

Exploring the Reactions of Bottom of The Pyramid Consumers when Protecting Consumer Rights

D.M.G.R. Kavindya¹

Abstract

Supposedly the popular belief that customers actively participate in market activity is not always the case. This is primarily due to marketers' poor consideration of consumer rights protection and a lack of awareness about the issue among both marketers and consumers. This is especially evident in developing-country markets like Sri Lanka, where certain consumer segments, such as those at the Bottom of the Pyramid (BOP), face limited consumption opportunities, making them vulnerable. As a result, the goal of this study is to investigate BOP customers' attempts to act against violations of consumer rights in an environment defined by constrained spending patterns. In-depth interviews were conducted with twenty participants from vulnerable populations in Sri Lanka's southern province. The participants were chosen using a non-probabilistic snowball sampling method, and the data was analyzed thematically. According to the study, there are two basic categories of attempts exhibited by the Bop population when acting against the violation of consumer rights. The expressive approach and the silent approach are the two approaches. Under each approach, sub-themes were identified. Although a consumer protection mechanism exists, it does not always provide adequate protection to consumers in the BOP sectors, adding to greater vulnerability and disparities in the marketplace.

Keywords: BOP consumers, Consumer rights, Vulnerability.

Introduction

Although there are consumer protection laws in place in Sri Lanka, it is debatable whether individuals in vulnerable circumstances receive the full benefits of these legal provisions. Additionally, it is uncertain whether the existing legislative framework adequately addresses the

¹ Department of Marketing Management, University of Sri Jayewardenepura, Sri Lanka, Email: rumalikavindya123@gmail.com

specific protection needs of vulnerable populations. To identify and understand vulnerability, this study focuses on the Bottom of the Pyramid (BOP) segment in Sri Lanka, considering the significant increase in the poverty ratio and the urgent need to address the needs of this segment. According to the Household Income and Expenditure Survey (HIES) in 2019, conducted by the Department of Census and Statistics, the poverty headcount index in Sri Lanka was 16.0%. This index was further broken down into 4.7% for urban areas, 80.9% for rural areas, and 14.4% for estate communities (“Department of Census and Statistics”, n.d.). These statistics highlight the prevalence of rural poverty and emphasize the importance of understanding BOP consumer behaviors in the marketplace among this marginalized segment.

Consumer sovereignty, especially for segments like BOP, is crucial in the marketplace. However, ensuring sovereignty is a complex task that requires protecting consumers' rights effectively. Therefore, this study aims to explore the attempts of BOP consumers when seeking actions against violations of their consumer rights. Additionally, it seeks to determine whether these consumers receive adequate protection in case of disputes. Moreover, the study highlights how vulnerability, as a contextual barrier, limits the influence and agency of BOP consumers in the marketplace. While previous studies have investigated global awareness of consumer rights, this research addresses the gap in the literature by examining the BOP consumers' perception of consumer rights in the specific context of Sri Lanka.

Research Problem

BOP consumers, who belong to a vulnerable consumer group, face significant challenges in the marketplace due to various economic and social factors. Their limited purchasing power and lack of literacy contribute to their vulnerability to making poor consumption decisions. However, one of the keyways to improve their situation is through economic stability, supported by protective mechanisms and legal provisions that ensure the active involvement of consumers and traders in marketplace activities. While Sri Lanka has certain legal provisions and governmental institutions in place to safeguard consumer rights, it is uncertain whether individuals in vulnerable circumstances or at the bottom of the economic pyramid receive

adequate protection against deceptive practices. Therefore, the purpose of this study is to investigate the following research question, aiming to identify the attempts that Bop consumers take when acting against the violation of consumer rights.

RQ 01: How do BOP consumers attempt to protect 'consumer rights' when functioning as consumers?

Objective of the Study

According to the research problem of the study, the major research objective was identified.

RO 01: To understand the BOP consumer's attempt to protect 'consumer rights' when functioning as consumers.

Literature Review

BOP Consumers

Consumers belonging to the bottom of the pyramid, characterized by their limited purchasing power, are considered a vulnerable market segment. These individuals and families, with a purchasing power parity of less than \$2 a day, have often been overlooked by marketers due to their financial constraints (Davidson, 2009). The lack of education and insufficient knowledge among BOP consumers make it challenging for them to critically evaluate marketing claims (Davidson, 2009). Consequently, BOP consumers find themselves trapped in situations where they are unable to overcome obstacles, leading to negative experiences and potential long-term consequences such as dissatisfaction, feelings of insult, and a sense of inferiority (Martin and Hill, 2012).

One of the primary reasons for these challenges is the limited numerical and literacy skills of BOP consumers, which prevent them from making informed purchasing decisions and accessing adequate information about their purchases (Hill & Stephens, 1997). The lack of proficiency in reading, writing, and numeracy further exacerbates the difficulties faced by BOP consumers in navigating the marketplace.

Consumer Vulnerability

Vulnerable consumers refer to a consumer group that experiences a sense of powerlessness in the marketplace due to uncontrollable circumstances in their environment (Baker et al., 2005). This powerlessness is often exacerbated by biases from service providers when delivering services to these consumers (Kamran and Uusitalo, 2019). Many vulnerable consumers lack the capacity to fully comprehend the impact of advertising on their purchasing decisions and to identify product defects, which hinders their ability to make informed consumption choices (Baker et al., 2005).

The concept of vulnerability can be understood from two perspectives. The actual vulnerability pertains to a consumer's real-life experiences of vulnerability, which can be identified by actively listening to the customer or observing their vulnerable encounters (Baker et al., 2005). On the other hand, perceived vulnerability occurs when one person perceives another person as vulnerable, even if the latter may not necessarily feel vulnerable themselves (Baker et al., 2005).

Consumer Rights

Consumer rights have gained significant importance in today's era, emphasizing the need for consumer protection more than ever before. The concept of consumerism plays a pivotal role in driving this focus on consumer protection in our society.

In 1962, former US President John F. Kennedy took a significant step towards establishing consumer sovereignty. In his "Special Message to the Congress on Protecting the Consumer Interests" on March 15, 1962, Kennedy introduced four fundamental rights: the right to safety, the right to be informed, the right to choose, and the right to be heard (Schrader, 2007). These rights laid the foundation for various activities in consumer policy, including the United Nations Guidelines for Consumer Protection and other national and international initiatives (Schrader, 2007).

In Sri Lanka, the Consumer Affairs Authority Act No. 09 of 2003 serves as a comprehensive legislative provision for consumer protection and the promotion of fair competition. Its objective is to establish policies

and regulations that safeguard consumers from misleading practices in the marketplace (“Consumer Affairs Authority”, n.d.). This act specifically addresses unfair trade practices and provides a protective mechanism against deceptive actions. It is crucial for the government to actively engage in enacting and enforcing appropriate laws and regulations to ensure consumer protection. Consumer rights not only offer additional safeguards for consumers in making informed purchasing decisions but also protect them from deceptive marketing practices.

However, it remains a matter of debate whether individuals facing vulnerability truly benefit from the execution of these legislative provisions. Questions arise regarding the effectiveness of consumer protection laws in providing adequate protection for those in vulnerable situations.

Consumer rights encompass the protection provided to consumers to ensure their rights are upheld, fair trade is promoted, and competition is maintained in the marketplace (Natarajan et al., 2018). At the core of consumer rights lies the concept of consumerism, which refers to collective efforts aimed at safeguarding consumers from unethical business practices within a society (Alsmadi and Alnawas, 2019).

The Right to be Heard grants consumers the entitlement to receive due consideration from relevant parties when facing deceptive market practices (Natarajan et al., 2018). If consumers have complaints or grievances, they have the right to seek appropriate resolution through established channels (Natarajan et al., 2018).

The Right to be Safe ensures that consumers are entitled to safe food products, and producers have an unconditional duty to provide such products (Beekman, 2008). Consumers should be informed about potential risks associated with the products beforehand, and the products should be safe for consumption or use (Natarajan et al., 2018). The Right to Information necessitates that consumers have access to essential product-related details, including quantity, quality, price, and other standards (Natarajan, et al., 2018). Withholding information diminishes consumer protection and affects their ability to make

informed decisions regarding product/service purchases (Natarajan et al., 2018).

The Right to Choose enables individuals to make choices based on price and quality comparisons in a retail environment (Natarajan et al., 2018). However, some retailers may limit consumer access to lower-margin products by stocking predominantly high-margin ones (Alsmadi and Khizindar, 2015). It is a consumer's right to be assured of having access to a wide range of goods and services at reasonable rates (Kumar Boro, 2018).

Research Methodology

The existing literature on BOP consumers' efforts to protect their consumer rights is limited, especially in the context of Sri Lanka. Therefore, this study adopts an exploratory research approach (Higgs et al., 2009) to address this gap. The qualitative research methodology is deemed suitable (Higgs et al., 2009) as it allows for an exploration of respondents' perspectives on violations of consumer rights, enabling the identification of contextual barriers and market constraints. Moreover, the qualitative approach helps to understand the underlying causes behind people's behaviors (Swift and Tischler, 2010), aligning with the research objective of this study.

To represent the vulnerable demographics within the BOP segment, Samurdhi recipients from Sri Lanka's Southern province were selected as the unit of analysis. In-depth interviews were conducted to establish a positive rapport with the participants (Bryman, 2016.), (Bloom & Crabtree, 2006) enabling a thorough examination of the research objective. A non-probabilistic snowballing sampling method was employed to select twenty participants (Draper and Swift, 2011), ensuring diversity and a range of perspectives. The interviews were conducted in a natural setting and in the respondents' native language to facilitate easy interaction and rapport. The duration of each interview ranged from 35 to 45 minutes, continuing until data saturation was achieved (Bloom & Crabtree, 2006).

To ensure accuracy, informed consent was obtained, and the interviews were audio recorded for precise data collection. The audio recordings served as the basis for transcription. Thematic analysis was

applied to analyze the data (Bryman, 2016). Themes emerged from the respondents' narratives, and common themes were identified based on recurring codes in the transcripts. Following the guidelines of (Braun and Clarke, 2006), initial codes were elicited after becoming familiar with the data. These codes were then carefully reviewed to uncover the underlying themes, aligning them with the data. The process of defining and naming the themes commenced after a thorough review. Finally, a comprehensive report will be generated, presenting the identified themes supported by evidence, thus addressing the research question.

Findings & Analysis

The main objective of this study is to explore the efforts made by BOP consumers to safeguard their "consumer rights" while engaging in consumer activities. Consequently, the discussion will primarily revolve around the specific objectives outlined in the research question.

According to the thematic analysis conducted, the coders utilized open coding and identified two major themes based on twenty interviews conducted with BOP consumers: silent approach and expressive approach. Under the silent approach, several sub-themes were identified, including ignoring, justifying, self-blaming, avoiding, and personal judging. Under the expressive approach, sub-themes such as questioning, blaming, acting, and retaliation were identified.

Silent Approach

The data suggests that despite the availability of consumer protection mechanisms in the country, BOP consumers tend to respond to violations of their rights through silent reactions. Within the silent approach, BoP Consumers endure situations where they feel their rights have been violated by employing reactions such as ignoring, justifying, self-blaming, avoiding, and personal judging.

Ignoring

The data clearly indicates that due to frustration and sorrow, BOP consumers often ignore losses incurred because of trader malpractices. They hold the common belief that traders avoid providing solutions to

problems caused by their malpractices, even if the BoP consumers voice their concerns. As a result, BoP consumers feel that it is pointless to report these malpractices to traders and simply choose to ignore the situation. One respondent shared her story to exemplify this behavior. Despite being encouraged by her neighbor to return the spoiled dry fish she purchased, the respondent ignored the situation and did not take any action against the deceptive practice. She believed it was futile to seek the trader's attention and did not feel motivated to resolve the issue. This demonstrates how BoP consumers choose to ignore to limit their attempts to be heard, perceiving it as a more suitable approach than seeking the trader's attention.

Justifying

The second theme that emerged from the data is justifying. When their rights are violated, BoP consumers often respond silently by justifying the malpractices based on personal judgments. They justify the reasons to create convenience for themselves, even if they do not act against the violations.

“This happens frequently in the buses. They didn't even give the balance. But we don't go to ask it. Because it is one or two rupees [balance amount]. And I feel ashamed to ask it. If they issue the ticket we take it, and if not, we don't go to ask for it. Why aren't you asking for the ticket: I feel that they don't issue tickets there [that bus].”

This indicates that BoP consumers often justify their inaction by considering the monetary value and feeling ashamed to confront the issue, diverting their attempts to be heard.

Self-Blaming

BoP consumers tend to internalize deceptive practices by blaming themselves, enhancing their sense of responsibility in protecting themselves from such practices. While they understand that traders have a responsibility to ensure their rights, when that responsibility is neglected, it emphasizes the importance of consumers' attention to deceptive practices in the shopping environment. BoP consumers try to perceive the violations as their own mistakes and blame themselves for not fulfilling their responsibility in the trade environment.

“The thing people [traders] are saying is you should have to check the dates and purchase the items. But when we go back [shop] with the used item [if it defective one] they just said we don’t know and sorry. They said you should bring things once you checked the dates and all. So I feel that it’s our fault as we didn’t check the dates and bought. The fault is in ours.”

Avoiding

The data presented reveals that one way individuals silently respond to rights violations is by avoiding certain shops or businesses. Instead of acting, they choose to distance themselves from establishments where deceptive practices have occurred. Rather than confront the issue, people opt to bear the loss incurred and seek alternative, more competitive options in the market. When individuals feel that their right to choose and be heard has been violated, they tend to distance themselves from those shopping experiences.

A respondent shared her experience, stating,

“I made some sweets for my elder sister, who was going abroad. I bought all the necessary items and made the sweets. However, when my sister received them, she informed me that they didn’t taste good. I spent around 1,700 rupees on the ingredients. Upon checking the remaining flour, I realized it was in poor condition. The shop staff had given me ground flour from a basket, which was already spoiled. That day, I felt cheated, and I decided never to return to that shop. There is another mill near it, and I now purchase from there.”

This data clearly demonstrates how BoP consumers silently respond to rights violations by keeping the issue to themselves. These individuals perceive avoiding the situation as the best course of action when they lack options or protection from relevant authorities to address their problems. Instead of seeking assistance from regulatory bodies, they prefer to distance themselves from the situation.

Personal Judging

In conclusion, it is evident that individuals empower themselves by relying on personal judgment rather than seeking information to ensure their rights are upheld. There is a reduced tendency among people to question or seek information about products. People justify their purchase decisions through two approaches: information-based

purchasing, where they rely on details provided on packages or from competitive sources, and personal judgment-based purchasing.

The below story exemplifies the reliance on personal judgment when product information is absent. The respondent stated,

"If sugar is not wet, we decided it's good. We make decisions based on our own judgments when there is no manufacturing or expiry date information available."

Hence, people refrain from questioning to ensure their right to information and instead rely on personal judgments. BoP consumers heavily rely on factors such as color, appearance, smell, taste, and prior experience when justifying their purchase decisions. They prioritize experience-based purchasing over information-based purchasing.

This is evident from one respondent's story, where she dislikes packaged products, perceiving them as misrepresentations by traders. Instead of relying on information, she trusts her own judgment when making purchases. Previous experiences play a significant role in personal judgments.

"In the past, we used to choose the best items from stock. But now it's different. Everything comes in packages. Even if they put two good pieces in the packet, the remaining two may be of poor quality. Unfortunately, we can't take them out and check. This packaging method is not good; people create it for their convenience."

These data reinforce the notion that BoP consumers rely on personal judgment and reject packaged items in the market. Packaging creates a sense of mistrust among BoP consumers regarding the actual product inside. This skepticism stems from their observations of deceptive practices in the current marketplace. Consequently, it becomes challenging to familiarize BoP consumers with information-based purchasing. Price, manufacturing dates, and expiry dates are the primary information they consider, often disregarding directions for use, warning labels, and standards. In cases where the right to information is violated, BoP consumers perceive it as their own judgmental mistake. Informative purchasing is undermined due to the deceptive practices experienced by them.

In summary, individuals respond silently to rights violations through various reactions, including ignoring, self-blaming, justifying, avoiding, and personal judging. These patterns of response are prevalent among BoP consumers.

Expressive Approach

BoP consumers who do not remain silent adopt an expressive approach where they go one step further than those who choose to stay silent. These consumers externalize their reaction to deceptive actions, while those who remain silent internalize them. While these consumers attempt to take more expressive actions, their reactions are still limited to the level of traders or manufacturers. Despite feeling that their rights have been violated, they do not seek help from consumer protection regulatory bodies. Conversations with the BoP consumers have revealed the following reactions. These consumers are more active compared to those who react silently.

Questioning

Questioning is the consumer's way of seeking information about deceptive practices and finding redress for the issues they have faced. BoP consumers who follow the expressive approach category engage in questioning when they believe their rights have been violated. Questioning is a positive tendency among BoP consumers as it allows them to ensure their voices are heard. The below story illustrates the importance of questioning. Despite not having a formal education, the respondent understands her rights being violated based on her social and market experiences. She relies on her daughter or husband to read important labels and make informed purchases. When she bought an expired packet of soya meat, she involved her husband in questioning the incident due to her literacy limitations. The respondent's story demonstrates the effectiveness of questioning in seeking redress.

Blaming

Some BoP consumers react by blaming others when their rights are violated. Blaming is a more intense response than questioning and occurs when people do not receive satisfactory answers or feel frustrated with their wasted money. The severity of blaming depends on the extent of the loss experienced by the customer. However,

consumers who blame the trade party do not typically escalate the issue to higher regulatory bodies. Instead, they are satisfied with their own actions, even if they do not obtain a proper solution. One of the respondents of the study, faced a bad market experience when she bought an expired bun. She blamed the shopkeepers but did not take any further action. Lack of education and the outlet for venting frustration contribute to BoP consumers resorting to blaming as a means of expressing their dissatisfaction.

Acting

Expressive reactions to rights violations also include acting. Acting goes a step further than blaming and involves creating a situation to be heard. BoP consumers attempt to convince traders that they will seek redress from regulatory bodies, even if they do not actually follow through. This action aims to discourage traders from engaging in deceptive practices by making them fear the involvement of higher regulatory bodies. This is cleared with a story of one of the respondents of the study. When the respondent found a tick inside a bread loaf, she made a complaint to the MOH office to grab the trader's attention. However, the bakery people visited her house and discouraged her from pursuing the complaint, highlighting the impact of external factors on BoP consumers' attempts to seek redress.

Retaliation

BoP consumers express their reaction to rights violations through retaliation. Retaliation involves acting in response to another action. These consumers are more responsive than those who remain silent, and their reactions differ significantly. While previous reactions follow a formal hierarchy, retaliation is executed informally. Due to consumer dependability and a lack of sovereignty in the marketplace, BoP consumers are less inclined to seek redress from regulatory bodies. Therefore, when they feel their rights have been violated, retaliation becomes another mechanism they employ. BoP consumers use various signs to indicate to traders that they will no longer purchase from them. One of the respondents of the study experienced rejection from a shop owner and decided to boycott that shop in return. This boycott represents a form of retaliation.

Discussion

The discussion and implications of this research shed light on an important aspect that has been largely overlooked in marketing studies: the interaction between researchers and bottom-of-the-pyramid (BOP) consumers. Previous research has primarily focused on emerging and developing markets, neglecting the unique perspective of BOP consumers (Pizzagalli et al., 2018). In this study, the researchers tapped into the rarely explored market of BOP consumer protection in the Asian, and potentially global, context, specifically in Sri Lanka – a developing country where a significant proportion of the population is multi-dimensionally poor (“Department of Census and Statistics”, n.d.).

While there have been limited studies on BOP consumers and their market behaviors in Sri Lanka, no specific research has investigated their attempts to protect their consumer rights. Therefore, this study stands out in terms of its originality, as it explores the status of consumer rights protection among vulnerable communities in Sri Lanka.

The findings reveal that BOP consumers are aware of their rights being violated in the marketplace. However, their consumer sovereignty is compromised by credit-based purchases from village shops, as they lack viable alternatives due to financial difficulties. Consumer sovereignty means having the ability to choose preferences without compromising others (Lerner, 1972). Unfortunately, the study finds that BOP consumers are constrained in their options due to the absence of credit-based purchases in shopping outlets, which now favor modern trade practices over traditional methods.

Despite their awareness of rights violations, BOP consumers refrain from acting due to the fear of being looked down upon. They worry that seeking redress for seemingly minor issues would damage their dignity. However, this study reveals that age does not hinder BOP consumers from asserting their dignity when addressing consumer rights violations. Therefore, it is essential to establish mechanisms that ensure equal access to protection for all individuals. Creating an

environment where seeking redress is seen as an ethical practice becomes crucial for a well-functioning society and a healthy economy. While cultural boundaries influence economic systems in Asian countries, there is a need to promote individualistic decision-making through consumer education. Empowering people through education is vital, and policymakers should enforce various levels of consumer rights protection and establish channels for seeking judicial redress. Additionally, a hierarchical system should be in place to facilitate redress for BOP consumers at the grassroots level.

The study's implications are practical for policymakers, retailers, and supermarket chains, urging them to prioritize consumer response and ensure consumer rights in the marketplace. Fair treatment of all customers is key to success, and the government should implement adequate provisions, especially for vulnerable populations, to safeguard their consumer rights. Legal reforms may be necessary to restructure procedures and enhance consumer protection. The findings can also benefit retailers and supermarket chains, guiding them to create a favorable trade environment that guarantees consumer safety, product variety, and sustainability. Communication organizations can also utilize the findings to improve their campaigns in a more sustainable manner.

Conclusion

Studies in the Asian context have seldom focused on identifying how vulnerable consumers attempt to ensure their consumer rights. Therefore, this research aims to fill this gap in the literature by examining the engagement of vulnerable consumers concerning their consumer rights.

Due to the scarcity of previous research on vulnerable consumers and their efforts to protect their consumer rights, this study draws upon studies conducted on ordinary consumers and their consumer rights. The research followed a qualitative methodology, and the sample was selected using the snowballing sampling method. In-depth interviews were conducted with informants-Samurdhi beneficiaries in the southern province. This sample group was chosen to highlight the vulnerability aspect of the BoP (Bottom of the Pyramid) consumers.

The findings of the study revealed two major themes related to the research objective: the silent approach and the expressive approach. Under the silent approach, five sub-themes were identified, namely, ignoring, justifying, self-blaming, avoiding, and personal judging. On the other hand, the expressive approach yielded four sub-themes: questioning, blaming, acting, and retaliation.

It is evident that while BoP consumers are vulnerable in the marketplace, most of their reactions remain silent, although some demonstrate an expressive and progressive approach. However, their reliance on regular institutions for assistance is very low, which is concerning. Given that Asian people tend to be more collectivistic in their nature, the research clearly indicates that most of their reactions as Sri Lankan BoP consumers are influenced by this collectivistic trait. On the contrary, this collectivistic nature acts as an obstacle to adopting more progressive and expressive responses.

The awareness about their rights is very low among these people, and they do not place much trust in regulatory bodies and institutions based on their experiences. Educating these vulnerable groups about their consumer rights protections and the actions they can take when their rights are violated is crucial. It is also important to ensure that all layers of regulatory bodies are actively involved in safeguarding their rights. The gap between the BoP consumers and the regulatory authorities should be eliminated to ensure the protection of these consumers' rights.

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