of other necessities. Moreover, they found that domestic violence against women and children is common among BOP communities due to men's abuse of or addiction to alcohol. This causes serious problems when BOP community members live as an extended family and where men in the family heavily spend their limited income on alcohol. Low literacy also makes the poor more vulnerable (Adkins & Ozanne 2005; Viswanathan, Rosa & Harris 2005) in their spending habits. Poor education influences their sociocultural environment, which simply reinforces their religious beliefs. For this reason, religious syncretism is evident among BOP communities in Sri Lanka. Religion influences consumer beliefs and attitudes, which in turn shape their consumption behaviours in general (Pettinger, Holdsworth & Gerber 2004).

The income of the poor is based on their employment. Karnani (2011) in his work on poverty and employment states that the poor require productive jobs that lead to higher income to eradicate poverty. He pointed out three main drivers for reducing poverty through employment: (1) generate employment; (2) increase employability; and (3) make the labour market more efficient. However, the labour market in Sri Lanka is a challenging situation, especially for youth employment (Bowden & Binns 2016) and women's participation in the workforce (Semasinghe 2017). Gunathilaka et al. (2010) discuss some major issues in the youth job market in Sri Lanka and propose two interrelated solutions to overcome such problems, namely, education and training. They point out that a skill-focused job entrant can create more job opportunities for themselves. In this chapter, we provide more descriptive illustrations for youth employment among BOP consumers. Moreover, based on the sociocultural context in the country, there is less participation of women in the labour force in Sri Lanka. The participation of women in the job market depends on the time they are given after caregiving and housework, which is based on gender norms in this cultural context

(Gunatilaka 2013). The woman's role becomes crucial in a poor extended family as a caregiver of children and elderly parents and grandparents. On the other hand, her participation in the job market may enhance the family income.

Going beyond the issues in employment and job markets, we were interested to illustrate other issues in BOP markets in Sri Lanka that act as barriers to consumption. Poverty as a penalty is a matter that was pointed out by Carbo, Gardener and Molyneux (2005), and is described in detail in this chapter. Moreover, the impact of natural disasters on poverty (Rush 2013) has been highlighted by researchers and is illustrated in our study.

5.3 Photo essay as a visual research method

Rose (2014, p. 25) defined visual research methods as “methods which use visual materials of some kind as part of the process of generating evidence in order to explore research questions”. He outlined three key strengths of visual research methods. First, they are effective in generating evidence which other methods such as interviews and surveys cannot. Second, they can uncover, expose and express deeper traits of lives. Third, the method is accepted as a collaborative approach which empowers research participants. For the purposes of this research, our study describes the ‘why’ aspect for most of the deeper aspects of life of a BOP community member, which most research in this vein has not covered. There is considerable support for this methodology in many studies that have been conducted using photographs as a visual research tool (Holbrook 2006; Hay & Joel 2007; Close 2007). Visual research has usually been used in disciplines of visual sociology and visual anthropology, however; recently, it has gained acceptance in a variety of social science disciplines including psychology, business and health studies (Pink, 2004). Photography and video as visual displays can be combined into qualitative research projects in many ways including: analysing current photographs or videos, producing new photographs or videos or capture photographs or videos during the participant interviewing or observation. In addition, photo essays depend on the ability of photographs to powerfully convey information on social and cultural lives, which cannot be explained through texts alone (Wagner 2007). In this analysis, we choose photographs to explain the “real, flesh and blood

life” (Becker 2002, p. 11) of a BOP consumer and how this influences that person’s consumption patterns.

In the next section, we discuss several aspects of life and consumption identified through our discussions with BOP consumers in Sri Lanka.

5.4 Discussion

5.4.1 Job that runs on the dream vehicle

When a person walks along in a street in Sri Lanka, a generally visible mode of transport is the three-wheeled vehicle, built as such to be able to manoeuvre with ease on congested and poor-quality roads. There are varying regional terms used for three-wheelers in Sri Lanka; for example, Tuk-Tuk, Trishaw, Auto, Rickshaw, Bajaj or Three-Wheeler. Due to its affordability and convenience, the three-wheeler is the most preferred means of transportation in Sri Lanka, especially amongst low and middle-income earners. There are more than one million three-wheel vehicles in Sri Lanka. Their popularity stems from the unavailability of public transport in the late hours, infrequent public transport in rural areas and affordability for small business owners and households.

The picture in Figure 5.1 was taken in Mahaiyawa, an urban area near Kandy, a major city in Central Province of Sri Lanka, where most of the urban BOP population lives.



Figure 5.1: An urban BOP residential area

Almost all families living in this area own a three-wheeler, which has resulted in three to four ‘three-wheeler parks’ being located in the surrounding area. A three-wheeler park is a place where people park their three-wheelers and wait for customers. Hiring may involve only short distances within the city, or sometimes longer distances with trips lasting an hour or more. Over 90% of three-wheeler drivers are men, most of whom are very young, having just left school. Hanging around in the three-wheeler park with their friends until someone hires the three-wheeler provides them with an escape or time for social activities such as smoking, gossiping, flirting with girls and so on. This results in youth being less motivated to pursue other skills-based careers where they could potentially earn higher incomes. The BOP families we spoke to had two means of purchasing a three-wheeler. Most three-wheelers are purchased under a loan facility, with more than 80% under leasing loans and the remainder using other modes of financial sources, such as personal loans from family and friends. For some, providing hiring facilities of a three-wheeler is the main source of income to pay for the lease or loan and to cover living expenses. The three-wheeler is also used as a family vehicle when required, for instance for dropping children off at school. Well-off families within the segment purchase a three-wheeler to rent it out to community members in return for a certain percentage of their daily hiring income. In this scenario, they earn an additional income apart from their main income source as well as gain respectability in the community for providing a job opportunity to another community member.

Informal discussions with three-wheeler drivers revealed that, for the majority of them, the three-wheeler is more than a means of earning a livelihood. It is also a part of their identity and attainment of a lifelong dream. It is not conceivable for the lower and even the middle-income groups in Sri Lanka to own a motor vehicle, and the three-wheeler has become the only option for their desire to have their own motorised, albeit three-wheeled, vehicle. In the survey conducted in search of information on their resources, we included a question for the respondents to state their next immediately desired material resource. Nearly all those who did not own a three-wheeler mentioned the purchase of one as their most sought-after material possession. It symbolised a major achievement in their lives. Subsequently, the three-wheeler has become the ‘dream vehicle’ for the BOP community in Sri Lanka. The number of registered three wheelers has increased by 372,740 from 2012 to 2017; in 2018 this number surpassed the 1 million mark (Silva and Arunathilake, 2019).

The ownership of a three-wheeler, however, is not without its problems. One major challenge is that it severely limits the aspirations of new entrants to the job market, restricting and even trapping them into a life of a low paid three-wheeler driver. This socially accepted route of making a living hampers young people’s aspiration to get into skills-based occupations and improve their position in life. The photograph in Figure 5.2 depicts a random three-wheeler that I hired from Katugasthota to Kandy. During the trip, I spoke to ‘Sanath’, the 19-year-old three-wheeler driver, about his family and job. Although Sanath was doing well academically, he had dropped out of high school, rather reluctantly, on completion of his Grade 11 exam because of the financial difficulties faced by his family. Being the eldest son in the family, he felt obligated to step up and get into the job market to support his family. Given his lack of sellable job market skills, the three-wheeler seemed to be a logical and the only choice. He drives a three-wheeler that is owned by another person, and works from 8 am to 12 midnight, an average of 16 hours per day, seven days a week. In spite of the hours he puts in, the amount Sanath earns is barely sufficient to provide for his family of two younger brothers, still in school, and his widowed mother. Despite this, he took pride in his new-found profession, which is inherently fun and gives him a social identity. This is a typical outcome for the large number of unregulated three-wheelers in Sri Lanka, yet it is one that has depressed the wages of young job entrants in the market.



Figure 5.2: A 19-year-old three-wheeler driver

The government in Sri Lanka recently decided to impose a minimum age limit of 35 in issuing driving licenses to three-wheeler drivers, to curtail the increasing amount of road accidents caused by these vehicles. The recorded number of three-wheeler accidents during 2016 was 405, with 372 critical accidents causing death (Ministry of Transport and Civil Aviation 2016). However, due to a widespread protest from BOP citizen groups, the age limit was reduced to 25 for commercial use of rickshaws and applying for a licence was set at 18 years for personal use. This however did little to help with the road toll, as records show that those between 21 and 30 years of age were responsible for the majority of three-wheeler accidents.

There are many reasons for youths to enter the job market as a three-wheeler driver. At the BOP level, although parents wish their children to be educated, my discussions with a few young three-wheeler drivers revealed their attitude that, although they are high school educated, they cannot find a job in the market. Therefore, the easiest path is to work as a three-wheel driver: *“Who gives us job?”*, *“we never get any government job”* and *“The amount I earn from this is merely sufficient for my living, what else can I do to earn that?”* These were some the statements I heard from these young drivers. The education system in Sri Lanka provides a minimum opportunity for skill improvement,

focusing more on knowledge development. This limits the creation of job-ready youth at the end of their school education. Sri Lanka has a free education system but has only limited opportunities for higher education; only 17% of students are allowed to enter universities, though 79% of students are eligible for higher education (University Statistics – Sri Lanka 2016). Families on average incomes try to send their children to private universities while moderately high-income families send them overseas to pursue higher education opportunities. Typically, low-income earners give up their higher education dreams and enter the job market. This is the reason behind BOP children giving up their school education after Grade 11 or 12 because of financial difficulties. The need for a government policy change is important if the poor are to have more opportunities to be job ready after school education. For example, providing these youth with short-term vocational training should be considered. A more robust view of the education system will be helpful for a long-term solution to the problem, while providing more opportunities for disadvantaged families.

5.4.2 *Belief in astrology and religious syncretism*



Figure 5.3: A women who owns a ‘Devala’ (Deity Shrine or Fane) in Baddegama, a rural village

Religion and a belief in astrology are two of the most powerful sociocultural factors that influence the consumption patterns of BOP consumers. The picture shown in Figure 5.3 was taken during our visits to the BOP community in the island’s Southern Province. This is a Devala or Deity Shrine, managed by the blind woman shown in the picture, in Baddegama. She believes that she has been blessed with supernatural powers and works as a spiritual healer and fortune teller. The most common reasons why people visit these sorts of places include illness, loss of assets, or dispute with a spouse. There was another woman in the village, included in our survey, who helped to manage this place when people arrived with money or other forms of compensation such as groceries and fruits. The shrine, as seen in the photograph, contained portraits of gods and goddesses such as the Natha god, Katharagama god, Vishnu god, Sumana saman god, Dadimunda god, Lakshmi goddess, Saraswathi goddess and Paththini goddess, and many more. Conversations with these two women revealed that visitors to their shrine are villagers from surrounding areas, and they have operated this place for many years. Baddegama is a rural area where many BOP communities live. This leads to the idea of the perceptions of the BOP community in terms of people’s religious beliefs.

Sri Lanka is a multicultural and a multi-religious country, where the main religions are Buddhism, Hinduism, Islam and Christianity. Apart from these main religions, there are many other beliefs in gods and goddesses; hence there is a high level of religious syncretism, especially among those having low literacy and education levels.

Community members sometimes choose to avoid certain products such as meat, fish and eggs based on their religious beliefs. For instance, the women shown in the shrine above explained to us how the visitors there do a 'Bara', a kind of an agreement or deal with the gods. This is done by using a twisted coin in a white cloth and tying that to the shrine or near a tree. This special coin is called a 'Padura'. Once they enter this agreement with the gods, they sometimes avoid certain foods for an agreed period of time. In addition, they strongly believe that they have to keep their promise with the gods until the gods help them; if not, the gods bring punishment to them.

Some people have a similar belief in astrology, which even influences the time they go to work. According to astrological beliefs, there are particularly good times to do certain things. For instance, there is an auspicious time to place the first brick of a house being built, to read a first letter by a child around the age of two, to leave the house for a new job and so on. It is widespread in Sri Lanka for politicians to use astrologers' advice in their engagements. In a marriage, astrology plays a key role, as the decision to marry a couple is decided by matching the compatibility of their horoscopes by parents. If the match reaches a high percentage, the parents believe that the couple will have a successful married life, especially in arranged marriages. The horoscope is written based on the position of the stars and planets, calculated for the precise time of birth: as such, the success of the marriage is considered to be written in the stars. The astrology/religious syncretism that is evident among the BOP population drives them to be fatalistic, and this is one of the causes of sustained poverty as described by Halik and Webley (2011) in their study on understanding poverty. They summarised the reasons for people who are poor to be fatalistic, such as belief in fate or misfortune, illness, family break-up, born in a poor family and poverty passed down the generations.

5.4.3 *Alcoholism and poverty*

Exploring the lives of BOP consumers has given us another significant topic of conversation – that of alcohol consumption in the community. The picture in Figure 5.4 was taken in Yatiwawala, located near Katugasthota town in Central Province. This shows another aspect of consumption in the BOP market. The per capita alcohol consumption in Sri Lanka is five times higher than in Europe according to a report by the National Authority on Tobacco and Alcohol (NATA) on alcoholism in Sri Lanka. The report found high incidence of alcohol abuse in the BOP segment. A survey conducted by NATA (2015) shows that 34.8% of Sri Lankan males consume alcohol, and this sits alongside the serious health and social consequences arising from liquor consumption. The frequency among females is only 0.5%; this mostly includes tea estate workers.



Figure 5.4: A wine store near Katugasthota town

Solid connections confirm alcohol's influence in creating and exacerbating poverty, as demonstrated in well-researched empirical studies (Baklien & Samarasinghe 2004). We witnessed a high level of alcohol availability through small retail outlets (such as pictured in Figure 5.4) throughout cities and towns, but more so in the BOP population locality. Alcohol consumption among BOP communities is at a level where the impact is not just in terms of the amount of money spent, but also in terms of the health, education and well-being of families and the wider society. During discussion of the survey among the BOP families, some respondents opened up about their addiction to alcohol and its effect on their family. A considerable portion of their daily income was

spent on liquor consumption by the men in the household. Most often they chose *arrack* or *kasippu*, a locally brewed alcoholic drink, and sometimes toddy when they could not afford *arrack*. In contrast to the religious syncretism observed in the population, and the prevalence of associated taboos with alcohol consumption, alcohol seemed to play a big part in the social fabric of this segment of the population. The reasons given for binge drinking varied, from drinking for leisure, drinking with friends, for tiredness, for sleeplessness, for happiness and sorrow, for heat or cold, for laziness or courage, and sometimes for no reason at all. Many occasions have become a justification for using alcohol in poor communities. For instance, in rural areas alcohol is used during harvesting events in paddy fields or for celebrations when young girls reach menarche. It is no wonder that alcohol is used in funerals or sometimes during religious activities such as alms giving. In all, alcohol has become one of the major concerns for many social and economic issues that affect the poor community in Sri Lanka.

The research report, *Alcohol and Poverty in Sri Lanka*, by Baklien and Samarasinghe (2004) summarises the economic and social impacts of using alcohol. The authors observe that the reported economic impact of alcohol on the limit it puts on the amount of money allocated for other daily necessities grossly underestimates the hidden cost associated with alcoholism in economic studies on Sri Lanka. The report argues there is both a recognisable and unrecognisable cost associated with alcohol, which keeps the poor in a state of being 'collectively poor'. There are many other consequences of using alcohol that harm BOP populations. Its impacts on the general health and well-being of people are immense. Alcohol-related diseases such as cirrhosis are very common in Sri Lanka, and there are many other health issues resulting from excessive alcohol usage recorded annually. Rising numbers of traffic accidents, violence, in particular against women and children, and suicides are some of the other, most visible problems associated with alcohol consumption.

5.4.4 Banks, financial institutions and personal lenders with high interest rates

The next two photographs (figures 5.5 and 5.6) were taken on our journey of searching urban BOP populations in Central Province. These two businesses operate in the Mahayiyawa area near Kandy and are managed by two BOP consumers. The small shop

shown in Figure 5.5 is owned by Kapila, a small business owner of a communication services shop run from his home.



Figure 5.5: A shop that provides telecommunication facilities

During our survey in the area, Kapila helped us find the families who belong to the BOP market, as he personally knew almost everyone in the area. His shop carried mobile phone recharge cards and DVDs and offered photocopying and coin-operated land phone services. Similarly, the child shown in Figure 5.6 was helping his mother to run her evening street food stall. His mother worked in a factory during the day and operated this small stall in the evening until 8 pm. The child helped his mother with chores, as she prepared local fried delicacies to sell in the stall.

Through the discussion with these two small business owners, we realised that the most common problem for them was financing their business. For instance, the street food shop owner, Kamala, had taken a high interest loan from a local loan shark that she had to settle daily. Carbo et al. (2005) observed that this common practice of small businesses taking high interest loans from the microfinance industry can be considered a poverty penalty, as most of the borrowers are financially barred by official lenders.

The shopkeepers were wary of the local money lender in the area known as ‘Polee mudalali’, who visited the area in the evening with his two thugs to collect money from

the loan takers. Although the situation is unpleasant, the shopkeepers still believe that the only option for them to have a loan is from Polee mudalali, for the following reasons: “none of the banks give us money, because we don’t have any security to show”, “we don’t have a secured income to receive a loan from a bank” and “I have taken pawning loans from three banks with my jewellery to settle the loan with polee mudalali”. These were some of the statements made by these two small business owners. They sometimes took a loan to settle another loan, ending up with multiple borrowings. Tilakaratna and Hulme (2015) point out that there has been an increase in multiple borrowing in the microfinance sector in Sri Lanka; hence, institutions in the sector have experienced a high borrower turnover and weak financial performance.



Figure 5.6: A street food shop

The Sri Lankan microfinance sector is served by many institutions, including cooperative rural banks, credit cooperative societies such as Sanasa societies, Samurdhi bank societies, NGO microfinance institutions, licensed banks and other specialised finance institutions. Altogether there are nearly 14,000 (recognised) microfinance service providers on the island. Moreover, there are a large number of NGO-related

microfinance institutions which are completely unsupervised and whose microfinance activities are not governed by specific regulations (GTZ ProMiS 2010). Poor standardisation of the microfinance industry creates and exacerbates the poverty penalty that impacts on the lives of BOP consumers. Multiple borrowing simply worsens the problem; consequently, this shows the need for government intervention to avoid discrimination against the poor who are at the mercy of the microfinance industry.

5.4.5 Destruction associated with nature or natural resources



Figure 5.7: A widowed woman whose husband was killed by an elephant

The picture in Figure 5.7 was taken during our visits to BOP households in the Welikanda area, 256 km north of Colombo. Unlike urban BOP communities, who survive on their daily income from a job, rural BOPs live off the land and face a different set of challenges with their dependence on nature and natural resources. They are mainly engaged in farming and related activities and have to contend with associated risks from natural hazards. The widowed woman shown in the photograph above, Sumana, lost her husband in an elephant attack a few years back. Her house was damaged in the attack, but with the loss of her husband, she struggles to make a living and has no resources to repair her damaged house. Elephant attacks on people are a problem in remote areas in Sri Lanka, with elephants killing 150–200 people annually

(Bruno 2015). However, natural resources for the rural BOP population are closely linked to their livelihoods, as a majority of the community work in agricultural activities. There are different seasons for planting and harvesting, and rainfall in expected periods is a crucial factor for agriculture. Similarly, recent natural disasters have had a profound effect in deepening poverty levels in Sri Lanka. This particular area is still recovering from this year's monsoon season, which saw floods and landslides disrupt the lives of half a million people in seven districts on the island.

According to Rush (2013), natural disasters contribute to poverty in a number of ways. There is the immediate loss of income from labour due to deaths and injuries, which can become worse if the deceased is the breadwinner of the family. This situation creates pressure on other members of the family for their consumption habits or accumulation of assets. Another effect of natural disasters that has been discussed by many researchers (Berloff & Modena 2013; Mechler 2009; Narayan 2003) is the destruction of assets of the poor. For the poorest households, disasters can influence their essential incomes. Many BOP consumers in rural areas are influenced by natural resources and affected by natural disasters in many ways. This can also be seen among rural poor living illegally on land near rivers and coastal areas that are prone to floods and the occasional occurrence of tsunamis.

We met tsunami victims in the Negambo area who were relocated from the coastal area to a rural village after the December 2004 tsunami that killed more than 50,000 people and destroyed over 10,000 houses. Lack of proper disaster management processes made Sri Lanka totally unprepared for this colossal natural disaster; no warning was given, there was a huge loss of life, and there was widespread and long-lasting damage done to coastal infrastructure and the environment. The victims we met were an example of the difficulties of recovering from the tsunami, more than 10 years after it occurred. They had lost their main income source of fishing due to their relocation to a rural area mile away from coast. Their houses were provided under a loan scheme in collaboration with an NGO and many families are still paying their loans to the NGO. The poor state of their houses simply reflects the ineptitude of the recovery policy and makes the lives of the poor even harder in the wake of a natural disaster.

5.4.6 Unemployed/underemployed female workforce



Figure 5.8: An ice cream saleswoman in the Anuradhapura area

In search of BOP families in the Anuradhapura area, we met Swarna, a 28-year-old woman, who was selling ice creams near a school (Figure 5.8). She completed her school education up to Grade 11 and has been doing this business for nearly a year, after giving up her own ‘chena’ (shifting agriculture) cultivation. She considers the income from her current work to be more secure than her earnings from chena cultivation, as the farmers have no assurance of getting a good price for their produce. Her current income is not stable either, as demand for ice cream drops in the rainy season and she has to supplement this income with temporary commissioned work in a factory to cover her earnings.

While Swarna puts all her effort into finding earnings for the family with her husband and three children, who are under grandparents’ care, many other women who could work still remain unemployed in the BOP population. The female labour force participation in Sri Lanka is recorded to be only 36%, while male participation is over 75% (Department of Census and Statistics Sri Lanka 2015). Sri Lanka has the world’s seventeenth largest gender gap in terms of labour force participation (Solotaroff, Joseph & Kuriakose 2018). We came across many such women during the course of our survey who could have actively contributed to the family income and the country’s economy

by participating in the labour force. Their explanations for not doing so or being able to range from sociocultural norms relating to women working outside the home to lack of aspirations. This is consistent with Semasinghe (2017), who cited other reasons for not participating in the labour force that varied according to people's social and cultural contexts. Some of the most common causes, as concluded by Semasinghe (2017), are involvement in domestic activities such as childcare, food preparation, assisting children with their education, and taking care of elderly or disabled persons in the family. Other reasons include engagement in studies, high level of income of the family where a further income is not needed, unfavourable working conditions, family decision, sociocultural norms, low wages, low education, backward attitudes, and lack of awareness of available employment opportunities (Semasinghe 2017).

During our discussion with women in BOP families, it was confirmed that a change in attitude is vital to increase their participation in the labour force, apart from a more robust national policy. Some of the statements they made were: *"Who will take care of the kids if we go to work?"*, *"I prefer a government job"*, *"Who will give us jobs?"*, *"I had to give up my job after marriage because my husband didn't like me doing a job"* and *"we being women need to do household work and take care of husband and kids, I believe"*. In some families, the woman was still unemployed in order to take care of the children, although grandparents who could help with childcare were available. Our research shows that attitudes play a bigger role than do other causes among BOP women who are unemployed or underemployed.

5.5 Conclusions and implications

The poor consumer who lives at the bottom of the pyramid or in a subsistence marketplace has received increased research attention over the last decade. The main aim of these research studies, spanning across disciplines such as management, development studies, entrepreneurship and even marketing, is to understand poverty and suggest means to alleviate it by improving the life of the BOP consumer. This is not an easy task as there are many nuances concerning lifestyle, aspirations and constraints of the BOP market that are not captured in the BOP literature. We have tried to address this gap by examined several facets that influence the lifestyle and

consumption patterns of BOP consumers, through photo essays and discussions with the BOP community in Sri Lanka.

The current research on BOP markets in Sri Lanka is lacking an in-depth description of the lives of the consumer. The aspects we focused on in our study were the youth job market, perceptual beliefs and attitudes, influence of alcoholism, the poverty penalty, the influence of natural disasters and women's employment. Through our observations we showed that perceptions developed within the social cultural background play a massive role in shaping consumption for these communities. These people have many stars and gods in their lives; hence, religious syncretism influences much of what happens for them. A fatalistic view of life in one way provides a reason for them to justify their poverty and in another way acts as a barrier to more strategic consumption. Food consumption and materialism are factors that can be influenced by this view of life. Astrology and religion are used as a justification by the poor to be 'inherently poor', which limits their aspirations for a better economic and social status.

Labour market participation is a stark reality that influences the consumption and aspirations of BOP consumers. Low participation in the labour force generates low income which results in limited consumption and aspirations. Through our observations and encounters with BOP consumers, we identified that job entrants in the BOP community more often choose the easiest path of being a three-wheeler driver, which greatly limits their entrance to skills-based occupations. Social commentators in Sri Lanka lament about the youthful energy wasted on waiting for someone to hire their three-wheelers to earn their income. These youth must have the motivation to choose their own career, based on knowledge and skills acquired through education. However, there is big gap between what is taught in schools and even colleges, and the skills required by industry to make these young people employable. The knowledge-based education in Sri Lanka creates a job market entrant who does not have the skills to do practical work. A strategic view of the country's education policy should be able to produce more skills-based job market entrants.

We also observed that women's workforce participation is at a minimum for several reasons, and these are mainly sociocultural barriers. While from the consumer perspective this requires an attitudinal change, from the strategic perspective sound

policy measures will encourage higher participation of the female workforce in the economy. The sociocultural issues related to women's low level of participation in the workforce require addressing this problem in the long term in a more prudent manner.

Besides this, alcoholism is an allied problem that creates and worsens poverty, and which requires careful policy change to reduce harmful alcohol consumption in the country. People who are poor spend a great portion of their income on alcohol, which means they cannot buy necessities for themselves or their families. The influence of limited spending on food, nutrition and health creates a problem requiring long-term solutions. Nevertheless, any policies that are designed to reduce alcoholism must ensure that they result in a positive influence on the poor.

Natural disasters are another factor that makes the poor more vulnerable. The influence of natural disasters in Sri Lanka was immense during the last decade, which saw a large number of deaths and physical damage that exists to this day. Consequences of natural disasters can be short term (loss of family members, damage to resources) or long term (death of the family's income earners and/or long-lasting mental and physical injuries). A well-equipped disaster management policy in Sri Lanka should be implemented to minimise the harm done to the poor from natural disasters. In particular, disaster management should focus on pre-disaster mechanisms rather than on what is implemented after a natural disaster has struck.

BOP entrepreneurship is highlighted by many researchers as a value creation solution to alleviate poverty among the BOP population. In order to motivate small business owners, the microfinance industry is a key player in the business system. High interest rates and lack of opportunities to make financial facilities available to the poor make them more disadvantaged. The poor pay more, and they experience the poverty penalty when financing their businesses, as we witnessed in our journey. A sound microfinance policy is vital to avoid the poverty penalty and to provide more financial stability to the BOP community in Sri Lanka.

We believe that the causes outlined in this phase of the research that influence poverty and consumption in BOP markets are highly contingent on consumer perceptions and government intervention. All the causes require a balance between a perceptual conversion of the BOP consumer and policy execution by the government to remove

many of the barriers to consumption. More capacity to consume is an indicator that the impoverished consumer can step up in their economic and social status; hence this is helpful in alleviating poverty among BOP communities.

5.6 Limitations and future research

This photo essay was written based on informal discussions during a consumer survey conducted with the BOP community in Sri Lanka. A limited number of photos may not represent the lives of other BOP communities not covered in the study, such as those affected by war. Our explanations may not represent the 'real life' facts as experienced by the respondents of this study. We encourage future analyses to focus more on visual research methods in social and cultural marketing research studies. BOP communities may also be investigated based on geographical differences or generation cohorts. Some of the other possible areas of study in marketing may be consumer acculturation, religiosity and consumption.

5.7 Summary

Although from the organisational perspective there are opportunities to do business while helping poor community members in BOP markets, there are many underlying causes that determine the capacity of the consumption of these people. Some of these factors are within the limits of consumers' control, while others remain out of their boundaries. Surprisingly, with more than 80% of the BOP population as rural consumers, and with all these underlying causes, Sri Lanka still records a higher life satisfaction rate compared to other developing Asian countries. This consideration leads to the next phase of this study, to analyse how BOP consumers integrate their resources for life satisfaction. Chapter 6 of this thesis illustrates the results of this analysis with a sector comparison between urban and rural BOP consumers.

6.

PHASE IV – MODELLING STUDY

Consumer resource integration in the BOP market: A comparative study on urban and rural BOP consumers

Abstract

Ongoing research on resource integration highlights the central role of resources and describes all social and economic actors, including consumers, as resource integrators who actively engage in experiences. How consumers integrate their resources is particularly important in the bottom of the pyramid (BOP) market, which dwells in a limited resource setting. The BOP market is identified as an emerging market consisting of consumers who live on basic needs. The objective of this study is to examine how BOP consumers integrate resources in achieving their life satisfaction, particularly in urban and rural BOP markets. Empirical data were gathered using a consumer survey conducted among BOP consumers in Sri Lanka. The results of the study demonstrate that consumer resource integration influences the life satisfaction of BOP consumers, yet with varying levels in urban and rural sectors. While the most influence is shown by the ‘operand’ resources of consumers, low usage of ‘operant’ resources demonstrates less utilisation of the skills, competencies and other intangible resources in creating value in the BOP market. The study provides implications for marketers to identify the types of consumer resources owned by BOP consumers and their usage in different sectors.

Key words: bottom of the pyramid (BOP) market, consumer resource integration, urban BOP, rural BOP, life satisfaction

6.1 Introduction

The evolving marketing paradigm focusing on resource integration is widely considered in marketing literature to be a new domain of marketing, representing a shift from a goods-dominant perspective to a more service-dominant era. This shift emphasises the role of consumers in creating value (Prahalad & Ramaswamy 2003; Vargo & Lusch 2004) and identifies ‘operand’ and ‘operant’ resources, yet argues that the new logic is more focused on operant resources. Arnould, Price and Malshe (2006) define operand resources as the tangible, finite resources over which consumers have allocative abilities. This includes culturally organised economic resources, physical items and physical space. Examples of operand resources are income, vouchers and credit, as well as dwellings, private transport and various belongings that consumers can act on (use) to generate value. Nevertheless, how consumers act on their operand resources is influenced by the ways in which they set out their skills, competencies and other resources to produce effects. These are known as operant resources (Vargo & Lusch 2004), the often invisible and intangible assets drawn on by consumers to produce some effect (Baron & Harris 2008). Arnold, Price and Malshe (2006) categorise these operant resources as social (family relationship, consumer communities, commercial relationships), cultural (specialised knowledge and skills, history, imagination) and physical (energy, emotion, strength).

Ongoing research in this area has identified consumers as integrators of operant resources as they actively engage themselves in experiences. This is after Vargo and Lusch (2011), who highlighted the “central role of resources” and described “all social and economic actors” as “resource integrators”. According to Barron and Harris (2008, p. 115), resource integration refers to “the ability of consumers to employ their resources individually, or collectively as co-consumers, to determine and enhance their own consumption experiences”. However, little is yet understood about how consumers integrate their resources and those of co-consumers in the course of creating value. Managing resources becomes more crucial for consumers who live under limited resource constraints. In general, low-income earners spend more on food, which results in the need to manage the rest of their income for other necessities, for example, children’s education, health and hygiene, clothing and entertainment. The present study

focuses on the resource integration practices of consumers in BOP markets in urban and rural sectors, and analyses how these practices influence life satisfaction.

Although there are many studies on resource integration in the literature (Baron & Warnby 2011; Smith 2013; Piacentini, Hibbert & Hogg 2014), most of these are based on resource integration at the organisational level (Edvardsson et al. 2014; Salonen & Jaakkola 2015), while there are very few scholarly papers that study resource integration from the perspective of consumers, and none from the perspective of BOP consumers (Piacentini, Hibbert & Hogg 2014). Thus, the present study first makes an effort to address this gap by exploring different types of resources owned by BOP consumers and their relative importance in a resource scarce environment. Second, the study analyses the relationship between consumer resource integration and life satisfaction, using structural equation modelling (SEM).

The study represents the BOP consumer group in Sri Lanka. According to Hammond et al. (2007), this country consists of more than 16 million people who earn less than US\$3000 per annum in purchase power parity (PPP), which is almost 92% of the total population. According to these authors, this population group spends 58% of their income on food, 12% on housing and 6% on household goods, the rest remaining for all other necessities such as education and health. However, Sri Lanka has a literacy rate of 92%, higher than that expected for a third world country: it has the highest literacy rate in South Asia and, overall, one of the highest literacy rates in Asia. More surprisingly, the country's population in sectors shows that the rural population amounts to 80% of the total population. Further, the life satisfaction index shows a rate of 203.3, the second largest value in the South Asian region. In this environment, we attempt to investigate the importance of the resource integration practices of BOP consumers on their life satisfaction. The next section of this chapter provides the theoretical background for the hypotheses derived in the study. The results of the study validating these hypotheses are then reported and discussed. The chapter ends with the implications of the findings, followed by a conclusion with limitations and future research directions.

6.2 Theoretical background

Resource integration is defined as “the process by which customers deploy resources as they undertake bundles of activities that create value directly or that will facilitate subsequent consumption/use from which they derive value” (Hibbert, Winklhofer & Temerak 2012, p. 248). This idea has also been named “interactive value formation” (Echeverri & Skalen 2011). The majority of studies on customer experience as well as on resource integration are conceptual (Arnould 2008; Hibbert, Winklhofer & Temerak 2012). The few empirical studies related to resource integration have shown that consumers draw on resources of other consumers in situations where they lack personal resources themselves (Harris & Baron 2004), while other researchers have categorised resources that consumers integrate (Baron & Warnaby 2011). Nevertheless, how consumers integrate resources and how consumers experience their resource integration is still under-researched. Consequently, empirical investigations of the concepts of consumer experience and resource integration have been repeatedly called for and have also been established as critical research priorities (Arnould 2008; Baron & Harris 2008; Hibbert, Winklhofer & Temerak 2012; Kleinaltenkamp et al. 2012; McColl-Kennedy et al. 2012).

6.2.1 Types of resources

The work of Arnould, Price and Malshe (2006) plays an important role in defining consumer resources. According to them, resources are of two types, namely operand and operant. Operand resources of consumers include all tangible economic resources that they possess. This includes material objects that consumers acquire through an exchange process in marketing; plus, any object created, found or inherited; the physical spaces owned by consumers, such as a house or garden; and economic resources that include cash, vouchers and credit obtained.

Operant resources, on the other hand, act together closely with operand resources to serve consumer life projects and goals (Sewell 1992). Consumer stocks of operant resources include physical, social and cultural resources (Arnould, Price & Malshe 2006). Physical resources depend on consumers’ physical capabilities and mental endowment. Low amounts of physical resources may influence consumers to adopt different types of aspirations. Social operant resources include the network of

relationships with different demographic groups (families, social class, ethnic groups) and emergent groups (friendship groups, brand communities, consumer subcultures) over which consumers experience varying levels of command.

Cultural operant resources include specialised cultural capital, skills and goals gathered through the knowledge of different cultural representations (Arnould, Price & Malshe 2006). The influence of cultural resources on consumer decision-making may vary not only in quantity but also in quality. Fontes and Fan (2006) explored how consumers choose products that show status, or products that are easily seen as a symbol of status, when the traditional indicators of social status such as wealth and prestige are not attainable. Similarly, BOP consumers buy luxury foods occasionally for their children irrespective of nutrition, allocate money to festivities beyond their capacity, and also spend on cosmetics or negative goods (Subrahmanyam & Gomez-Arias 2008). Related findings from Banerjee and Duflo (2007) find that 10% of the budget of BOP consumers is spent on festivals and other forms of entertainment. Viswanathan (2007) also found that poor Indian families spend on weddings beyond their means, to conform with social norms. Thus, we are interested in analysing how aspirational consumption influences the resource integration and life satisfaction relationship of a BOP consumer.

6.2.2 Aspirational consumption

An aspiration can be simply defined as an ambition or hope of achieving something. This may reflect different forms of aspiration, such as aspiration for career and educational achievement (Beaman et al. 2012), aspiration in general life structure, lifestyle and context (Roberts & Robins 2000), relationship aspiration (Weinstein et al. 2009) or aspiration for social recognition, financial success and appealing appearance (Kasser & Ryan 1996). Previous studies on aspirational consumption report that consumers develop aspiration to purchase luxury goods due to their prestige and status, perceiving their symbolic content (Amaldoss & Jain 2005). Markus and Nurius (1986) show that this belief in aspirations can form an emotional bond for consumers with certain goods. In an investigation into aspiration, Winnel (1987) found that individuals' aspirations towards an object forecast their goals in satisfying basic needs of relatedness, intimacy, affiliation and commitment to maintain relationships. Research distinguishes two types of aspiration: intrinsic aspiration deals with people pursuing

goals that satisfy in terms of basic psychological needs such as intimacy, community and personal growth; while extrinsic aspirations focus on positive reward or regard from others such as money, image or fame, which are externally valued goods (Kasser & Ryan 1996).

There are a considerable number of studies on happiness and life aspirations in the research literature. These studies differentiate an individual's well-being under hedonic and eudemonic types, where eudemonic well-being is related to pursuing intrinsic aspirations while hedonic well-being is linked to extrinsic aspirations (Ryan & Deci 2001). Low-income consumers have a greater preference towards pursuing extrinsic aspirations to achieve hedonic well-being (Gupta & Srivastav 2016). However, the desire to fulfil extrinsic aspirations through varying consumption may not be common for all BOP consumer segments, pertaining to different economic and geography considerations (Gupta & Srivastav 2016). BOP consumers live in urban, semi-urban and rural areas, with varying levels of income tiers within the low-income segment. Thus, it is well-intentioned to investigate the aspirations of different segments and how these aspirations lead to the life satisfaction of people who are poor.

6.2.3 Life satisfaction

Life satisfaction is a measure that is widely researched under the field of subjective well-being and aims to understand what makes people feel well in relation to their standards and values (Diener, Oishi & Lucas 2003). Subjective well-being can be divided into two parts: an affective, and a cognitive, component (Diener & Emmons 1984). The cognitive component is represented by life satisfaction and is the conscious cognitive judgment of life (Diener et al. 1985), in which a person's quality of life is assessed universally according to their chosen criteria (Shin & Johnson 1978).

Despite the fact that the BOP market represents moderately developing or low developing nations, the research on well-being and impoverishment for these individuals is lacking (Martin & Hill 2012). A possible reason may be the misconstruction of low income as a surrogate for poverty (Christoph 2010; Headey 2008). It has been found that poverty has various, distinctive and differential constituents (Alkire & Santos 2010). The present study represents different layers of

poverty in the economy, and in particular focuses on studying life satisfaction for this these community members.

There are different measures identified in research for life satisfaction, with a widely used measure being the Satisfaction with Life Scale (SWLS, Diener et al. 1985). This measure is for a single attribute of life satisfaction that could be used across the life-span (Tomas et al. 2015). The scale has been validated through different countries and in many areas of research. The majority of validation studies have used the English version of the scale; however, the scale has also been translated and validated in numerous languages in different countries. Hence, in this study the scale is used by translating it into the local languages of Sinhala and Tamil.

6.2.4 Urban and rural BOP consumers

There are considerable differences in the behaviour of consumers in urban and rural markets. Chikweche and Fletcher (2012) describe the BOP market in Zimbabwe under four distinct groups with divergent characteristics. These four groups are: *diluted urban* consumers, who were the members of the middle class until their income fell to the BOP level; *urban-based BOP* consumers, who live permanently in urban areas, mostly in rented housing; *rural-urban based BOP* consumers, who migrated from rural areas to urban regions seeking employment; and *rural-based BOP* consumers, who live permanently in rural areas and whose main earnings come from agricultural activities or informal small-scale enterprises. Other researchers have classified the BOP market more simply under two categories, urban and rural (Sridharan & Viswanathan 2008; Bharti, Agrawal & Sharma 2014). The Department of Census and Statistics in Sri Lanka identifies three types of sector in the country, these being urban, rural and estate. Areas administered by municipal and urban councils make up the urban sector, while the estate sector comprises all plantations (mostly tea plantations) that are 20 acres or more in size and have 10 or more resident labourers. The rural sector includes all remaining areas (Department of Census and Statistics Sri Lanka 2015). This study focuses on two sectors, urban and rural, including the estate sector under the rural category due to its being similar to the rural sector for our purpose.

The identified variables through the broad literature review are conceptualised as presented in Figure 6.1.

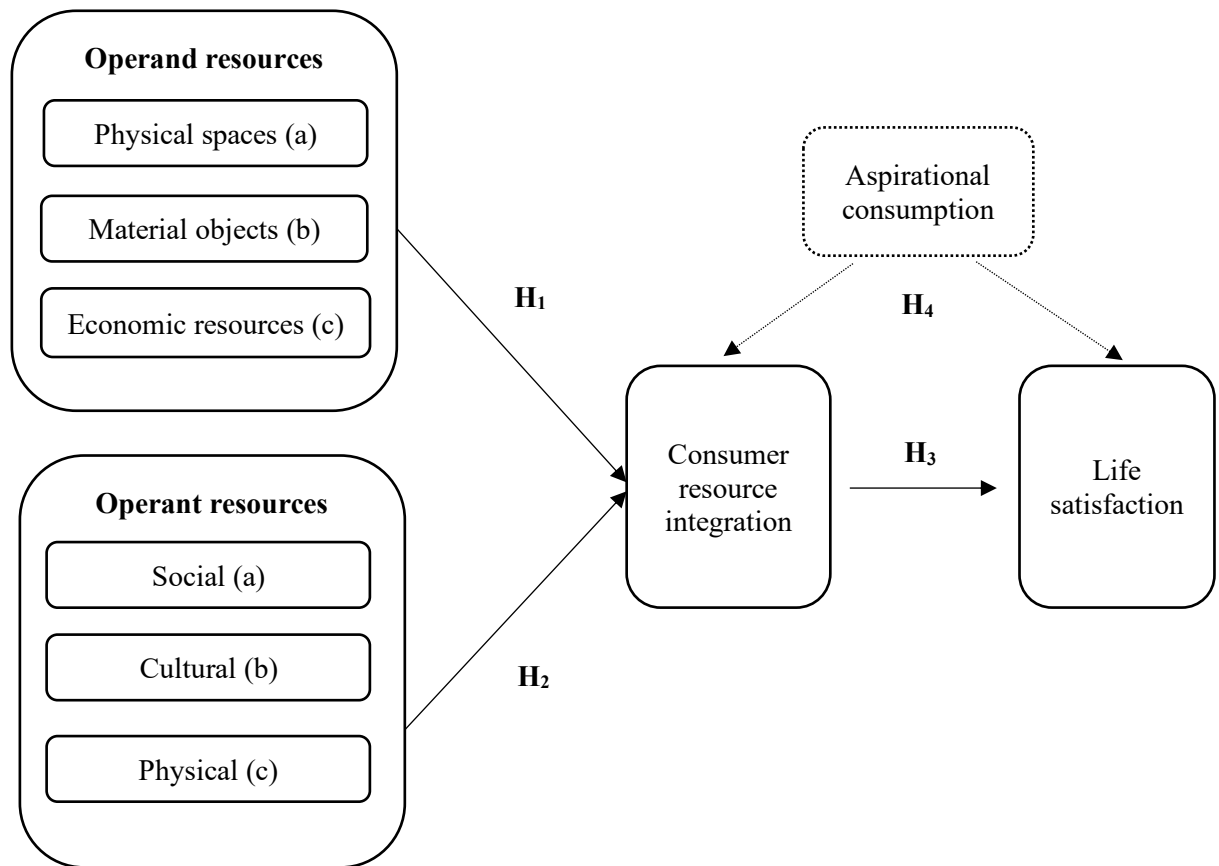


Figure 6.1: Conceptual framework of the study

Based on the preceding discussion on theoretical framework, it is hypothesised that:

H₁: Operand resources significantly influence the consumer resource integration of BOP consumers

H₁ (a), H₁ (b) and H₁ (c) hypothesise the relationship between physical spaces, material objects, economic resources and consumer resource integration, respectively.

H₂: Operant resources significantly influence the consumer resource integration of BOP consumers

H₂ (a), H₂ (b) and H₂ (c) hypothesise the relationship between social, cultural, physical operant resources and consumer resource integration, respectively.

H₃: There is a significant relationship between the resource integration and life satisfaction of BOP consumers

H₄: Aspirational consumption influences the relationship between resource integration and life satisfaction

6.3 Research instrument

This study is centred on a consumer survey developed to investigate consumer resource integration in BOP markets in Sri Lanka. The questionnaire included six sections covering the main constructs in the research framework. Multi-item scales were used to measure the constructs: resource integration (Arnould, Price & Malshe 2006), aspirational consumption (Gupta & Srivastav 2016) and life satisfaction (Diener et al. 1985).

The population of this study is the total number of consumers who earn less than LKR 30,000 (approx. US\$202) per month following the definition of BOP Sri Lanka by Hammond et al. (2007). The questionnaire was tested with 15 selected BOP consumers to identify problems encountered with the questions before the data collection. Then it was then translated into local languages (Sinhala and Tamil) used in Sri Lanka. Data were collected through personal interviews of a sample of households. Sample size was decided based on the percentage of urban (72%) and rural (28%) BOP populations, aiming to gather data for the comparative analysis of urban and rural BOP markets.

Three pairs of field investigators were used to collect data, including two Tamil-speaking investigators for the areas where Tamil-speaking respondents live. Once rapport was built with community members, the purpose of the survey was explained, and respondents were asked for their consent to participate in the survey. Apart from their consent, income criteria was also assessed before proceeding with the questionnaire. During the data gathering process, graphical explanations were used to simply describe how the respondents should mark or mention their choice in scale-type questions. The study covered all nine provinces of Sri Lanka, with a total of 244 respondents.

6.4 Sampling design and data collection

The sample was selected using a systematic quota sampling technique. First, the total sample was divided among the provinces; then, the selection was allocated under urban

and rural sector percentages of each province. The sample selection was based on Economic and Social Statistics Sri Lanka 2012 issued by the Central Bank. Data were collected over seven weeks, and a total of 244 respondents completed the questionnaire. Out of these responses, 11 had more than 10% of missing data, and another 17 reported with outliers confirmed through Mahalanobis distance (D_2) test responses. These were discarded, and the remaining 216 responses were deemed appropriate for further analysis. Table 6.1 presents the demographic characteristics of the sample.

Table 6.1: Demographic characteristics

Sector	%	Number of members in the family	%
Urban	28	One	3.7
Rural	72	Two	7.4
		Three	20.4
		Four	27.3
Age breakdown	%	Five	19.0
20–30	12.0	Six	13.9
31–40	29.6	Seven	6.0
41–50	32.9	Eight	0.9
Above 50	25.5	Nine	0.9
		Ten	0.5
Income	%		
Less than Rs. 5000	2.8		
Rs. 5001 – Rs. 10,000	7.4	Number of dependents	%
Rs. 10,001 – Rs. 15,000	19.0	One	17.6
Rs. 15,001 – Rs. 20,000	19.0	Two	23.1
Rs. 20,001 – Rs. 25,000	20.4	Three	26.4
Rs. 25,001 – Rs. 30,000	31.5	Four	17.1
		Five	7.9
		Six	1.9
Education	%	Eight	0.5
Below Ordinary Level	65.7	No dependents	5.6
Ordinary Level	15.3		
Advanced Level	11.6		
Vocational	6.0	Gender	%
Graduate/Postgraduate	1.4	Male	58.3
		Female	41.7
Occupation	%		
Farming/Sailing	6.5	Marital status	%
Business (self-employed)	25.9	Single	8.3

Labour (skilled)	34.3	Married	82.4
Estate worker	1.9	Divorced	2.3
Commissioned work	11.1	Widowed	6.9
No occupation	2.3		
Other	18.1		

The next section of the thesis provides the findings of the data analysis. This is presented under two headings: descriptive analysis and modelling analysis. While the descriptive analysis illustrates some selected findings of the survey, modelling analysis explains the consumer resource integration aspects of urban and rural BOP community members.

6.5 Analysis

6.5.1 Descriptive analysis on consumer resources in BOP markets

The descriptive analysis reports some selected statistics on consumer resources possessed by BOP consumers. Among these, operand resources include physical spaces, mainly land, houses and garden spaces. Table 6.2 and 6.3 presents the results of the percentage of land and house ownership of BOP consumers and their sources for obtaining these resources.

Table 6.2: Land ownership

Sector		%
Urban	Inherited	43.3
	Purchased	11.7
	Received as a gift	5.0
	Received as a compensation	16.7
	Rented/leased	6.7
	Other	16.7
	Total	100.0
Rural	Inherited	45.5
	Purchased	14.1
	Received as a gift	8.3

Table 6.3: House ownership

Sector		%
Urban	Constructed	26.7
	Inherited	40.0
	Purchased	3.3
	Received as a compensation	10.3
	Rented/leased	20.0
Total	100.0	
Rural	Constructed	19.9
	Inherited	41.7
	Purchased	10.9

Received as a compensation	17.9	Received as a gift	1.3
Rented/leased	7.7	Received as a compensation	14.1
Other	6.4	Rented/leased	12.2
Total	100.0	Total	100.0

More than 40% of the sample in urban and rural sectors inherited their houses. In addition, 26% of the urban sector sample and almost 20% of the rural sector population constructed their own house, though they sometimes live illegally on land owned by another party. Through field visits, the main difference witnessed regarding the status of houses was the cleanliness and condition of houses in the two sectors. The rural population, though they live in small land holdings and houses, generally have a clean and tidy environment, while the urban population is based in shanty towns and slums with lack of facilities and cleanliness.

Based on their low income, a very limited number of respondents had purchased their own houses, especially in urban areas. Linking our findings to Table 6.2 on land ownership, it was witnessed that these poor who live in houses that were built on illegal lands have the aspiration to build their own house on legally owned land, though their limited income is a barrier for their desire. In urban areas it was observed that some families with more than seven members lived in houses with just two rooms. For them, one room is their bedroom, dining room as well their TV room, while the other room was the kitchen. However, the house structure in the rural sector differs, as these people have more space compared to the urban sector. There are also extended families living together in the rural sector, but in small houses built in a comparatively more structural way than in the urban sector.

A detailed observation of material objects owned by the BOP consumers and their mode of receiving these material objects are revealed in the statistics given in Table 6.4.

According to the results shown in Table 6.4, the most sought-after material object by respondents is the mobile phone, with more than 90% ownership among the sample. Most people obtained mobile phones by paying the full amount at once, as only 10% of the respondents obtained them on an instalment basis. Mobile phone ownership in

Sri Lanka exceeds the population of the country, hence this influences the low usage of land phones as shown in a very low percentage of 19% in the table.

Table 6.4: Ownership of material objects

Material object	Availability %	Purchased – Full payment %	Purchased – Instalments %	Received from a relative / friend as a donation %	Not available %
Television	85.2	50.9	28.2	6.0	14.8
Radio	65.3	48.6	12.5	4.2	34.7
Mobile phone	90.3	79.2	10.2	0.9	9.7
Land phone	19.4	15.3	4.2	–	80.6
Iron	78.7	73.6	1.9	3.2	21.3
DVD player	44.9	35.6	7.4	1.9	55.1
Refrigerator	41.2	24.1	16.7	0.5	58.8
Rice cooker	63.4	48.6	14.4	0.5	36.6
Gas cooker	59.7	42.1	15.7	1.9	40.3
Foot bicycle	27.8	26.9	–	0.9	72.2
Three-wheeler	15.3	0.9	14.4	–	84.7
Motorbike	20.4	5.1	15.3	–	79.6
Tractor/land master	3.2	1.4	0.5	1.4	96.8
Agri-equipment	1.4	–	–	1.4	98.6

Also shown in Table 6.4, 85% per cent of the sample respondents own a TV, but a majority of them obtained the TV on an instalment basis, similar to their radios. The household items that are used daily such as irons, rice cookers and gas cookers have a percentage of more than 50% ownership among the sample. There is a low ownership of vehicles among the BOP consumer community. According to data, the most affordable mode is the foot bicycle, other than using public transport. The ownership of motorbikes and three-wheelers are recorded as 20% and 15%, respectively. However, the three-wheeler is one of the most sought-after material acquisitions by BOP consumers (Table 6.5), though there are already more than one million three-wheeler vehicles in Sri Lanka. Its popularity stems from the unavailability of public transport in the late hours, infrequent public transport in rural areas and its affordability for small business owners and households. The acquisition of resources on instalment

shows the positive attitude of these BOP community members towards aspirational consumption. Although they have a limited capacity to spend, they aspire to acquire assets that have high prices.

Table 6.5: Next expected acquisition of the respondents

Expected acquisition	%	Expected acquisition	%
Bed	1.9	Agri-equipment	0.5
Car	0.9	Cabinet	0.9
DVD Player	0.5	Carpentry machine	0.5
Fan	1.4	Cows	0.5
House	1.9	Dining set	0.5
Land	2.4	Electronic goods	1.4
Laptop for kids	0.9	Furniture	0.5
Motorbike	3.2	Gas cooker	1.9
Motor for business	0.5	Home theatre system	0.5
Mobile phone	0.9	Iron	0.9
Radio	0.5	Jewellery for wife	0.5
Refrigerator	10.6	Machines for the business	0.5
Sewing machine	0.9	New construction	0.5
Sofa set	2.3	Oven	0.5
Table	0.5	Renovate house	18.5
Three-wheeler	10.6	Rice cooker	1.9
Tractor	0.9	Water facility	1.0
Television	2.3	To spend on kids' education	2.8
Vehicle	5.6	To spend on religious activities	0.5
Water motor	0.5	Not applicable	16.7

A majority of the respondents wished to renovate their houses, which shows 18.5% in frequency. Obtaining a refrigerator and a three-wheeler have the same priority in the view of the BOP consumer, both with a percentage of 10.6 as shown in Table 6.5. The informal discussion with the BOP consumers during the survey also revealed that there is a high desire to obtain a three-wheeler as a mode of family transport, source of income, or as an aid for their own businesses. The statistics on the high desire to acquire a three-wheeler confirms the findings in phase III of this study, on youth job market problems that stem from the desire (or necessity) of three-wheeler employment.

As for intangible resources, the relationships that make up the social operant resources of these consumers were elicited from respondents. Accordingly, Table 6.6 shows how much these consumers rely on their social relationships when making their consumption decisions.

Table 6.6: Use of relationships in making consumption decisions

	Family %	Friends %	Relatives %	Someone who uses the product %	Salesman %
Never	1.9	40.3	41.2	9.3	10.2
Seldom	3.2	22.2	19.9	20.8	23.1
Sometimes	4.6	16.7	19.9	28.2	28.7
Often	32.9	15.7	12.5	36.1	31.9
Very often	57.4	5.1	6.5	5.6	6.0

The most influential social group for a consumption decision of a BOP consumer is the family, with a comparative percentage nearly 90% above the average. Although, someone who is already using a product can be more influential than the family in many situations. The influence of a salesman in making a consumption decision is also visible with a relatively high percentage, except in the more common situation where family is prominent. The least used relationships in consumption are relatives and friends. During the informal discussion with respondents throughout the survey, they revealed that they are reluctant to rely on relatives' or friends' advice during the decision-making process of purchasing a relatively high-priced item and, in fact, relatives are perceived as the least trusted party in most instances.

The presented descriptive findings provide insights for our modelling analysis, as well as for the overall findings of the study presented in Chapter 7. The thesis next provides findings based on our partial least square structural equation modelling (PLS-SEM) analysis.

6.5.2 PLS-SEM analysis

The data analysis technique of a study depends on the objectives that need to be accomplished through the analysis. Descriptive statistics have been used to describe the

basic features of the data in the study. Now, the analysis focuses on modelling the relationship between resource integration and life satisfaction of BOP consumers. Partial least square structural equation modelling (PLS-SEM) technique is used to build the model for this study. The multi-group analysis is then used to compare the urban and rural BOP market models developed under this analysis.

SEM has become a basic method in management and marketing research for analysing cause–effect relationships between constructs under study. SEM enables researchers to simultaneously examine a series of interrelated dependence relationships between a set of constructs, represented by several variables (e.g. scales), while accounting for measurement error (Rigdon 1998). SEM’s ability to simultaneously test relationships incorporated into an integrated model has contributed to its widespread application. However, although SEM has become a mainstream method in many fields of business research, its use in BOP market research remains at an early stage of development. There are two widespread uses of SEM: covariance-based SEM (CB-SEM) and partial least square SEM (PLS-SEM), which analyses use different software. CB-SEM, also referred to as factor-based SEM, is identified as a “hard” modelling (Hair et al. 2018) due to its demanding assumptions on sample size and data distribution. CB-SEM functions were developed based on a theoretical covariance matrix developed on a specified set of structural equations. According to Rigdon (1998), CB-SEM estimates a set of model parameters, which lowers the difference between the theoretical covariance matrix and estimated covariance matrix. If the assumptions for CB-SEM cannot be met and the research objective is prediction rather than confirmation, then PLS-SEM is the preferred method (Hair et al. 2012).

The use of theoretical difference between CB-SEM and PLS-SEM is based on the research objective of the study. If the objective of a study is theory testing and confirmation, the appropriate method is CB-SEM. By contrast, if the study objective is prediction and theory development, PLS-SEM is appropriate. Analysing 37 empirical applications of PLS-SEM in eight leading journals, Hair et al. (2012) conclude that researchers still do not fully make use of the method’s capabilities. Conceptually, using PLS-SEM is likely to use multiple regression and involves maximising explained variance in the dependent construct, in addition to the evaluation of data quality on the basis of measurement model characteristics. PLS-SEM addresses a wider range of

problems than CB-SEM yet runs on less restrictive assumptions. Some authors (Marcoulides & Saunders 2006; Hair, Ringle & Sarstedt 2011) consider PLS-SEM path modelling as a 'silver bullet' for estimating casual models if appropriately applied in empirical data situations. The present study uses PLS-SEM path modelling analysis using SmartPLS 3 software to investigate the relationship of consumer resource integration with life satisfaction of BOP consumers in Sri Lanka.

Partial least square algorithm procedures were performed to determine the significance levels of loadings, weights and path coefficients, followed by the bootstrapping technique (5000 resample) to determine the significance levels of the proposed hypotheses. Following the procedure suggested by Anderson and Gerbing (1988), the validity of the measurement model was estimated before testing the structural relationships outlined in the structural model.

Reliability and validity

Cronbach's alpha and composite reliability (CR) were used as metrics to evaluate the reliability of the constructs. From Table 6.7, the values of Cronbach's alpha for all the constructs are higher than 0.7, thereby indicating excellent internal consistency (Hair et al. 2018). To test convergent validity, confirmatory factor analysis was carried out and the average variance extracted (AVE) calculated. The cut-off point of AVE value of each construct should be at least 0.5 (Hair et al. 2018). Table 6.7 shows that the AVE loadings were greater than 0.5, thus establishing convergent validity (Hair et al. 2018). Discriminant validity of the construct is measured with Fornell-Larcker criterion. Discriminant validity ensures that a chosen measure is not a reflection of some other variables in the model (Ramayah, Yeap & Igatius 2013). As shown in tables 6.8 and 6.9, the discriminant validity also reflects values above 0.7 (Hair et al. 2018) in all constructs, which are at the acceptable level for a successful construct validity measurement.

Table 6.7: Validity and reliability of the construct

	Cronbach's alpha	AVE^a	CR^b
Operand resources	.965	.744	.970
Physical spaces	.960	.740	.966
Material objects	.827	.739	.897
Economic resources	.810	.710	.880
Operant resources	.897	.607	.918
Cultural resources	.860	.647	.900
Social resources	.867	.739	.907
Physical resources	.728	.681	.877

^a AVE = (Summation of squared factor loadings) / (Summation of squared factor loadings) (Summation of error variances)

^b CR = (Square of the summation of the factor loadings) / [(Square of the summation of the factor loadings) + (Square of the summation of the error variances)]

After the construct validity is established, common methods bias should be tested to ensure that the bias did not distort the collected data (Lowry & Gaskin 2014). Harman's single factor test is used as a standard statistic to test whether the emergence of a single factor accounts for the majority (50% or more) of the variance in the model; and if so, the common method bias is likely to be significant (Harman 1976). The test was performed using SPSS, and no evidence of common method bias was found.

Table 6.8: Discriminant validity – Operand resources

Construct	1	2	3
Economic resources	0.843		
Material objects	0.153	0.862	
Physical spaces	0.094	0.606	0.885

Note: The square root of AVE of every multi-item construct (first-order) is shown on the main diagonal.

Table 6.9: Discriminant validity – Operant resources

Construct	1	2	3
Cultural	0.805		
Physical	0.405	0.884	
Social	0.430	0.630	0.888

Note: The square root of AVE of every multi-item construct (first-order) is shown on the main diagonal.

Having satisfied all the reliability and validity criteria in the measurement model, PLS-SEM was used to test the hypotheses in the structural model as illustrated in the next section.

Hypothesis testing

The bootstrapping procedure was used to test for statistically significant effects. This works by creating subsamples with randomly drawn observations from the regional dataset, and each subsample is then used to estimate the path model. These estimates are then employed to calculate t-values (Hair et al. 2018). For the bootstrapping procedure in SmartPLS, 3000 subsamples are used with no significant changes, in a confidence interval method bias-corrected and accelerated bootstrap, and two-tailed test with significance level of 0.05.

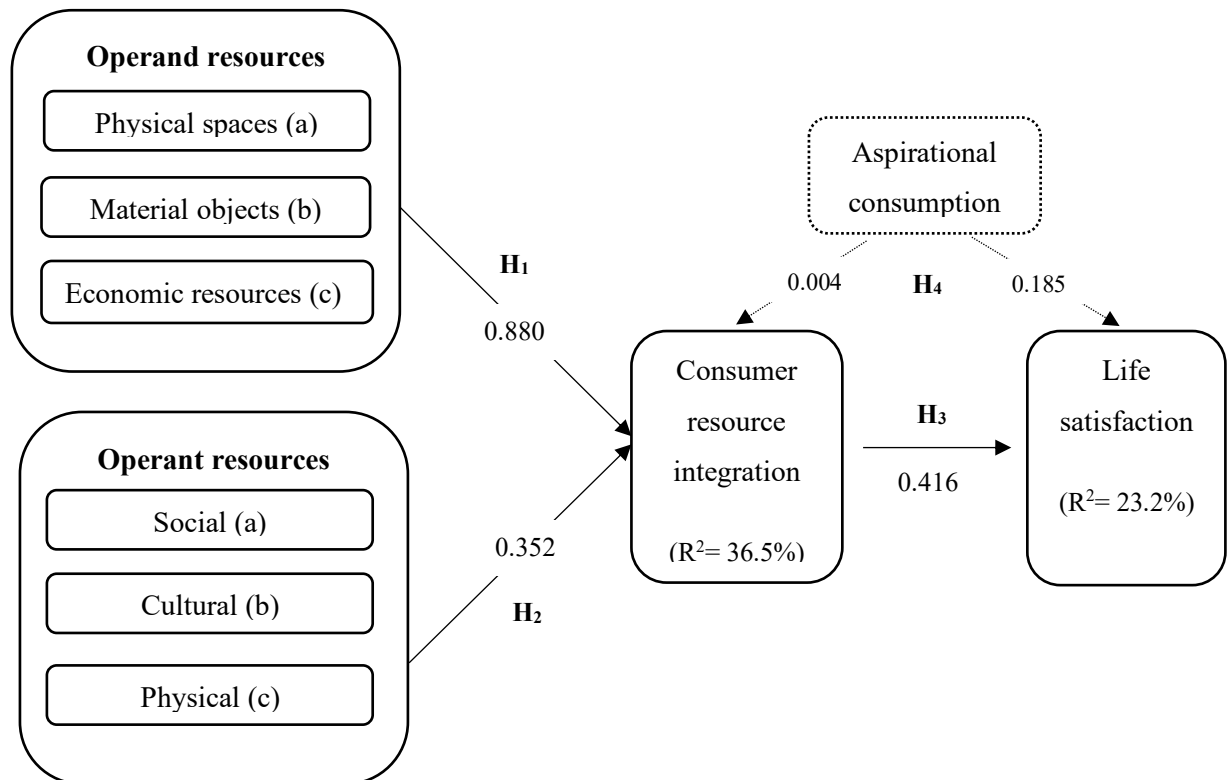


Figure 6.2: Structural model

On analysing the structural model (Figure 6.2), hypothesis H_1 ($\beta = 0.880$, $t = 42.331$, $p = 0.000$), with its sub-hypotheses $H_{1(a)}$ ($\beta = 0.746$, $t = 117.41$, $p = 0.000$), $H_{1(b)}$ ($\beta = 0.266$, $t = 51.71$, $p = 0.000$) and $H_{1(c)}$ ($\beta = 0.148$, $t = 17.05$, $p = 0.000$), was supported for its relationship with resource integration. Similarly, hypothesis H_2 ($\beta = 0.352$, $t =$

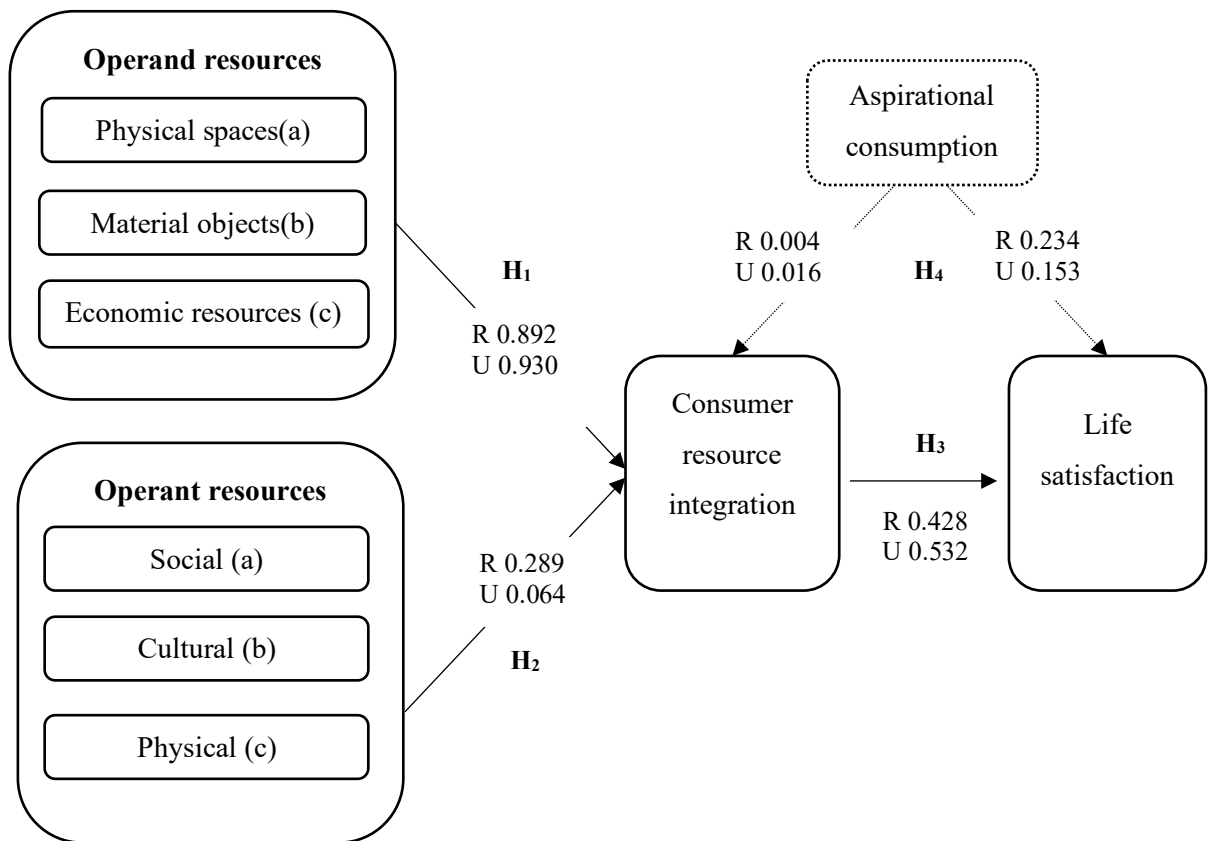
14.863, $p = 0.000$), with its sub-hypotheses $H_{2(a)}$ ($\beta = 0.416$, $t = 33.67$, $p = 0.000$), $H_{2(b)}$ ($\beta = 0.507$, $t = 27.36$, $p = 0.000$) and $H_{2(c)}$ ($\beta = 0.226$, $t = 19.59$, $p = 0.000$), was also proven during the analysis. T statistics values higher than ± 1.96 and p values less than 0.05 indicate statistical significance at the level of 0.05. However, the more significant association with resource integration was shown by the consumer operand resources, while a comparatively lower association was portrayed by consumers of intangible or operand resources. Confirming the significant association between resource integration and life satisfaction, H_3 ($\beta = 0.416$, $t = 7.185$, $p = 0.000$) was also supported in the analysis.

Mediation analysis reveals that aspirational consumption has a modest relationship with resource integration $H_{4(a)}$ ($\beta = 0.004$, $t = 3.27$, $p = 0.001$) and life satisfaction $H_{4(b)}$ ($\beta = 0.185$, $t = 3.20$, $p = 0.001$), yet shows a weak measurement compared to significant relationships among other constructs in the model. The results show that 23% of life satisfaction is explained by resource integration and aspirational consumption. Resource integration has a prominent influence from the operand resources (0.880) held by the respondents of the study. Aspirational consumption also has a minor influence (0.185) on the life satisfaction of consumers. The influence of this variable as a mediator between resource integration and life satisfaction does not show a significant value. The next stage of analysis includes a comparison of BOP market consumer groups in Sri Lanka.

Multi-group analysis of BOP market consumer sectors

The main objective of this analysis is to compare the resource integration and life satisfaction relationship across urban and rural BOP market consumers in Sri Lanka. Thus, the multi-group analysis is used to compare how the model works in different sectors of the BOP population. The coefficient numbers generated from different samples are always numerically different, but the question is whether the differences are statistically significant. Multi-group analysis helps to test the variation among groups, and whether they are statistically significant or not. Multi-group analysis permits us to test whether predefined data groups have significant differences in their group-specific parameter estimates (e.g. outer weights, outer loadings and path

coefficients). The multi-group analysis of this study demonstrates the following results for BOP market consumer sectors.



Note: β values for the rural sector are represented as R and β values for the urban sector are represented as U.

Figure 6.3: Structural model – Rural vs Urban

According to Table 6.10, hypothesis H₁ for the rural sector ($\beta = 0.892$, $t = 17.98$, $p = 0.000$) and urban sector ($\beta = 0.930$, $t = 17.14$, $p = 0.000$) was supported. While the sub-hypotheses H_{1(a)} ($\beta = 0.744$, $t = 66.56$, $p = 0.000$), H_{1(b)} ($\beta = 0.266$, $t = 32.93$, $p = 0.000$) for rural sector and H_{1(a)} ($\beta = 0.750$, $t = 36.85$, $p = 0.000$), H_{1(b)} ($\beta = 0.250$, $t = 16.05$, $p = 0.000$) for the urban sector were supported, H_{1(c)} ($\beta = 0.042$, $t = 1.393$, $p = 0.164$) for the rural sector and H_{1(c)} for the urban sector ($\beta = 0.046$, $t = 0.892$, $p = 0.372$) were not supported for their relationship with resource integration.

The relationship between operant resources and resource integration too shows different results compared with the overall evaluation of the BOP market. According to sector comparison results shown in Table 6.10 for the rural sector, H₂ and its sub-

hypotheses ($H_{2(a)}$, $H_{2(b)}$ and $H_{2(c)}$) were supported from data. However, in the urban sector, H_2 and its sub-hypothesis $H_{2(c)}$ were not supported for their relationship with resource integration. Hypothesis H_3 for the rural sector ($\beta = 0.428$, $t = 5.71$, $p = 0.000$) and urban sector ($\beta = 0.532$, $t = 4.22$, $p = 0.000$) was supported, confirming the relationship between resource integration and life satisfaction. Although the overall findings on the BOP market supported with weak statistics on the influence of aspirational consumption as a mediator, sector classification shows that its influence on the urban sector ($H_{4(a)}$ and $H_{4(b)}$) is not supported, while in the rural sector only $H_{4(a)}$ ($\beta = 0.234$, $t = 3.502$, $p = 0.000$) is supported.

Table 6.10: Multi-group analysis

		Path coefficients (Rural)	STDEV (Rural)	t-values (Rural)	p-values (Rural)	Decision	Path coefficients (Urban)	STDEV (Urban)	t-values (Urban)	p-values (Urban)	Decision
H₁	Operand resources > Resource integration	0.892	0.050	17.985	0.000	<i>Supported</i>	0.930	0.058	17.137	0.000	<i>Supported</i>
H_{1(a)}	Physical spaces > Resource integration	0.744	0.011	66.567	0.000	<i>Supported</i>	0.750	0.021	36.855	0.000	<i>Supported</i>
H_{1(b)}	Material objects > Resource integration	0.266	0.008	32.932	0.000	<i>Supported</i>	0.250	0.016	16.052	0.000	<i>Supported</i>
H_{1(c)}	Economic resources > Resource integration	0.042	0.028	1.393	0.164	<i>Not supported</i>	0.046	0.040	0.892	0.372	<i>Not supported</i>
H₂	Operant resources > Resource integration	0.289	0.075	3.914	0.000	<i>Supported</i>	0.064	0.210	0.269	0.788	<i>Not supported</i>
H_{2(a)}	Social operant resources > Resource integration	0.400	0.027	14.842	0.000	<i>Supported</i>	0.449	0.040	11.016	0.000	<i>Supported</i>
H_{2(b)}	Cultural operant resources > Resource integration	0.543	0.036	15.117	0.000	<i>Supported</i>	0.451	0.081	5.866	0.000	<i>Supported</i>
H_{2(c)}	Physical operant resources > Resource integration	0.204	0.023	8.992	0.000	<i>Supported</i>	0.230	0.069	3.147	0.002	<i>Not supported</i>
H₃	Resource integration > Life satisfaction	0.428	0.074	5.719	0.000	<i>Supported</i>	0.532	0.126	4.226	0.000	<i>Supported</i>
H_{4(a)}	Aspirational consumption > Life satisfaction	0.234	0.065	3.502	0.000	<i>Supported</i>	0.153	0.155	0.818	0.413	<i>Not supported</i>
H_{4(b)}	Aspirational consumption > Resource integration	0.004	0.003	0.872	0.383	<i>Not supported</i>	0.016	0.013	1.630	0.103	<i>Not supported</i>

6.6 Discussion

Consumer resource integration provides a path for marketers to identify how consumers utilise their resources, especially in emerging markets such as BOP markets. Many studies to date focus on the organisational aspect of resource integration, yet further research has been called for in this area on consumer features. The present study aimed to fill gaps current in the above studies. Firstly, the research focuses on identifying and categorising different consumer resources in BOP markets. Secondly, it analyses how consumer resource integration influences the life satisfaction of BOP consumers, including the influence of aspirational consumption as a mediating construct. This includes a comparison between urban and rural BOP consumers for congregating deeper insights on the marketplace. Overall, this phase of the research examines how consumer resource integration influences the life satisfaction of BOP consumers in the Sri Lankan context.

The study findings based on H₁ show that the biggest influence on resource integration is derived from the operand resources owned by BOP consumers. Among the three categories of operand resources, physical spaces, which include land, gardens and houses, remain at the most influential level, while material objects and economic resources are shown as the next levels of influence, respectively. Our descriptive statistics on physical spaces show that these consumers live in their own houses, though they sometimes do not have legal ownership of the land or house. However, a majority of these consumers have inherited their lands and houses, while a limited number purchased them. The comparison of the two sectors, urban and rural BOP market consumers, shows that the condition and facilities of the houses which rural consumers own are at a higher level compared to consumers who live in shanty houses or slums in urban areas. As an overall evaluation of physical spaces, it is evident that the BOP consumer group find their own means of residence, even if they do not carry the legal ownership of the properties.

The material object possessions of this consumer group reveal many insights regarding their aspirations. Although the BOP consumer depends on a limited income, they have obtained many of their necessary material objects on an instalment basis. Buying electronics and household items on instalment is a popular method among low-income

consumers in Sri Lanka. This demonstrates their aspiration to own items on the one hand, and their limited income which cannot bear the cost of the items at once, on the other hand. The most popular desires for these community members are to renovate their houses and buy a refrigerator or three-wheeler, although the high number of three-wheelers has become a national problem. This has also influenced the youth who enter the job market, becoming self-employed three-wheel hirers rather than choosing skills-based occupations. Based on the responses of the sample, the relationship between operand resources and resource integration was recorded to be significant in regard to the overall evaluation of the BOP market. However, the sector comparison shows different results with respect to economic resources. The multi-group analysis of the sample did not support $H_{1(C)}$ for both urban and rural sectors. The BOP consumer evaluates their economic resources as very low, which includes their cash, vouchers and other sources of finance. The informal discussion during the survey also supported the fact that most of these BOP consumers depend heavily on credit facilities, and hence end up obtaining multiple sources of financing. The most popular mode of credit among BOP consumers is receiving pawning facilities for their jewellery, which was illustrated for more than 40% of the sample respondents in the survey. Relying too much on loans leads these community members to face a poverty penalty due to the unstandardised microfinance environment in the country.

The next analysis based on the operand resources and resource integration relationship involved testing H_2 for acceptance. Similar to the operand resources, the hypothesis was supported relating to the overall BOP market. However, the sector comparison varies with the results of sub-hypotheses testing. H_2 and $H_{2(c)}$ were not supported for the urban BOP consumer group, while all the sub-hypotheses of H_2 were supported in the rural sector. The culture of Sri Lanka has a collective living structure in which BOP consumers are armed with many social resources that help consumption and resource integration. This is common in both urban and rural sectors, and cultural resources also align closely with their social relatedness. Physical operand resources include a consumer's physical and mental endowments, hence in the urban BOP market this does not support $H_{2(c)}$ for its relationship with resource integration. Statistics gathered through the survey also support that rural consumers have more faith regarding their skills and competencies than the urban group, which rely purely on their jobs. Rural

consumers use their skills and competencies for different entrepreneurial initiatives or sometimes to develop their own skills-based occupations. This is also backed by the reflection that rural consumers have more resource availability and time availability for such initiatives compared to their urban counterparts. By and large, we conclude that operant resources overall have an influence on resource integration in the BOP market, but that this relationship is not viable in the urban group of BOP consumers.

Furthermore, the study's findings based on H₃ reveal that there is a significant relationship between resource integration and life satisfaction for BOP consumers irrespective of the sector to which they belong. However, the results of the mediation analysis provide empirical evidence that aspirational consumption influences resource integration at lower levels than its influence on life satisfaction of BOP consumers further confirmed through the sector comparison of this relationship. Especially in the urban sector, H_{4(a)} and H_{4(b)} were not supported for their relationship. This study in the field of resource integration has proven that consumer resource integration plays an essential role in life satisfaction, especially in emerging markets such as the BOP market. More specifically, the sector comparison provides detailed insights on the consumer standpoint on resource integration.

6.7 Conclusion

Resource integration over the recent years has attracted the attention of marketers, after the central role of resources was highlighted by researchers. Although this has been discussed particularly at the organisational level, emerging markets such as the BOP market are under-researched in this area. The present study has given research attention to consumer resources in marketplaces where resources really matter. The research suggests that the integration of available resources by BOP consumers truly influences their life satisfaction. However, the integration of intangible resources, such as social, cultural and physical resources, is at a lower level compared to the high influence of tangible resources. Aspirational consumption too has a minimal influence, and no influence in the urban BOP market. While all consumers in the BOP market carry low economic resources, there is empirical evidence that the rural sector consumer is more occupied with resources and more efficient in using resources within their context. Overall, consumer resource integration influences the life satisfaction of BOP

consumers to varying levels in urban and rural sectors. Increasing the use of their operant resources for this value creation process should provide more outstanding results to enhance the status of the lives of BOP consumers.

6.8 Limitations and future research

There are some constraints related to this research which also expand the scope for future research. In this study, we have used the Sri Lankan BOP market as the context, hence future research could focus on consumer resource integration in different countries or regions for more generalisation of the findings. Another limitation is that the chosen study represents a consumer group whose income falls below LKR 30,000 per month. However, within the BOP market there are different income tiers, therefore future research may focus on resource integration at different tiers in the BOP market. Future studies could also focus on addressing the influence of resource integration on different value creation efforts of BOP consumers. The use of PLS- SEM limits identification of the relationship among the variables of the study over confirming the theoretical relationship of accepted models. Therefore, future research on this area may focus on using other analytical techniques such as AMOS confirming the theoretical relationship among the constructs.

6.9 Summary

The final phase of this thesis examined the resource integration practices of consumers in BOP markets. The use of consumers' intangible resources, known as operant resources, is at a lower level compared to the use of tangible or operand resources. By combining the results of the previous phase III of the study, it is concluded that consumers in BOP markets have underlying causes that limit their capacity to consume. However, their use of skills and capabilities for effective outcomes can result in more satisfaction in their lives and extra capacity to consume. The reconciled viewpoints and the recommendations based on all four phases of this study are presented in Chapter 7.

7.

GENERAL CONCLUSIONS OF THE STUDIES AND FUTURE RESEARCH AGENDA

Research on BOP markets has drawn attention to poor consumers around the world who have an immense collective consumption capacity. The view of people who are poor as profitable consumers has gained the attraction of organisations that are willing to help eradicate poverty while making profits, which is distinct from the traditional view of seeing people who are poor as recipients of charity. While the BOP concept is used across many research disciplines, the idea itself has evolved to the status of sustainable development through innovation and entrepreneurship, as suggested by Caneque and Hart (2015). The core requirements of the concept from its inception highlight the importance of mutual understanding of the stakeholders involved and their willingness to truly help people who are poor. While the majority of research has attempted to analyse organisational and consumer aspects of this win-win proposition individually, this study had examined both organisational and consumer perspectives of BOP markets in a Sri Lankan context. This has included a comparison of urban and rural BOP consumer groups, as in recent years the application of the urban versus rural classification of the BOP market has largely revealed a need for further studies (Kumar & Gupta 2015; Chikweche & Fletcher 2013; Ireland 2008).

This thesis is structured in a series of four separate phases covering organisational and consumer perspectives of BOP markets – phase I and II for the organisational aspect and phase III and IV for the consumer aspect. The objectives for phase I and II were to identify the features of BOP markets in Sri Lanka from a business perspective and to determine how stakeholder relationships influence business success at the BOP level. Summarising the findings of these two phases on organisational perspectives on BOP markets, it is concluded that there are massive opportunities for large business organisations, particularly in rural markets due to their large population and relatively high disposable income compared to urban BOP markets. However, this community of people who are poor cannot be seen as just a set of consumers who need social

assistance, but rather as a group of creative consumers who are willing to spend on their aspirations. Though the majority of the BOP group represents the rural population, they are highly familiar with the use of social media, which shows the opportunity for marketers using mobile marketing to reach consumers. The interviews with the majority of industry practitioners who operate at the BOP level, however, revealed that they and their organisations have less commitment to truly helping people who are poor to eradicate poverty, over making profits for the organisation, and only a few of them agreed on the point that they in fact do good for people who are poor.

Entrepreneurship is one way of achieving shared benefits in the BOP market. However, this requires multiple players acting together for their shared benefit. The phase II study, using Unilever's Saubhagya project as a case study, revealed that although BOP entrepreneurs are willing to use their skills and competencies on their micro businesses, support from government as a stakeholder in the BOP framework is minimal. The role of government is crucial to standardise the microfinance industry and avoid the so-called poverty penalty on people who are poor. While private companies see this market as an opportunity and BOP entrepreneurs engage in their businesses, the role of government becomes significant to reinforce these relationships. Micro enterprises play an important role in the economic development of a country. This becomes especially crucial in a developing country; hence, favourable tax policies and opportunities for training and development by the government can enhance the performance of small businesses.

By blending the findings of the first two phases of this study on organisational perspectives, it is concluded that there are favourable signs for large business organisations in Sri Lanka to do business at the BOP level, but this requires a mutual understanding of truthfully serving the poor to relieve poverty. Unilever's Saubhagya project provides an excellent example of a business model at the BOP level, demonstrating the importance of the role of government as a mediator in the consumer-business relationship. By and large, from the market-based view of the BOP notion, success requires multiple stakeholders acting together on a shared vision of mutual benefit among the participants in the BOP framework. This is one aspect of seeing the BOP market as a profit hub for businesses, which led to our investigation on this market from the consumer perspective.

Apart from admitting entrepreneurship and employment opportunities, companies can engage in helping the low-income consumer market through other social marketing initiatives. There is a link between corporate social responsibility (CSR) and market development efforts by companies at the BOP level (Singh, Bakshi & Mishra 2015; Davidson 2009). According to Singh, Bakshi and Mishra (2015), market development in BOP is enhanced by CSR in many ways. It makes BOP market development less risky, masks the CSR initiative as a BOP pilot project to generate internal traction within organisations, integrates BOP communities with the last mile of the supply chain of the organisation, brings government intervention to accelerate scale-up, and develops the BOP as a future market for consumers and supply chain partners to make business more sustainable. This provides implications for organisations to use CSR in a more strategic manner under their sustainable goals.

The consumer aspect of BOP market analysis in this thesis included two phases of study (phase III and IV). The objectives of these phases were to identify what determines the consumption and impoverishment of BOP consumers and to analyse how resource integration leads to life satisfaction at the BOP level, respectively. Summarising these two phases, it is concluded that there are many embedded factors that influence the impoverishment and consumption of people who are poor. Although corporations can see the combined consumption capacity of this consumer group, consumers' perceptions, attitudes and beliefs play a major role in shaping their consumption and aspirations. BOP consumers have a more fatalistic view of their lives, which is reinforced by their sociocultural environment. They have many 'stars' and 'gods' in their lives; hence, religious syncretism influences much of what happens to them. Food consumption and materialism are factors that can be influenced by this view of life. Astrology and religion are used as a justification by people who are poor to remain 'inherently poor', which in turn limits their aspirations for better economic and social status. The sociocultural issues related to the job market, especially for youth and women's employment, require a strategic view of the country's education policy that should be able to produce more skills-based job market entrants. While from the consumer perspective this requires an attitudinal change, from the strategic perspective sound policy measures will encourage higher participation of the female workforce in the economy.

Moreover, alcoholism is an allied problem that creates and worsens poverty, and this requires careful policy change to reduce harmful alcohol consumption. Apart from controllable factors, there are external factors such as natural disasters and unstandardised microfinance policies that shape the consumption practices of BOP consumers.

All these causes require a balance between a perceptual conversion of the BOP consumer and policy execution by government to remove many of the barriers to consumption. More capacity to consume is an indicator that the impoverished consumer can step up in their economic and social status; hence, this is helpful in alleviating poverty among BOP community members.

In search of resource integration in BOP markets, phase IV of this study focused on a comparison between resource integration and life satisfaction in urban and rural markets. Although resource integration has been discussed at the organisational level (Edvardsson et al. 2014; Salonen & Jaakkola 2015), this study fills a gap by considering resource integration from the consumer point of view, especially in emerging markets such as BOP markets that rely on inadequate resources. The research suggests that the integration of available resources by BOP consumers truly influences their life satisfaction. However, the integration of intangible resources, such as social, cultural and physical resources, is at a lower level compared to the high influence of tangible resources. Rural consumers are equipped with more sociocultural resources as well physical spaces compared to urban BOP consumers. Resource integration for the two sectors has varying levels of influence, yet the overall relationship shows a strong association of tangible resources over social, cultural and physical intangible resources. This empirical finding demonstrates that BOP consumers show less use of their skills, competencies and other resources to produce effects on their available tangible resources.

Reconciliation of organisational and consumer perspectives provides implications for marketing practitioners rethinking business strategies and business models that might work in the BOP market and which might truly help the poor by alleviating poverty while still making profits. Although companies can see the combined consumption capacity of BOP consumers, there are embedded sociocultural aspects that limit these

consumers' competence in consumption. This controversial stance makes the fulfillment of BOP market goals difficult, or even "wicked" (Roberts 2000). A so-called wicked problem is difficult or impossible to solve because of incomplete, contradictory or changing requirements that are often also difficult to recognise. These problems occur in a social context, and the greater the disagreement among societal stakeholders, the more wicked a problem can be. In fact, it's the social complexity of wicked problems as much as their technical difficulty that make them tough to manage. However, Roberts (2001) suggests some solutions to tackle wicked problems. One important strategy is to engage *all* stakeholders in order to find the best possible solutions for all concerned. A more strategic view on opportunities in BOP markets should focus on a cohesive relationship among all stakeholders who work with the common goal of mutual benefits among participants in the BOP framework.

Further studies on this market require the application of empirical research on different countries and regions of BOP populations, due to different sociocultural resources and consumer characteristics. BOP communities may also be investigated based on generation cohorts. Other possible areas of study in marketing may be consumer acculturation, religiosity and consumption. Further investigation on the creative consumption of BOP consumers may also be enlightening for BOP market research.

8.

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APPENDICES

Appendix 1: Adopted standard interview questions for in-depth interviews

The below are the standard main interview questions we used in reaching our objectives.

1. *How would you explain your company's effort in catering to the low-end market, or low-income consumers?*
2. *Do you think that industries operating in Sri Lanka have already identified low-income consumers as their market? To what extent?*
3. *What are the terms used in the industry to refer to this market? Do you use BOP?*
4. *What are some examples of successful and unsuccessful cases that you are aware of in these low-end consumer markets?*
5. *In your judgement, what is the relative size of the low end or BOP market in Sri Lanka?*
6. *How would you explain the nature or specialties of these low-end markets?*
7. *In your opinion, do you believe the firm's strategy for this market should differ based on the urban and rural classification? Why? Could you give some examples please?*
8. *What would you think, for a company to be successful in this market, is the best or a better strategy?*
9. *How would you rate the market infrastructure of this market in Sri Lanka? What if the urban and rural markets are taken separately?*
10. *How would you rate the consumption capacity of these poor consumers? Do you believe that they spend on what they have or they spend on what they want?*
11. *Do you believe that through selling to these low-income consumers, the companies are playing a role in alleviating poverty?*
12. *Based on your opinion what are developments should happen in these markets for both the industry and the consumer to be benefited?*
13. *Do you use any special requirement in reaching these poor low end consumers via promotions*

Appendix 2: Survey questionnaire – English

Questionnaire No:

	SURVEY ON CONSUMER RESOURCE INTEGRATION IN BOTTOM OF THE PYRAMID	School of Economics, Finance & Marketing College of Business Swanston Street Melbourne, VIC 3000
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Bottom of the Pyramid (BOP) represents the most emerging market worldwide. By responding to this survey you are helping us to collect valuable information about BOP market in Sri Lanka. Strict confidentiality will be maintained throughout this study and results are published as statistics that will not reveal individual responses. Participation in this survey is voluntary and you can quit the survey at any time. This survey will take about 30 minutes of your time to complete.

INSTRUCTIONS: PLEASE TICK (✓) THE OPTION THAT DESCRIBES YOU MOSTLY.

1. Your income per month is
- Above Rs. 30,000
If Yes, thank you very much for your support for our survey. You are not eligible to participate in this survey.
 - Below Rs. 30,000
If Yes, please continue with the survey.

SECTION 1
Please tell us something about you.

- | | |
|--|---|
| <p>1. Your age:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 20 – 30 <input type="checkbox"/> 31- 40 <input type="checkbox"/> 41-50 <input type="checkbox"/> Above 50 <p>2. Income:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Less than Rs. 5000 <input type="checkbox"/> Rs. 5001–Rs. 10,000 <input type="checkbox"/> Rs.10,001-Rs.15,000 <input type="checkbox"/> Rs.15,001- Rs.20,000 <input type="checkbox"/> Rs.20,001-Rs.25,000 <input type="checkbox"/> Rs.25,001-Rs.30,000 <p>3. Gender:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Male <input type="checkbox"/> Female <p>4. Marital status:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <p>5. Ethnicity:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Sinhalese <input type="checkbox"/> Tamil <input type="checkbox"/> Muslim <input type="checkbox"/> Berger <p>6. Educational level:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Below O/L <input type="checkbox"/> O/L <input type="checkbox"/> A/L <input type="checkbox"/> Vocational | <p>7. Occupation:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Farming <input type="checkbox"/> Business <input type="checkbox"/> Labour (skilled) <input type="checkbox"/> Estate worker <input type="checkbox"/> Commissioned work <input type="checkbox"/> No occupation <input type="checkbox"/> Other (Please specify)..... <p>8. Occupation status:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Permanent <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Self-employed <input type="checkbox"/> Not applicable <p>9. Income Sources: (tick (✓) all that apply)</p> <ul style="list-style-type: none"> <input type="checkbox"/> From my employment <input type="checkbox"/> From my garden/land <input type="checkbox"/> From my children (e.g. foreign employed) <input type="checkbox"/> From my friends <input type="checkbox"/> From my relatives <input type="checkbox"/> From government aids (e.g. Samurdhi) <p>10. Number of members in the family:</p> <p>11. Number of dependents:</p> |
|--|---|

SECTION 2

Please tell us about your physical resource consumption practices.

12. Ownership of the house and land where you currently live:

Property	Inherited	Purchased	Received as a gift	As a compensation	Rented/lease	Other (Please specify)
Land	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

13. Any other houses, buildings and lands (if any) owned by you.

Property	Number of properties	Inherited	Purchased	Received as a gift	As a compensation	Rented/lease	Other (Please specify)
Land	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

14. Please rank order the following expenses in terms of your relative monthly spending.

Spending item	Rank
Food
Education
Health
Entertainment
Clothing
Transport
Rents (e.g. housing rents, vehicle rent)
Loan repayment

15. From the following list, please tick (✓) any loan/lease facility you have obtained and mention the purpose briefly.

Source of loan/lease	Purpose
Loan from the Samurdhi bank
Loan from Sanasa bank
Loan from a commercial bank
Loan from another bank (Please specify)
Loan from a relative/friend
Loan from any other informal source (e.g. "Polee Mudalali")
Lease
Pawning

16. Please tick (✓) the option that describes your perception mostly.

	Much Higher	Higher	About the same	Lower	Much lower
16.1 Compared to others in the neighbourhood					
Number of Houses you owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of Buildings you owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Number of Lands you owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.2 Compared to others in the neighbourhood					
Quality of the Houses you owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of Buildings you owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of Lands you owned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16.3 Degree of control you have over the following properties you owned.	Full control	Partial control	No control		
Houses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Lands	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
16.4 I believe that the tenure of the following properties is sufficient for my life style	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Houses I own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buildings I own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lands I own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.5 I expect to acquire more of the following properties in the future	Definitely	Very probably	Probably	Probably not	Not at all
Houses	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Buildings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lands	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.6 Compared to others in the neighbourhood	Much Higher	Higher	About the same	Lower	Much lower
Amount of money(Cash & Bank saving) you own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount of benefits you receive from government	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Amount of borrowed cash or credit facilities you have	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17 Please tick (√) all the saving options you adopt generally.

Source of savings	If Yes (√)
Samurahi bank	<input type="checkbox"/>
Sanasa bank	<input type="checkbox"/>
Commercial bank	<input type="checkbox"/>
Corporative bank	<input type="checkbox"/>
Rural bank	<input type="checkbox"/>
Another bank (Please specify)	<input type="checkbox"/>
"Seettu" method	<input type="checkbox"/>
Just keep money at home	<input type="checkbox"/>

SECTION 3

Please tell us about your material resource consumption practices.

18. Please tick (√) the resources available to you from the following list in terms of source of acquisition.

Item	Purchased	Received from a relative/ friend	Donation	
			By Government	By NGO
Television	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Radio	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Land/CDMA phone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Iron	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DVD player	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rice cooker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas cooker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Foot bicycle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Three wheel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor bike	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Farming machines	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. What would be your next most immediate purchasing item?
.....

20. Please tick (✓) the option that describes your perception mostly.

20.1 Compared to others in the neighbourhood number of home appliances I purchased	Much Higher	Higher	About the same	Lower	Much lower
I purchased	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I received as a gift from someone else	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I made by my own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.1 Degree of control you have over the home appliances you purchased	Much Higher	Higher	About the same	Lower	Much lower
purchased	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
received as a gift from someone else	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
made by your own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.3 I believe that the home appliances are sufficient for my life style. The items which I purchased	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
received as a gift from someone else	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
made by my own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.4 I expect to acquire more of the home appliances in the future by purchasing	Definitely	Very probably	Probably	Probably not	Not at all
someone else as gifts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
my own	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

21 Please tick (✓) any utility bills you pay.

Utility bill type	If Yes (✓)	Utility bill type	If Yes (✓)
Water	<input type="checkbox"/>	Internet	<input type="checkbox"/>
Electricity	<input type="checkbox"/>	Mobile/Land/CDMA phone connection	<input type="checkbox"/>
Gas	<input type="checkbox"/>	Cable TV	<input type="checkbox"/>
Other	<input type="checkbox"/>		

SECTION 4

Please tell us more about your relationships and your competencies.

22 How well do you use the following relationships in making consumption decisions?

When I make important consumption decisions I use the relationships with following groups.	Very often	Often	Sometimes	Seldom	Never
Family members	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Relatives	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Someone already using the product	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vendor/Seller	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (Please specify)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23 How well the following statements describe your relationships.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I know many of the shop owners in my area.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I usually have a good relationship with the shop owners in my area.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have membership in consumer societies like "Sanasa".	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24 What is your relative perception on the followings?

	Much higher	Higher	About the same	Lower	Much lower
Relative to others in my area my income level is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
my education level is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
recognition of my occupation is	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

25 How well the following statements describe your perception noted above?

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I believe that I have					
a sound educational background	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a sound knowledge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
an acceptable social appearance (e.g. the way you dress and talk)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a lot of skills regardless of my education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
always been working for improving my socio-economic status	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a strong physical well-being	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
a strong psychological well-being	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 5

We would like to know about your attitudes towards the followings.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
26 I usually tend to buy things					
which makes my life comfortable, if I have more money.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
under installment basis when the money is inadequate	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
to maintain my image among friends and relatives.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
for special occasions with my family and friends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
as same as what my friends/relatives buy newly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
which would improve my health	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
which makes my life happy, even if I am poor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

27 Please rate the following statements in relation to your life.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I have an acceptable status in the society.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
In most ways my life is close to ideal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The conditions of my life are excellent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I am satisfied with my life	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
So far I have got the important things I want in life.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I could live my life again, I would change almost nothing.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

28 Please rate the following statements in relation to your attitude towards poverty.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
For me, poverty is not my fault, yet government and society should help us to get rid of poverty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Poverty is not my choice, it is something that I have inherited	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I get the chance to earn more I will be able to avoid poverty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If I spend my income more responsibly I will be able to get rid of poverty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I have a strong urge to come out of poverty.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 6

Please tell us about how you purchase products.

29 Please rate the following statements in relation to your choice about the product name.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I like to buy well known products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If the price of the product is high, it is with good quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supermarkets have best products than the small stores	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

30 Please rate the following statements in relation to your choice about the product quality.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
Getting good quality product is important for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I always try to buy the products with best overall quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

31 Please rate the following statements in relation to your choice about the product value.

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
I generally purchase					
A product for which I have a discount	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The brand which is on sale	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The brand on which I get a good deal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Any other comment:

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.....Thank you very much

Appendix 3: Survey questionnaire – Sinhala

ප්‍රශ්නාවලි අංකය:



අඩු ආදායම් ලාභීන්ගේ පාරිභෝගික සම්පත් සංකලනය
පිලිබද සමීක්ෂණය

School of Economics, Finance & Marketing
College of Business
Swanston Street
Melbourne, VIC 3000

ලෝකයේ ආර්ථික පිරමීඩය ගත් කල එහි අවසාන ස්ථරය වන, අඩු ආදායම් ලාභීන් අයත් වන වෙළඳපල මැන කාලීන පර්යේෂණ තුළින් ඉතා ලාභදායී වෙළඳපලක් වශයෙන් හඳුනාගෙන තිබේ. මෙම පර්යේෂණයට සහභාගී වීම තුළින් ශ්‍රී ලංකාව තුල ව්‍යවහාර වෙළඳපොල පිලිබදව ඉතා වැදගත් තොරතුරු ඒකරාශී කරගැනීම සඳහා ඔබ විසින් දායක වනු ඇත. මෙම පර්යේෂණ තුලදී ඔබගේ පෞද්ගලික භාවය ඉතා කදිම ආරක්ෂා කෙරෙන අතර මේ තුළින් වන සොයාගැනීම් ඉදිරිපත් කිරීමේදී වුවද පර්යේෂණයට සහභාගී වුවත් පිලිබදව අනාවරණය කිරීමක් සිදු නොවේ. මේ සඳහා පිළිතුරු සැපයීමට ඔබට විනාඩි 30ක පමණ කාලයක් ගත වේ.

උපදෙස්: ඔබගේ පිළිතුරුට අදාල කොටුව තුල කතිර(✓) ලකුණක් දමන්න.

- මගේ මාසික ආදායම
- රුපියල් 30,000 ට වඩා වැඩියි
එසේනම් ඔබ මෙම සමීක්ෂණය සඳහා සුදුසුකම් නොලබනු ඇත. බොහෝම ස්තූතියි.
 - රුපියල් 30,000 ට වඩා අඩුය
එසේනම් ඔබට මෙම සමීක්ෂණය සඳහා සහභාගී විය හැක.

1- කොටස
මා පිලිබදව විස්තර.

- | | |
|---|---|
| <p>1. මාගේ වයස අවුරුදු: <input type="checkbox"/> 20 – 30
<input type="checkbox"/> 31- 40
<input type="checkbox"/> 41-50
<input type="checkbox"/> 50 ට වැඩියි</p> <p>2. ආදායම: <input type="checkbox"/> රුපියල් 5000 ට අඩු
<input type="checkbox"/> රු: 5001– රු:10,000
<input type="checkbox"/> රු: 10,001- රු:15,000
<input type="checkbox"/> රු: 15,001- රු: 20,000
<input type="checkbox"/> රු: 20,001- රු: 25,000
<input type="checkbox"/> රු: 25,001- රු: 30,000</p> <p>3. සක්‍රී පුරුෂ භාවය: <input type="checkbox"/> කාන්තාවක් මී
<input type="checkbox"/> පුරුෂයෙක් මී</p> <p>4. විවාහක අවිවාහක භාවය: <input type="checkbox"/> අවිවාහක
<input type="checkbox"/> විවාහක
<input type="checkbox"/> දික්කසාද
<input type="checkbox"/> වන්දැබු, අයෙක්මී.</p> <p>5. ජාතිය: <input type="checkbox"/> සිංහල
<input type="checkbox"/> හින්දු
<input type="checkbox"/> මුස්ලිම්
<input type="checkbox"/> බර්ගර්</p> <p>6. අධ්‍යාපන මට්ටම: <input type="checkbox"/> සාමන්‍ය පෙළ දක්වා
<input type="checkbox"/> සාමන්‍ය පෙළ සමත්
<input type="checkbox"/> උසස් පෙළ සමත්
<input type="checkbox"/> වෘත්තීය /කාර්මික</p> | <p>7. මාගේ රුකියාව: <input type="checkbox"/> ගොවිතැන
<input type="checkbox"/> ව්‍යාපාර
<input type="checkbox"/> පුහුණු කම්කරු
<input type="checkbox"/> වතු කම්කරු <input type="checkbox"/> කුලී වැඩ
<input type="checkbox"/> රුකියාවක් නොමැත
<input type="checkbox"/> වෙනත්
.....</p> <p>8. මාගේ රුකියාව: <input type="checkbox"/> ස්ථිර රුකියාවකි
<input type="checkbox"/> අර්ධ කාලීන රුකියාවකි
<input type="checkbox"/> අතීයම් රුකියාවකි
<input type="checkbox"/> ස්වයං රුකියාවකි
<input type="checkbox"/> රුකියාවක් නොමැත</p> <p>9. මා ජීවත් වනුයේ: <input type="checkbox"/> රුකියාවෙන්
<input type="checkbox"/> වතු-පිරි වලින්
<input type="checkbox"/> දු දරුවන්ගෙන් - විදේශ ගත අයගෙන්
<input type="checkbox"/> හිත-මිත්‍රාදීන්ගෙන්
<input type="checkbox"/> තෑදෑගත ගෙන්
<input type="checkbox"/> රජයේ ආධාරයක් ගෙන්</p> <p>10. පවුලේ සාමාජිකයින් ගණන:</p> <p>11. යැපෙන්නන් ගණන :</p> |
|---|---|

2 කොටස

ඔබ සතු ගේ දොර නිවාස පිළිබඳව සඳහන් කරන්න.

12. මා දැනට ජීවත් වන නිවස සහ ඉඩම:

	උරුම මූලික ය	මිල දී ගත් එකක් ය	තෑග්ගක් ය	ආධාර අනුග්‍රහයක් ය	කුලීයට ලබාගන්නක් ය	වෙනත් ආකරයක් ය
ඉඩම	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
නිවස	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

13. මා සතු අනෙකුත් ඉඩම් සහ නිවාස පිළිබඳව.

	උරුම මූලික ය	මිල දී ගත් එකක් ය	තෑග්ගක් ය	ආධාර අනුග්‍රහයක් ය	කුලීයට ලබාගන්නක් ය	වෙනත් ආකරයක් ය
ඉඩම	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
නිවස	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

14. මාගේ මාසික වියදම් අනුපිළිවෙළින් පහත පරිදි වේ.

පිළිවෙලට අංක 1
සිට යොදන්න

කෑම වියදම්	.....
අධ්‍යාපනය වියදම්	.....
සෞඛ්‍ය වියදම්	.....
විනෝද කටයුතු වියදම්	.....
ඇඳුම් ආයින්තම් වියදම්	.....
ප්‍රවාහන වියදම්	.....
කුලී වියදම්	.....
ණය වාරික වියදම්	.....

15. මා ලබා ගෙන ඇති ණය විස්තර.

- බැංකුවෙන් , නිවාස ණයක් ලබාගෙන ඇත්තෙමි.
- බැංකුවෙන් , ව්‍යාපාර ණයක් ලබාගෙන ඇත්තෙමි.
- බැංකුවෙන් , ගොවි ණයක් ලබාගෙන ඇත්තෙමි.
- බැංකුවෙන් , පුද්ගලික ණයක් ලබාගෙන ඇත්තෙමි.
- බැංකුවෙන් , වාහන ලීසිං ණයක් ලබාගෙන ඇත්තෙමි.
- ආයතනයෙන් , සඳහා ණයක් ලබාගෙන ඇත්තෙමි.
- රත් භාණ්ඩ උකස් ණයක් බැංකුවෙන් සඳහා ලබාගෙන ඇත්තෙමි.
- දත්තා අදාළත අයෙකුගෙන් පොලීයට මුදලක් සඳහා ලබාගෙන ඇත්තෙමි.

16. පහත ප්‍රකාශයන් පිළිබඳව ඔබගේ මතය ලකුණු කරන්න.

	අනෙක් යට වඩා ෙ ගොඩනැ වැඩිය	ඊට වඩා වැඩිය	එ හා සමානය	ඊට වඩා අඩුය	ඊට වඩා ෙ ගොඩනැ අඩුය
16.1 අසල්වැසිත් හා ගත් කල					
මා සතු නිවාස ගණන	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මා සතු ගොඩනැගිලි ගණන	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මා සතු ඉඩම් ගණන	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16.2 අසල්වාසීන් හා ගත් කල	ගොඩාස් වැඩිය	ගොදය	ඊ හා සමානය	අඩුය	ගොඩාස් අඩුය
මා සතු නිවාසයන් හි වටිනා කම හා තත්වය	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මා සතු ගොඩනැගිලි වල වටිනාකම හා තත්වය	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මා සතු ඉඩම් වල වටිනාකම හා තත්වය	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.3 මා සතු වත්කම් වල පාලන බලය.	මා සතුය	සම බලයක් සතුය	මට නැත		
නිවාසයන් හි	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
ගොඩනැගිලි වල	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
ඉඩම් වල	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
16.4 මා ජීවත් වන ක්‍රමයට	ගොදොවම ඇති	ඇති	අදහසක් නොමැත	මද	ගොදොවම මද
මට නියත ගෙවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මට නියත ගොඩනැගිලි	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මට නියත ඉඩම්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16.5 මම බලාපොරොත්තු වෙතවා අනාගතේදී මිලදී ගන්න	අනිවාර්යෙන්ම	ගොඩාස් වෙලාවට	සමහර විට	නැත	කොහෙත්ම නැත
නිවාස	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ගොඩනැගිලි	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ඉඩම්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17 මුදල් ඉතිරි කිරීමේදී මම තෝරා ගනු ලබන්නේ.

- ග්‍රාමීය බැංකු
- රාජ්‍ය බැංකු
- පුද්ගලික බැංකු
- වාණිජ්‍ය බැංකු
- සීටි ක්‍රම
- සමුපාකාර බැංකු
- වෙනත් බැංකු
- බැංකුවක නැත්පත් නොකරමි

3 කොටස

මබගේ ගෙදරදොර බඩු භාණ්ඩ පිලිබදව සඳහන් කරන්න.

18. අපේ ගෙදර නියත බඩු - භාණ්ඩ.

	මා විසින් මිලදී ගත් ඒවා	හිතවනෙකුගෙන් ලැබුණා	ආධාර රජයෙන් ලැබුණා	NGO එකකින් ලැබුණා
රූපවාහිනියක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ගුවන් විදුලි යන්ත්‍රයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ජංගම දුරකථන	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ස්ථාවර දුරකථන/ CDMA	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
විදුලි ස්ත්‍රිකකය	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
DVD යන්ත්‍රයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ගිනකරණයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rice cooker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Gas cooker	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
පා පැදියක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ක්‍රී - වීලර් රථයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මෝටර් බයිසිකලයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ටැක්ටර් / ලැන්ඩ් මාස්ටර්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ගොවි යන්ත්‍ර	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19. මම මී ලගට ගන්න බලාපොරොත්තු වෙන්නේ?

20. පහත ප්‍රකාශයන් පිළිබඳව ඔබගේ මතය ලකුණු කරන්න.

20.1	මා සතු බඩු භාණ්ඩ අසල්වැසිත් සමග ගන්නා කල	ප්‍රමාණයෙන් වැඩියි	වැඩියි	ඒ හා සමානයි	අඩුයි	සැඟහේන අඩුයි
	මා විසින් මිලදී ගත් ඒවා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	මට ලැබුණ දේවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	මා විසින් හදාගත් දේවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.2	මා සතු බඩු භාණ්ඩ වල පාලන බලය.	වඩාත් වැඩි	වැඩි	සමානයි	අඩුයි	වඩාත් අඩුයි
	මා විසින් මිලදී ගත් ඒවා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	මට ලැබුණ දේවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	මා විසින් හදාගත් දේවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.3	මම හිතනවා අප ජීවත් වන ක්‍රමයට අප සතු,	හොදටම ප්‍රමාණවත්	ප්‍රමාණවත්	අදහසක් නැහැ	මද	හොදටම මද
	මිලදී ගත් දේ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	අපට ලැබුණ දේ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	අප විසින් සාදා ගත් දේ	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
20.4	මම බලාපොරොත්තු වෙනවා නව බඩු-භාණ්ඩ ටිකක් අනාගතේදී,	අනිවාර්යෙන් ම	හොඳින් වෙලාවට	සමහර විට	නැත	කොහෙත්ම නැත
	මිලට ගන්න	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	ලබා ගන්න	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	හදා ගන්න	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

21 මම ගෙවන බිල්පත් සහ ගාස්තු.

ජල බිල්පත්	<input type="checkbox"/>	(√)	ගෑස් සඳහා	<input type="checkbox"/>	(√)
විදුලි බිල්පත්	<input type="checkbox"/>		අන්තර්ජාලය සඳහා	<input type="checkbox"/>	
දුරකථන ගාස්තු	<input type="checkbox"/>		Cable/Satellite TV	<input type="checkbox"/>	
වෙනත් ගාස්තු	<input type="checkbox"/>				

4 කොටස

ඔබ විසින් අනෙකුත් පාර්ශව සමග පවත්නා සම්බන්ධතා පිළිබඳව සඳහන් කරන්න.

22 මම යම් දෙයක් මිල දී ගැනීමට පෙර ඒ පිළිබඳව මම උපදෙස් ගැනීමේදී , අදාළ වන්නේ පහත අයුරින්

	ගැමවීම	බොහෝවිට	සමහර විට	කලාතුරකින්	කවදාවත් නැහැ
පවුලේ සාමාජිකයන්ගෙන්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මිත්‍රයින්ගෙන්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
නෑදෑයන්ගෙන්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ඒ දේ පාවිච්චි කරන කෙනෙක් ගෙන්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
වෙළෙඳුන්ගෙන්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
වෙනත්.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23 පහත සඳහන් දෑ අතුරින් මට අදාළව සත්‍ය වන්නේ

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම නොවේ	එකඟ නොවේ	නොහෙත්ම එකඟ නොවේ
මෙම ප්‍රදේශයේ සෑම වෙළඳ මහතෙකු/ අයිතීන් කරුවකුටම දත්තා අද්‍යක් ප්‍රදානය විය	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ඒ සෑම අයෙකු එක්කම මම හොඳ සම්බන්ධතාවයක් තිබෙනවා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මම සහස වගේ සමීනී වල සාමාජිකයෙක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24 පහත සඳහන් දෑ අතුරින් මගේ අදහස වන්නේ

	ඉතා ඉහලයි	ඉහලයි	සම තත්ත්වයේ	අඩුයි	ඉතාමත් අඩුයි
ප්‍රදේශයේ අතෙක් අයත් සමග ගත් කල මාගේ අදායම	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මාගේ අධ්‍යාපන තත්වය	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මගේ රුකියාවට ඇති පිළිගැනීම	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

25 ඉහතීන් සාදත් වන සම්බන්ධතා පිළිබඳ පහත ප්‍රකාශ තුළින් කොතරම් දුරට දක්වේද යන්න සඳහන් කරන්න

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම නොවේ	එකඟ නොවේ	නොහෙත්ම එකඟ නොවේ
මම හිතනවා මට කියනවා කියලා					
හොඳ අධ්‍යාපනයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
හොඳ දැනුමක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
කැනට පුද්ගල පරිදි අදහස් පළකිරීමට කියලා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
අධ්‍යාපනයට වඩා ඉගෙන ගත් හැකියාවන් කියනවා කියලා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
හැම වෙලාවේම දිගුකලී වෙන්න වැඩ කරනවා කියලා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
හොඳ මානසික තත්වයකින් ඉන්නවා කියලා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
හොඳ ගරීර සෞඛ්‍ය තත්වයකින් ඉන්නවා කියලා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

5 කොටස
පහත සඳහන් ප්‍රකාශ සඳහා ඔබගේ මතය දැනගැනීමට අපි කැමැත්තෙමු.

26 මම සාමාන්‍යයෙන් මිලදී ගනු ලබන්නේ

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම නොවේ	එකඟ නොවේ	නොහෙත්ම එකඟ නොවේ
සෑප පහසු ජීවිතයකට අවශ්‍ය දෙයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මුදල් හිඟ අවස්ථාවක ගෙවීමේ ක්‍රමයට	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මගේ ප්‍රතිරූපය පවත්වා ගැනීමට අවශ්‍ය දේවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
නිවසේ විශේෂ අවස්ථා වලට උවමනා කරන දේවල්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
තවත් කෙනෙක් අරගෙන තියන දෙයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
සෞඛ්‍ය සම්පන්න ජීවිතයකට ඇවැසි දෙයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
දුප්පත් උනන් සතුටු වෙන්න පුළුවන් දෙයක්	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

27 ඔබගේ ජීවිතයට අදාළව පහත ප්‍රකාශ වලට ඔබගේ අදහස දක්වන්න.

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම නොවේ	එකඟ නොවේ	නොහෙත්ම එකඟ නොවේ
බොහෝ ආකාරවලින් සලකා බැලුවහොත් මගේ ජීවිතය පරිපූර්ණ/සම්පූර්ණ යැයි මා හිතනවා.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මගේ ජීවිත තත්වය ඉතා යහපත් වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මම මගේ ජීවිතය පිළිබඳව තෘප්තිමත් වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මේ තාක් දුරට ජීවිතයේ වැදගත් හැම දෙයක්ම මට ලැබී තිබෙනවා.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මට නැවතත් මගේ ජීවිතය මුල සිට ගත කිරීමට ලැබුණහොත් මම කිසි වෙනසක් සිදු කොරක් මේ ජීවිතයම ගත කරනවා	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

28 දුප්පත්කම පිළිබඳව පහත ප්‍රකාශ වලට ඔබගේ අදහස දක්වන්න.

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම ස නොවේ	එකඟ ස නොවේ	නොහෙත්ම එකඟ නොවේ
මම දකින ආකාරයට අඩු ආදායමක් ලැබීම මගේ වැරද්දක් නොවේ. රජය සහ සමාජයේ අනෙකුත් අය විසින් අපි මෙම තත්වයෙන් මුදවා ගැනීමට උපකාර කළ යුතු වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
අඩු ආදායමක් ලැබීම මා විසින් තොර ගත් දෙයක් නොව මට උරුම උන දෙයක් වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මට දැනට පවත්නා අදායමට වඩා උපයා ගත හැකිතම මෙම තත්වයෙන් මිදීමට හැකි වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මගේ අදායම වඩාත් වගකීමකින් යුතුව වියදක් කිරීමට හැකි උවහොත් ජීවිතය මීට වඩා ඉහල මට්ටමකට ගෙන ආ හැකි යැයි මා විශ්වාස කරනවා.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
දුප්පත්කමින් මිදීම සඳහා මා තුළ දැඩි ආශාවක් තිබෙනවා.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

6 කොටස
ඔබ විසින් හාණ්ඩ මිලට ගන්නා ආකාරය පිළිබඳව අපට සඳහන් කරන්න.

29. ඔබ මිලට ගන්නා හාණ්ඩ වල තම පිළිබඳව පහත ප්‍රකාශ වලට ඔබගේ අදහස ලකුණු කරන්න.

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම ස නොවේ	එකඟ ස නොවේ	නොහෙත්ම එකඟ නොවේ
බොහෝ දත්තා හඳුනන හාණ්ඩ මිලට ගැනීමට මම කැමැත්තෙමි.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
බඩුවක මිල වැඩි වෙතම එහි ගුණත්වයද (Quality) වැඩි වේ..	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
පොඩි කඩවලට වඩා හොඳ බඩු සුපර මාරකට වල තිබේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

30. ඔබ මිලට ගන්නා හාණ්ඩ වල ගුණත්වය (Quality) පිළිබඳව පහත ප්‍රකාශ වලට ඔබගේ අදහස ලකුණු කරන්න.

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම ස නොවේ	එකඟ ස නොවේ	නොහෙත්ම එකඟ නොවේ
හොඳ ගුණත්වයක් (Quality) ඇති බඩු මිලට ගැනීම මට ගොඩක් වැදගත් වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
මම බොහෝ විට හොඳ ගුණත්වයක් (Quality) ඇති බඩු මිලට ගැනීමට උත්සාහ කරමි.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

31. ඔබ මිලට ගන්නා හාණ්ඩ වල වර්තමාන පිළිබඳව පහත ප්‍රකාශ වලට ඔබගේ අදහස ලකුණු කරන්න.

	බෙහෙවින් එකඟ වේ	එකඟ වේ	දෙකම ස නොවේ	එකඟ ස නොවේ	නොහෙත්ම එකඟ නොවේ
මම සාමාන්‍යයෙන් මිලදී ගනු ලබන්නේ					
වට්ටමක් (ඩිස්කවුන්ට් discount) ඇති බඩු වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
සේල් (sale) සහිත බඩු වේ.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ගෙවක මිලට වර්ත බඩු වේ.					

32. වෙනත් අදහස්

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Appendix 4: Survey questionnaire – Tamil

	அடிமட்டத்தில் நுகர்வோர் வள ஒருங்கிணைப்புக் குறித்த கருத்துக்கணிப்பு	School of Economics, Finance & Marketing College of Business Swanston Street Melbourne, VIC 3000
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அடிமட்ட பிரமிட் என்பது உலகளவில் மிகவும் வளர்ந்து வரும் சந்தையைப் பிரதிபலிக்கிறது. இந்தக் கருத்துக்கணிப்புக்கு நீங்கள் ஒத்துழைப்பதன் மூலம் இலங்கையில் அச் சந்தை பற்றிய முக்கியமான தகவல்களை நாம் சேகரிக்க உதவுகிறீர்கள். இந்தக் கருத்துக்கணிப்புத் தொடர்பில் கரும் இரகசியத்தன்மை பேணப்படும் என்பதுடன் இதன் முடிவுகள் தனிப்பட்ட பதில்களாகவன்றிப் புள்ளிவிபரமாகவே வெளியிடப்படும். இக் கருத்துக்கணிப்பில் சுயவிருப்புடன் பங்குகொள்ளும் நீங்கள் எந்நேரத்திலும் இதிலிருந்து விலகிக்கொள்ளலாம். இந்த கருத்துக்கணிப்பைப் பூர்த்திசெய்ய எடுக்கும் உங்கள் நேரம் 30 நிமிடங்கள்.

குறிப்பு: உங்கள் நிலைப்பாட்டைத் தயவுசெய்து டிக்(✓) செய்யவும் .

உங்கள் மாத வருமானம்:

ரூ.30000 இற்கு மேல்

ஆம் எனில், எங்கள் கருத்துக்கணிப்பிற்கு நீங்கள் ஒத்துழைத்தமைக்கு மிக்க நன்றி. இக் கருத்துக்கணிப்பில் பங்கேற்கத் தாங்கள் தகுதியற்றவராகின்றீர்கள்.

ரூ.30000 இற்குக் கீழ்

ஆம் எனில், கருத்துக்கணிப்பில் தொடர்ந்து பங்கெடுக்கவும்

பாகம் 1 உங்களைப் பற்றிய சில விடயங்களைக் குறிப்பிடுங்கள்

1. உங்கள் வயது:.....

20 – 30

31 – 40

41 – 50

50 இற்கு மேல்

3. திருமண நிலை:

தனிநபர்

திருமணமானவர்

விவாகரத்தானவர்

தாரமிழந்தவர்

1. உங்கள் வருமானம்:

ரூ. 5000 இற்கும் குறைவு

ரூ. 5001 – ரூ. 10000

ரூ. 10001 - ரூ. 15000

ரூ. 15001- ரூ. 20000

ரூ. 20001- ரூ. 25000

ரூ. 25001- ரூ. 30000

4. இனம்:

சிங்களவர்

தமிழர்

முஸ்லிம்

பறங்கியர்

2. பாலினம்:

ஆண்

பெண்

5. கல்வி நிலை:

மு.:.டு இற்கு கீழ்

மு.:.டு

யு.:.டு

தொழிற்பயிற்சி

6. தொழில்:
- விவசாயம்
 - வியாபாரம்
 - தொழிலாளி (திறன்)
 - பெருந்தோட்டத் தொழிலாளி
 - நியமித்த வேலை
 - தொழிலில்லை
 - வேறு (தயவுசெய்து குறிப்பிடவும்):
-
8. தொழில் நிலை:
- நிரந்தரம்
 - பகுதி நேரம்
 - சாதாரணம்
 - சுய தொழில்
 - பொருந்தமற்றது
7. வருமான வழிகள்
- என் உத்தியோகம் மூலம்
 - என் தோட்டம்/காணி மூலம்
 - என் பிள்ளைகள் மூலம் (வெளிநாட்டில் வேலை)
 - என் நண்பர்கள் மூலம்
 - என் உறவினர்கள் மூலம்
 - அரசு உதவிகள் மூலம் (உதா. சமுர்த்தி)
9. குடும்ப உறுப்பினர்களின் எண்ணிக்கை:
-
10. தங்கிவாழ்வோரின் எண்ணிக்கை:
-

பாகம் 2
உங்கள் பௌதீக வள நுகர்வு நடைமுறைகள் பற்றிக் கூறுங்கள்

11. நீங்கள் தற்போது வசித்துவரும் வீடு மற்றும் காணியின் உரிமம்:
- சொத்து உரித்து கொள்வனவு நன்கொடை இழப்பீடு வாடகை/ வேறு (தயவு குத்தகை செய்துகுறிப்பிடவும்)
- | | | | | | | |
|------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| காணி | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| வீடு | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

12. வேறு ஏதேனும் வீடுகள், கட்டிடங்கள் மற்றும் காணிகள் உங்களுக்கு சொந்தமாயின்
- | சொத்து | சொத்துக்களின் எண். | உரித்து | கொள்வனவு | நன்கொடை | இழப்பீடு | வாடகை/ குத்தகை | வேறு (தயவு செய்து குறிப்பிடவும்) |
|--------|--------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|----------------------------------|
| காணி | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| வீடு | | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

13. பின்வரும் செலவினங்களை உங்கள் மாதாந்தச் செலவு அடிப்படையில் வரிசைப்படுத்துக.
- | செலவின வகை | வரிசை |
|------------|-------|
| உணவு | |
| கல்வி | |

சுகாதாரம்	.....
பொழுதுபோக்கு	.....
ஆடை	.....
போக்குவரத்து	.....
வாடகைகள் (வீடு, வாகனம்)	.....
கடன் மீள்செலுத்துகை	.....

14. பின்வரும் பட்டியலிலிருந்து தாங்கள் பெற்றுக்கொண்ட கடன்/லீஸ் வசதிகளைத் தயவுசெய்து டிக் (✓) செய்யவும்; அதற்கான நோக்கத்தையும் சுருக்கமாகக் குறிப்பிடவும்.

கடன்/லீஸ் வழங்குநர்

நோக்கம்

சமுர்த்தி வங்கிக் கடன்	.....
'சணச' வங்கிக் கடன்	.....
கொமர்ஷல் வங்கிக் கடன்	.....
வேறு வங்கியிடமிருந்து	.....
கடன் (தயவுசெய்து குறிப்பிடவும்)	.....
உறவினர்/நண்பரிடமிருந்து	.....
கடன்	.....
சேறேதும் முறைசாரா	.....
ரீதியில் கடன் (உதா. வட்டிக்கு வழங்குநர்)	.....
குத்தகை	.....
நகைஅடகு	.....

15. உங்கள் கருத்தைப் பிரதிபலிக்கும் தெரிவை தயவு செய்து டிக் செய்யவும்(✓)

	மிகஅதிகம்	அதிகம்	சமம்	குறைவு	மிகக் குறைவு
15.1. அயலவருடன்					
ஒப்பிடும்தோது					
சொந்த வீடுகள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
சொந்தக் கட்டடங்கள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
சொந்தக் காணிகள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	மிகஅதிகம்	அதிகம்	சமம்	குறைவு	மிகக் குறைவு
15.2. அயலவருடன்					
ஒப்பிடும்தோது					
சொந்த வீட்டின் தரம்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
சொந்தக் கட்டடத்தின் தரம்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
சொந்தக் காணியின் தரம்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

- 15.3. உங்களின் சொந்தச் முழுமையானது பகுதியளவு அதிகாரமற்றது

சொத்துக்கள் மீதான
உங்களின் அதிகாரம்
வீடுகள்
கட்டிடங்கள்
காணிகள்

15.4. என் வாழ்க்கைக்குப்
பின்வரும் சொத்துக்களின்
ஆளுகைக்காலம்
போதுமானது என்று
நம்புகிறேன்

உறுதியாக
ஏற்கிறேன்

ஏற்கிறேன்

ஏற்கவுமில்லை
மறுக்கவுமில்லை

மறுக்கிறேன்

உறுதியாக
மறுக்கிறேன்

வீடுகள்
கட்டிடங்கள்
காணிகள்

15.5. எதிரகாலத்தில்,
பின்வரும் வசதிகளை
இன்னும் பெற
எதிர்பார்க்கின்றேன்
வீடுகள்
கட்டிடங்கள்
காணிகள்

நிச்சயமாக

பெரும்பாலும்

அநேகமாக

அநேகமாக
இல்லை

இல்லவே
இல்லை

16. சேமிப்பிற்காக நீங்கள் பொதுவாகத் தெரிந்தெடுப்பதை தயவு செய்து டிக் (✓)
செய்யவும்.

சேமிப்பு வழிகள்

ஆம் எனில்

“சமுர்த்தி”வங்கி
“சனச”வங்கி
கொமர்ஷல் வங்கி
கூட்டுறவு வங்கி
கிராமிய வங்கி
சேறு வங்கி (குறிப்பிடவும்)
”சீட்டு” முறை
வீட்டுச் சேமிப்பு

(✓)

பாகம் 3
தயவு செய்து வீட்டு உபகரணங்களின் நுகர்வு நடைமுறைகள் பற்றிக் குறிப்பிடுங்கள்.

17. பின்வரும் பட்டியலில் அடிப்படையில் உங்களிடம் இருப்பவை குறித்து அவை பெற்றுக்கொண்ட வழிமுறையை தயவு செய்து டிக் (✓)செய்யவும்.

பொருள்	வாங்கியது	உறவினர்	நன்கொடை	நானே செய்தது
		∴ நண்பன் வழங்கியது	அரசாங்கம் அரசு சாரா	
தொலைக்காட்சி	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
வானொலி	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
மொபைல் போன்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
தொலைபேசி	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
∴.ஊனுஆயு	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
மின்னளத்தி	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ஊனு பிளேயர்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
குளிர்சாதனப் பெட்டி	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
றைஸ் குக்கர்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
எரிவாயு அடுப்பு	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
சைக்கிள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
முச்சக்கரவண்டி	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
மோட்டார் சைக்கிள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
உழவு இயந்திரம்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
வேறு (தயவுசெய்து குறிப்பிடவும்)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

18. நீங்கள் அடுத்து மிக உடனடியான வாங்கும் உபகரணம் என்னவாக இருக்கும்?

19. உங்கள் கருத்தைப் பிரதிபலிக்கும் தெரிவை தயவு செய்து டிக் செய்யவும்(✓)

19.1. அலுவலருடன் ஒப்பிடும்போது வீட்டு உபகரணங்களின் எண்ணிக்கை	மிகஅதிகம்	அதிகம்	சமம்	குறைவு	மிகக் குறைவு
வாங்கியது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
இன்னொருவரிடமிருந்து பெற்றுக்கொண்டது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
நானே செய்தது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19.2. வீட்டு உபகரணங்கள் மிகஅதிகம் அதிகம் சமம் குறைவு மிகக்

மீது உள்ள அதிகாரம்

குறைவு

வாங்கியது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
இன்னொருவரிடமிருந்து	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
பெற்றுக்கொண்டது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
நானே செய்தது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19.3. என் வாழ்க்கைக்குப்

பின்வரும் வீட்டு

உபகரணங்களின்

ஆளுகைக்காலம்

போதுமானது என்று

நம்புகிறேன்

வாங்கியது

இன்னொருவரிடமிருந்து

பெற்றுக்கொண்டது

நானே செய்தது

உறுதியாக ஏற்கிறேன்	ஏற்கிறேன்	ஏற்கவுமில்லை மறுக்கவுமில்லை	மறுக்கிறேன்	உறுதியாக மறுக்கிறேன்
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

19.4. எதிர்காலத்தில், பின்வரும்
வீட்டு உபகரணங்களை இன்னும்
பெற எதிர்பார்க்கின்றேன்

வாங்கிய

வேறு யாராவது இருந்து ஒரு

பரிசு பெற்றது

உங்கள் சொந்த மூலம்

நிச்சயமாக	பெரும்பாலும்	அநேகமாக	அநேகமாக இல்லை	இல்லவே இல்லை
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

20. தயவு செய்து டிக் (✓)நீங்கள் செலுத்திய பயன்பாட்டுக் கட்டணங்கள் .

பயன்பாட்டு கட்டண
வகை

ஆம்
எனில்

(✓)

பயன்பாட்டு கட்டண வகை

ஆம்
எனில்

நீர்

மின்சாரம்

எரிவாயு

பிற

இணையம்

தொலைபேசி இணைப்பு

கேபிள் வுர

பகுதி 4
தயவு செய்து உங்கள் உறவுமுறைகள் மற்றும் உங்கள் திறமைகள் பற்றிக் கூறுங்கள்.

21. நுகர்வு செய்யும் முடிவுகளை எடுக்கும்போது பின்வரும் உறவுமுறைகளை எந்தளவுக்கு நீங்கள் பயன்படுத்துவீர்கள்?

நான் முக்கியமான நுகர்வு முடிவுகளை எடுக்கும்போது பின்வரும் குழுவினரை உறவுகளைப் பயன்படுத்துவேன்.	பொதுவாக	அவ்வப்போது	சிலநேரம்	அரிது	இல்லை
குடும்ப உறுப்பினர்கள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
நண்பர்கள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
உறவினர்கள்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ஏற்கனவே பொருளைப் பயன்படுத்துவர்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
விற்பனையாளர்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
பேறு (தயவுசெய்து குறிப்பிடவும்)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

22. பின்வரும் கூற்றுக்கள் எந்தளவிற்கு உங்கள் உறவுகள் குறித்து விபரிக்கும்.

	உறுதியாக ஏற்கிறேன்	ஏற்கிறேன்	ஏற்கவில்லை	மறுக்கிறேன்	உறுதியாக மறுக்கிறேன்
என் பகுதி கடை உரிமையாளர்கள் பலரை எனக்குத் தெரியும்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் பகுதி கடை உரிமையாளர்கள் பலருடன் எனக்கு நல்ல உறவுண்டு.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
'சணச' போன்ற நுகர்வோர் சங்கங்களில் நான் உறுப்பினராக உள்ளேன்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

23. பின்வருவன குறித்து உங்கள் தொடர்பான கருத்துநிலை என்ன?

	மிகஅதிகம்	அதிகம்	சமம்	குறைவு	மிகக் குறைவு
என் பகுதியில் பிறருடனான தொடர்பு	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் வருமான மட்டம்	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் கல்வி நிலை	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் தொழிலின் ஏற்புடைமை	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

24. உங்கள் கருத்தைப் பிரதிபலிக்கும் தெரிவை தயவு செய்து டிக் செய்யவும்(✓)

நான் நம்புகிறேன், என்னிடம்	உறுதியாக ஏற்கிறேன்	ஏற்கிறேன்	ஏற்கவுமில்லை மறுக்கவுமில்லை	மறுக்கிறேன்	உறுதியாக மறுக்கிறேன்
சிறந்த கல்விப் பின்னணி உள்ளது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
கொஞ்சம் அறிவுள்ளது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
சமூகம் ஏற்கக்கூடிய தோற்றம் உள்ளது (எ.கா. எனது உடை, பேச்சு)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் கல்விக்கு அப்பாற்பட்ட நிறையத் திறன்கள் உள்ளன	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் சமூகப்பொருளாதார நிலையை மேம்படுத்தச் செயற்படும் திறன் உள்ளது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
வலுவான உடலமைப்பு உள்ளது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
மனத் தைரியம் உள்ளது	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

பிரிவு 5
நாம் பின்வருவன குறித்து உங்கள் மனப்பாங்கை அறிய விரும்புகிறோம்

25. நான் வழக்கமாக, பொருளை வாங்குவது	உறுதியாக ஏற்கிறேன்	ஏற்கிறேன்	ஏற்கவுமில்லை மறுக்கவுமில்லை	மறுக்கிறேன்	உறுதியாக மறுக்கிறேன்
என்னிடம் பணம் அதிகமாக இருந்து அப் பொருள் வாழ்வை வசதியாக்குமாயின்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என்னிடம் பணம் போதுமானதாக இருந்து தவணைமுறையில் செலுத்தலாமாயின்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
உறவினர்கள், நண்பர்கள் மத்தியில் என் பெயரைத் தக்கவைத்துக்கொள்ள.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் குடும்பம் மற்றும் நண்பர்கள் கலந்துகொள்ளும் விஷேட தினங்களுக்காக.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
உறவினர், நண்பர்கள் எதைப் புதிதாக வாங்குகிறார்களோ அதை.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் உடல் ஆரோக்கியத்தை மேம்படுத்த.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
நான் ஏழை எனினும், என்னைச் சந்தோசப்படுத்தக்கூடியதை.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

26. பின்வரும் கூற்றுக்களை உங்கள் வாழ்வோடு தொடர்புபடும் வகையில் மதிப்பிடுக.

	உறுதி யாக ஏற்கிறேன்	ஏற்கிறேன்	ஏற்கவு மில்லை மறுக்க வுமில்லை	மறுக்கிறேன்	உறுதி யாக மறுக்கிறேன்
எனக்கென்று சமூகத்தில் ஒரு ஏற்புடைய கௌரவம் உண்டு.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
பலவழிகளில் என் வாழ்க்கை இலட்சியமுடையது.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் வாழ்க்கை நிலை மிகச்சிறந்தது.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் வாழ்க்கையில் எனக்குத் திருப்தி.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
இதுவரை என் வாழ்வில் எனக்கு முக்கியமாகத் தேவைப்பட்டவை கிடைத்துள்ளன.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
நான் என் வாழ்க்கையை மீண்டும் வாழ வேண்டுமெனில்இ நான் எதையும் மாற்ற வேண்டுமியதில்லை	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

27. வறுமை பற்றிய உங்கள் மனப்பாங்கோடு தொடர்புபடும் பின்வரும் கூற்றுக்களை மதிப்பிடுக.

	உறுதி யாக ஏற்கிறேன்	ஏற்கிறேன்	ஏற்கவு மில்லை மறுக்க வுமில்லை	மறுக்கிறேன்	உறுதி யாக மறுக்கிறேன்
என்னைப் பொறுத்தவரைஇ வறுமை என்பது என் தவறு அல்ல. ஆயினும் அரசாங்கமும் சமூகமும் வறுமையை ஒழிக்க எமக்கு உதவ வேண்டும்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
வறுமை என் தெரிவு அல்லஇ அது என் பரம்பரையில் வருவது.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
எனக்கு அதிகம் சம்பாதிக்க வாய்ப்புக் கிடைத்தால் என்னால் வறுமையைத் தவிரக்க முடியும்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
என் வருமானத்தை நான் இன்னும் பொறுப்புடன் செலவுசெய்தால், வறுமையை என்னால் ஒழிக்கக்கூடியதாக இருக்கும்.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
வறுமையிலிருந்து வெளிவரவேண்டும் என்ற உறுதியான விருப்பு என்னிடம் இருக்கிறது.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

