

# Enabling vulnerable populations: insights from the experiences of functionally illiterate consumers

Sachithra Kumari Jayasundara, Sajith Siriwardana and  
Withanage Dushan Chaminda Jayawickrama

*Department of Marketing Management, University of Sri Jayewardenepura,  
Nugegoda, Sri Lanka*

## Abstract

**Purpose** – The social transformation of “disadvantaged segments of society” requires an in-depth understanding of their behavioural reactions in different social contexts. To this end, the present study focuses on individuals who become vulnerable owing to their functional illiteracy in an “English”-dominant marketplace. Thus, the purpose of this study is to understand the sources of stress as perceived by functionally illiterate individuals and the mechanisms adopted by them to manage such stress when making “high-involvement” product purchases. Insights gained from the study would be beneficial for developing efficacious support programs for vulnerable populations.

**Design/methodology/approach** – In-depth interviews were conducted with 25 bottom-of-the-pyramid individuals living in slums and housing schemes located in and around Colombo, the capital city of Sri Lanka.

**Findings** – Two sources of perceived stress and five coping strategies were derived from the thematic analysis of the data. Participants highlighted the sources of their perceived stress as possible loss of resources and possible loss of self-esteem. Further, the participants were found to adopt several mechanisms to cope with the state of their stress and vulnerability experienced within English-dominant shopping environments, namely, seeking help from salespeople, continuing to shop at the same store, shopping with companions, “convenience purchasing” and buying only well-known brands.

**Originality/value** – These insights into the vulnerability, stress and coping mechanisms as experienced by functionally illiterate consumers will allow for the design of efficacious interventions to empower vulnerable populations.

**Keywords** Coping mechanisms, Functionally illiterate individuals, Perceived stress, Resource-constrained individuals, Vulnerable populations

**Paper type** Research paper

## Introduction

Social transformation, which is concerned with achieving societal change at a broader level by focusing on multiple target audiences, is increasingly becoming an area of interest among social marketing scholars as their concentration extends beyond achieving simple behavioural change (Saunders *et al.*, 2015). Thus, at the heart of this effort, lies the study of “vulnerable populations”, deemed vital for facilitating such transformation within societies (Brennan *et al.*, 2011). “Vulnerability”, in a sense, is associated with individuals’ inability to control their environment (Baker *et al.*, 2001). For example, Baker *et al.* (2005) argue that vulnerability stems from the lack of personal control that an individual might prefer to have,

especially when it comes to consumption, given how consumption could add meaning to one's life and how such meanings depend on the level of control that people may have over their surroundings. Hence, when deprived of their ability to control their surroundings, people tend to experience vulnerability along with stress and frustration that may lead to sub-optimal decisions (Mitchell and Papavassiliou, 1999; Wobker *et al.*, 2015).

Since then, the vulnerability has moved beyond from being considered a "state"-only notion to include the significant influence of both structural factors and the agency of vulnerable consumers (Spotswood and Nairn, 2016). Hence, the "situational" and "community and context" ways of understanding vulnerability viewed the notion as temporary and dynamic that stems from the interaction between the pressures (e.g. individual, family, community or macro forces) and trigger events associated with marketplace access and consumption experience which consequently can be overcome through the individuals' consciousness and resilience (Baker and Mason, 2012; Spotswood and Nairn, 2016). As such, Baker *et al.* (2015) emphasized the importance of adopting a meaning and process-based approach to study individuals' vulnerability. Such an approach was noted to be capable of enabling a better understanding of "how an individual subjectively experiences a particular situation as disempowering and as a threat to their physical, psychological, or social safety" (Baker *et al.*, 2015, p. 19). The present study, in line with this view, seeks to investigate the stress and coping experiences of functionally illiterate individuals in an "English"-dominant marketplace.

Functional illiteracy, that is not having adequate levels of literacy skills to perform day-to-day tasks as an adult (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005), has already been identified as a phenomenon that prevents individuals from achieving their consumption goals (Jae and Delvecchio, 2004; Mhlanga and Kotze, 2014; Ozanne *et al.*, 2005; Viswanathan *et al.*, 2005). However, in spite of providing valuable insights to understand the experiences of functionally illiterate consumers, these studies fall short of enabling an insightful understanding of their experiences as a vulnerable population. This is partly because of their focus on the decision-making process of such individuals, which, nevertheless, had been vital in asserting that these individuals do experience vulnerability owing to their functional illiteracy (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005).

Accordingly, this study proposes to answer the following two research questions in the context of an "English"-dominant marketplace:

- RQ1.* What are the sources of perceived stress as experienced by functionally illiterate individuals when making high-involvement purchase decisions?
- RQ2.* How do functionally illiterate individuals cope with such stress experienced when making those high-involvement purchase decisions?

Thus, this study makes two theoretical contributions. First, the study provides a better understanding of the vulnerability experiences of functionally illiterate consumers by investigating the sources of their perceived stress. As such, conservation of resources (COR) theory, which attributes psychological stress to potential loss of resources (Hobfoll, 1989, 2002), is adopted to explain the possible sources of such perceived vulnerability. Second, by adopting the resilient pathway theory (Hutton, 2016) to gain an insightful understanding of the coping mechanisms being adopted to manage such transient vulnerability, the study extends this theory to investigate the contexts beyond systematic vulnerability by linking those coping mechanisms with the resilient pathways. Indeed, it is emphasized that perceived vulnerability causes vulnerable people to resist engagement with services that are designed to help alleviate them from vulnerable situations (Tanner and Su, 2019). And

hence, this study makes an important contribution by providing actionable insights for designing efficacious support programs for vulnerable populations based on what causes such resistance (sources of perceived stress) and how to address those causes (coping mechanisms). That is, a better understanding of resilience-based coping mechanisms can inform social marketers of the adaptations made by vulnerable people to improve their wellbeing when faced with adversity (Hutton, 2016). Of course, insights into the population being targeted are vital for the strategic planning process and the designing of social marketing interventions (French and Blair-Stevens, 2006; Manikam and Russell-Bennett, 2016).

### *Study context*

This study focuses on people who are deemed functionally illiterate because of their inadequate English language skills, which remain at rudimentary levels in spite of the growing dominance of English as a non-native language in the Sri Lankan shopping environment. Thus, Sri Lanka, given its status as a developing country and above-average literacy rate, provides an interesting background for this study. In spite of being one of the two South Asian countries with the lowest illiterate population in the region, the functional illiteracy of Sri Lankans appears substantially high in market contexts, especially considering the non-native language skills of local people. This means, even a person who is functionally literate in his/her own language might still struggle to operate in a market which is dominated by a non-native language. Thus, the comparatively high literacy rate of 93%, which is solely based on native language skills, becomes an invalid measure of the functional literacy of Sri Lankan people.

Accordingly, around 1.3 million adults remain illiterate in Sri Lanka (UNESCO, 2017). This figure has remained somewhat constant over the past two decades in spite of the sharp decline in illiterate youths aged 15–24 during the same period (UNESCO, 2017). Even though illiteracy itself cannot be considered a proper tool to measure functional illiteracy, these figures alarmingly portray a rough picture of how important it is to focus on functionally illiterate individuals in Sri Lanka. While policies that focus on improving the current conditions of these illiterate adults are vital, the present study aims to contribute to these efforts by understanding functionally illiterate adults from a consumer perspective.

The increasing effects of “global marketplace convergence” and the effects of the centuries-old colonialism that prevails even to date have created a shopping environment in which “English” acts as the dominant language in the Sri Lankan context. However, the declaration of “Sinhala” as the official language in 1956 seems to have pushed people towards adopting the native language in dealing with matters relating to their day-to-day life. This, in turn, has caused most Sri Lankans to be single-language dependent. Owing to this, the current Sri Lankan population, faced with the effects of globalisation, appears to struggle to make informed purchase decisions and to navigate themselves through this English-dominant shopping environment. Essentially, insufficient non-native language skills have caused these people to be functionally illiterate.

## **Literature review**

### *Functionally illiterate consumers and sources of perceived stress*

Functional literacy refers to individuals’ ability to use their literacy skills adequately as adults to perform day-to-day tasks (Kirsch and Guthrie, 1977; Viswanathan *et al.*, 2005). It is important to note that being “literate” does not mean being “functionally literate”, which demands skills beyond basic literacy and numeracy skills. Therefore, people may struggle in the marketplace because of the inadequacy of the skills needed beyond basic levels to be

functional as a consumer. Early studies of functionally illiterate consumers primarily focused on their shopping experiences on the premise that retail spaces designed for affluent and literate consumers could become an intimidating experience for those who do not fit the specific description (Gau and Viswanathan, 2008; Viswanathan *et al.*, 2005).

These studies, thus, emphasized how functionally illiterate consumers tend to rely on cognitive predilections including concrete reasoning and pictographic thinking and how these mechanisms shaped their decision-making and the coping strategies adopted (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005). In so doing, these studies further emphasized that functionally illiterate consumers' decision-making was characterised by decision heuristics and emotional trade-offs. Additionally, the coping mechanisms adopted by these consumers were recognised either as problem-focused, i.e. aimed at shopping effectively, or emotion-focused, i.e. aimed at managing stress associated with such experiences (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005). While some of these coping mechanisms were avoidance in nature, others were confrontative. Consequently, these studies asserted how individuals become vulnerable because of the interaction between their perceived lack of skills (limited literacy skills; Baker *et al.*, 2005) and external trigger events, wherein higher literacy skills are required to make informed decisions.

Apart from associating negative emotions such as anxiety and stress with shopping experiences and highlighting the mechanisms adopted to cope with such experiences (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005), these studies fail to explicitly address the vulnerability experienced by the functionally illiterate. Such an understanding of the "actual" vulnerability being experienced is deemed important, given that this could inform on how they can be assisted effectively "in the manner that they wish to be helped than in the manner that one wishes to help" (Baker *et al.*, 2005, p. 136). This is particularly important given that perceived vulnerability is identified as an obstacle to establishing relationships with services or interventions that seek to help alleviate the vulnerability experienced by the deprived (Tanner and Su, 2019). Perceived vulnerability captures the internal assessment of one's situation and is argued to be usually accompanied by stress (Blocker *et al.*, 2013). Thus, the present study seeks to identify the sources of perceived stress through their own "voice" to determine how these individuals want to be helped in managing their vulnerable experiences.

Saatcioglu and Corus (2016) identified two approaches to defining vulnerability. The first perspective views vulnerability as a temporary and fluid state (Baker *et al.*, 2005; Baker *et al.*, 2007; Canhoto and Dibb, 2016), whereas the other views vulnerability as a persistent and status-based experience (Commuri and Ekici, 2008; Shultz and Holbrook, 2009). Though the present study views vulnerability as transient in nature, it does not reject the systematic nature of vulnerability (Commuri and Ekici, 2008), but rather seeks to contribute to the discourse around systematic vulnerability by focusing on instances where the functionally illiterate experience transient vulnerability. Such understanding can, thus, facilitate proactive policymaking and interventions aimed at addressing such vulnerability that could persist across many individuals (Commuri and Ekici, 2008). In fact, this is in line with the "community and context" approach to vulnerability as suggested by Baker and Mason (2012), which emphasizes the importance of recognising the "voice" of individuals and groups to help alleviate the vulnerability experienced.

Vulnerability is indeed a condition in which individuals are exposed to the risk of obtaining limited utility from market transactions, with implications for their wellbeing (Visconti, 2016). This relationship between vulnerability, stress and wellbeing can be further understood through the COR theory (Hobfoll, 1989, 2002). The basic tenet of this theory is that "[...] people strive to retain, protect and build resources and that what is threatening to

them is the potential or actual loss of these valued resources” (Hobfoll, 1989, p. 156). This theory, after being examined empirically in different contexts, including from the perspective of employees (Bacharach and Bamberger, 2007; Wang *et al.*, 2011), identified loss of resources as a source of psychological stress (Hobfoll, 1989). This stress-inducing resource loss, which includes material (e.g. transportation, food), condition (e.g. social status), self (e.g. self-esteem, self-efficacy) and social (e.g. support) resources, thus, affects individuals’ wellbeing (Hobfoll, 2002). Hence, the present study adopts this perspective to investigate the sources of perceived stress.

Accordingly, the COR theory emphasizes the importance of investing in resources to protect against resource losses (Hobfoll, 2011). Building on this notion, Smith (2013) argued that people seek to identify and mobilise resources to restore their affected wellbeing. In spite of these arguments, however, individuals experiencing perceived vulnerability have been traditionally depicted as cautious and risk-averse, meaning that they focus on avoiding pain instead of seeking benefits (Petersen *et al.*, 2015). That is, those with fewer resources, such as the functionally illiterate whose literacy skills are limited, are more vulnerable to resource losses and are hence, less capable of resource gain (Hobfoll, 2011). However, the resilient pathway theory (Hutton, 2016) provides a different perspective on how individuals use their coping resources to bounce back from adversity.

#### *Resilience-based coping mechanisms*

In the coping literature, coping resources refer to factors which individuals rely on to mitigate the harmful effects of stressful circumstances (Pearlin and Schooler, 1978) and include resources such as problem-solving efforts, stress monitoring and tension reduction abilities (Aycock, 2011). Conversely, coping strategies refer to patterns of behaviour used to cope with stress and are widely classified as either problem-focused or emotion-focused (Endler and Parker, 1994; Moschis, 2007), including in the functionally illiterate literature (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005). In so doing, this classification is deemed to portray vulnerable people as individuals who “may over-rely on emotion-focused coping, which is seen as less instrumental and therefore less effective” when facing vulnerability (Hutton, 2016, p. 254). Adding further criticism, Hutton (2016) argues that conventional coping models (Billings *et al.*, 2000; Folkman and Lazarus, 1980) are inapplicable to contexts associated with vulnerable individuals or groups, citing that they are derived based on more affluent populations.

Owing to these criticisms, consumer researchers began to examine the positive adaptations made by people experiencing vulnerability (Mason and Pavia, 2006; Pettigrew *et al.*, 2014; Piacentini *et al.*, 2014). Though studies have identified a wide range of resources and assets (including creative and proactive capabilities, spiritual resources and intangible resources such as empowerment, self-confidence, emotional strength and self-esteem) which consumers can draw from to adapt positively, resilience remains a less recognised resource which the impoverished can adopt to deal with vulnerable experiences (Hutton, 2016). In fact, in the psychology literature, “resilience” is identified as a valuable inner resource (Baker, 2009) that vulnerable groups can draw upon to deal with stressful situations (Hutton, 2016). Thus, with the emergence of this idea that growth can still occur through vulnerability, resilience emerged as a construct worthy of attention, especially in the vulnerability literature (Baker and Mason, 2012).

Resilience was thus, defined as the ability to bounce back from stress and adversity (Baker, 2009; Smith *et al.*, 2010) and is considered a positive adaptation to adversity (Luthar *et al.*, 2000). Hutton (2016), in a study on women who experience chronic economic disadvantage and face persistent vulnerability, identified three resilient pathways accessed

by these women to reassert and restore their affected wellbeing. These resilience pathways included active agency, self-care practices and relational coping (Hutton, 2016). These resilient pathways were argued as compromising of multidimensional coping resources and portraying distinct coping trajectories that vulnerable individuals could access to bounce back from stress and adversity (Hutton, 2016). Consequently, she identified several coping resources, including negotiating skills, advocacy skills, creative resources, spirituality, open acknowledgement of stress and sensitivity to the vulnerability of others.

While Hutton's (2016) study was primarily concerned with persistent (systematic) vulnerability, this study seeks to extend this understanding by focusing on specific coping mechanisms adopted by consumers when experiencing transient vulnerability. In so doing, this study seeks to facilitate further understanding of resilient pathways, coping resources and mechanisms adopted by vulnerable individuals. Such understanding can be insightful when designing interventions for vulnerable individuals, especially given that coping mechanisms shed light on their "voice" or shows how they prefer to cope with their vulnerability. Thus, linking these mechanisms with coping resources and resilient pathways can offer guidance as to what specific aspects of interventions should be focused on for them to be efficacious.

### Methodology

Given the exploratory nature, this study aims to do the following:

- uncover the sources of perceived stress as experienced by the functionally illiterate, through their own "voice"; and
- explore the range of mechanisms being adopted to cope with those stressful experiences, the authors opted for a qualitative approach as the appropriate research design for the study.

This decision is also consistent with previous studies that had focused on both the functionally illiterate and coping mechanisms of vulnerable populations (Hutton, 2016; Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005).

### Participants

In spite of having an extreme poverty level that is among the lowest in the region (i.e. 0.83% of the population live on less than US\$1.90 per day in 2016), nearly 40% of the Sri Lankan population live on less than US\$5.50 per day, which reflects the poverty lines in the upper-middle-income countries, and experience low living standards as of 2016 (World Bank, 2020). According to the World Bank (2020) PovcalNet; an online analysis tool for global poverty monitoring, this figure, calculated based on the most recently available data for 2016, is estimated to be 38% in 2018. Given the close association between functional illiteracy and the resource-constrained, or bottom-of-the-pyramid (BOP) individuals, the authors decided to focus on individuals from the BOP segment. Accordingly, a purposeful sampling approach was adopted to select participants for this study. Particularly, BOP individuals living in urban areas (Chikweche and Fletcher, 2012) were deemed appropriate as they appear to be exposed to the English language dominated shopping contexts. Thus, in selecting participants, attention was focused on individuals living in slums and housing schemes located in and around Colombo, the administrative and commercial capital city of Sri Lanka.

Participants were initially accessed through referrals from the "Grama Niladhari"; the first-contact administrative official who offers public services to residents in each *grama*

*niladhari division*. They are considered local experts with objective knowledge of the socio-economic status of residents living in each of those divisions. Screening questions (e.g. participants' language competencies in Sinhala, whether participants had their formal education in Sinhala, can read and understand English, engage in shopping for high involvement products) enabled the authors to narrow down and identify participants who would most fit the purpose of the study. Accordingly, participants who insinuated that they had negative experiences when making purchase decisions, owing to English language limitations (e.g. information overload, distrust in buying, purchase confusion, difficulties in reading labels), were included in the final sample of 25 participants. Such struggles are deemed to be indicative of the vulnerability experienced by the functionally illiterate (Gau and Viswanathan, 2008) and, therefore, of the stress and anxiety associated with such vulnerability (Mhlanga and Kotze, 2014; Tanner and Su, 2019).

Before obtaining their permission, the authors explained the nature and objectives of the study while addressing any questions raised by the participants thoroughly, to ensure that participants had a proper understanding of the study before consenting to voluntarily participate in the study. Although it was anticipated that some participants might become upset because of the recall of stressful memories, precautions were arranged by providing the following options:

- stop the interview at any time; and/or
- arranging counselling support.

However, the latter was not requested by any participant. To ensure confidentiality, pseudonyms are assigned to participants throughout this article. The demographic details

Pseudonym	High-involvement purchase situation	Age	Gender	Education	Occupation
Anoma	Washing machine	35	F	Secondary	Housewife
Anula	Television	50	F	Secondary	No
Ayesha	Mobile phone	40	F	Secondary	Housewife
Chanaka	Mobile phone	34	M	Secondary	Three-wheel driver
Gayan	Mobile phone	35	M	Secondary	Three-wheel driver
Hasanthi	Furniture	38	F	Primary	Self-employed
Himali	Television	40	F	Primary	Housewife
Iresh	Television	27	M	Secondary	Three-wheel driver
Jayantha	Washing machine	35	M	Primary	Labourer
Kumari	Furniture	45	F	Primary	Self-employed
Kusum	Rice cooker	74	F	Primary	No
Lal	Television	62	M	Secondary	Labourer
Lalith	Mobile phone	48	M	Secondary	Self-employed
Leela	Refrigerator	50	F	Secondary	Housewife
Malini	Refrigerator	63	F	Primary	Housewife
Menaka	Washing machine	55	F	Primary	No
Nalini	Furniture	35	F	Secondary	Housewife
Nimal	Rice cooker	30	M	Secondary	Labourer
Palitha	Speaker system	50	M	Secondary	Security guard
Prema	Television	30	F	Primary	Housewife
Saman	Television	28	M	Primary	Labourer
Sirisena	Television	51	M	Secondary	Security guard
Sumana	Refrigerator	52	F	Secondary	Self-employed
Upali	Television	58	M	Primary	No
Wasanthi	Rice cooker	52	F	Primary	No

**Table 1.**  
Demographic details  
of the participants

of these participants are presented in Table 1. A department-level research committee of the university oversaw and guided the study to ensure that all the possible ethics concerns associated with the study were addressed through adequate measures.

#### *Data collection and instruments*

The authors adopted in-depth interviews to collect data because of the flexibility and the ability it provides in eliciting participants' views or opinions (Creswell, 2009). All three authors were involved in the interviewing process and the interviews, which were conducted in "Sinhala" language, lasted from 45 to 60 min. These interviews were recorded and stored digitally with the permission of the participants. The interview guide included several general questions at the beginning to establish rapport with the participants and to encourage them to speak freely about what they felt about their buying experience. The next section involved questions relating to their day-to-day purchase decisions and the process they followed in making those decisions. These questions helped the authors to identify products and purchase decision scenarios in which these participants had engaged with a higher level of involvement (e.g. Are there any product categories that you spend more time and effort before deciding on what to buy? What types of information and steps did you consider before making those decisions?). However, once several high involvement purchase decisions were revealed, the authors directed their questions towards these specific situations (e.g. At that moment how did you feel? How did you perceive that situation? Did you do anything about the feelings you felt in that situation? Why did you decide to do that? Have you changed your approach to shopping next time?). Thus, the authors made sure that adequate attention was given to participants' shopping experiences that they perceived as stressful.

#### *Data analysis*

The 25 audio-recorded interviews were first, transcribed verbatim into Sinhalese and then translated into English before analysis. A professional translator translated the Sinhalese-written transcriptions and the authors compared these translations with the original transcriptions to ensure that accuracy and the consistency of meaning were maintained. Thematic analysis, as suggested by Braun and Clarke (2006), was adopted to analyse the data. Each author analysed a subset of the transcripts which were then swapped and analysed again until the entire set of transcripts were coded and analysed by all three authors. The entire team then reviewed and discussed these codes to derive 286 initial codes (e.g. feeling confused, self-doubting, worrying about mistakes, feelings of shame, trying to conceal limited English skills, asking for help in-store, shopping with family, looking for alternative means).

Following another review process, these initial codes were then merged into 11 codes (e.g. loss of resources, loss of self-esteem, seeking help, trusted sellers, accompanying others). Subsequently, as recommended by Braun and Clarke (2006), the authors combined these codes based on their relevance to form seven themes. In developing these themes, guidance was sought from the findings of previous studies (Mhlanga and Kotze, 2014; Viswanathan *et al.*, 2005). To establish accuracy, these codes and themes were often checked back and compared with the primary data collected. To ensure rigour and trustworthiness of the findings, the authors made provisions to facilitate credibility, transferability, dependability and conformability of the findings (Lincoln and Guba, 1985; Wallendorf and Belk, 1989). Given the study's emphasis on eliciting participants' own "voices" and perspectives in understanding the vulnerability experienced, these provisions were needed to ensure that the findings accurately reflected these voices.



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Here, credibility is concerned with establishing believability of the interpretation of data by minimising investigator bias. As such, both prolonged engagement in data collection and triangulation were adopted to ensure the credibility and objectivity of the findings. Confirmability assures neutrality and accuracy of data interpretation, which, therefore, requires the risk of interpretation bias to be minimised. Accordingly, this was ensured by following a consistent method of data collection and by involving all three authors in conducting the analysis. Transferability involves ensuring the applicability of findings across similar settings. This was established by recruiting participants from several sites that are both geographically and contextually different (e.g. from slums to housing schemes), thereby ensuring the diversity of the participants. To establish dependability, i.e. to ensure repeatability of findings should the study be replicated with similar respondents in a similar context, a dependability audit was conducted, which involved reviewing and discussing both raw data and findings with academic peers.

## Findings

### *Sources of perceived stress*

The first research question aims to identify the sources of stress as perceived by individuals when engaging in a shopping environment dominated by a non-native language. Having analysed the “shopping experiences” of individuals in a market predominantly driven by “English” as the language of communication, it appears they “felt dysfunctional” because of the lack of sufficient language fluency. Commenting on this, Nalini said:

Whenever I go to a big shop [here the respondent refers to department stores, supermarkets which are high-end, in contexts like Sri Lanka] I find it difficult to be a “proper” customer as I suddenly find myself doubting my abilities due to the limited English proficiency that I possess [...]

In other words, it was revealed in the analysis that participants had undergone stress while making purchase decisions in the local shopping environment, particularly when they were making high-involvement purchase decisions. Given the inadequate English language skills of the participants, these stressful experiences were attributed to the dominance of the English language in the shopping environment. Of the 25 participants in the study, 22 were found to experience stress in such situations. This idea was well captured in Ayesha’s comment:

No matter how prepared I am, not having English proficiency has always made it difficult for me to find what I want or to ask for help from others and it always makes the buying experience stressful [...] I could not even ask for the clarifications I was prepared to ask

Given how limited English literacy skills have caused the shopping experiences to be perceived as stressful, next we looked at the sources of such stress. In so doing, we identified two sources of perceived stress:

- (1) possible loss of resources; and
- (2) possible loss of self-esteem which is discussed in detail below.

Though identified separately, according to the COR theory (Hobfoll, 1989, 2002), both sources depict the potential for stress because of resource loss. As such, often, these stressors simultaneously emerged from the participants’ experiences.

*Possible loss of resources.* Viswanathan *et al.* (2005) and Mhlanga and Kotze (2014) emphasized that the decision-making of functionally illiterate (including English-as-a-second-language) consumers is characterised by concrete reasoning, pictorial thinking,

single attribute decisions and emotional trade-offs thus, making their decision-making processes distinct from those of literate consumers. However, in high involvement product purchase contexts, such approaches add to the stress of functionally illiterate consumers as the context inhibits them from adopting these approaches, regardless of the availability of all the other prerequisites. For example, the tendency to rely on single pieces of information (e.g. price, single ingredient content, size), though not impossible, is more difficult when making high-involvement product decisions, given the higher perceived risks associated with such decisions (Schiffman and Wisenblit, 2015). Hence, this encounter between the decision-making context and participants' limited literacy skills have inhibited individuals' capacity to use these familiar decision-making approaches to mitigate the possible loss of resources in this particular context. For example, Prema said:

Despite the efforts that I put in, purchasing a good TV appears to be an almost impossible task because I lack the English knowledge needed to compare those TVs and to comprehend what the salespeople were describing about the TVs. This made the whole experience stressful [ . . . ]

It is argued that the success of a purchase decision, as evaluated in the post-purchase stage, depends on the ability of the product purchased to meet the needs recognised by the consumer (Schiffman *et al.*, 2012). However, here, the participants tend to believe that an informed purchase decision is almost "impossible", owing to their limited English literacy skills. This hinders their ability to comprehend information and thus, the evaluation of alternatives, as Leela reported:

Even though there were so many options [refrigerators], I did not know what the right refrigerator for my needs was since I could not understand English (details given on the packages) [ . . . ] I feared that I might make a wrong decision and that stressed me out [ . . . ]

To this end, participants' inability to meet these prerequisites for an informed purchase decision had caused concerns among participants about the possibility for resource losses, including loss of energies (e.g. time, money and knowledge resources needed to acquire other resources). This, in turn, has prompted the participants to perceive these experiences as stressful. Apart from this possible loss of general resources, however, the possibility of loss of self-esteem also emerged as a separate finding.

*Possible loss of self-esteem.* Indeed, like anyone else, functionally illiterate consumers also strongly desire to maintain their self-esteem in public as they do not want others to know or perceive them as illiterate or less competent in making informed choices (Mhlanga and Kotze, 2014). Such desires can be attributed to individuals' attempts to uphold or enhance their self-esteem by striving for a positive social identity and self-concept (Tajfel and Turner, 1979). However, the projection of negativity from others in society, owing to limited resources including literacy skills, could give rise to feelings of inferiority thus, causing detrimental effects on one's self-esteem (Hamilton, 2009). As such, in spite of being recognised as a resource itself (Hobfoll, 2002), possible loss of self-esteem emerged separately as the other source of perceived stress from among the participants of the current study. For example, Saman said:

I did not want others to know that I am illiterate [in English], so I did my best to hide that [situation] and tried my best to purchase a TV that I felt was suitable for me [ . . . ] and it indeed made the experience much more stressful [ . . . ]

Consequently, the emergence of possible loss of self-esteem as an independent source of perceived stress can be further understood through the social representations theory (Moscovici, 1981), which refers to collective judgements and attitudes formed by a social group towards a social object or situation (Penz, 2006), based on their own values, ideas and

practices (Davey and Gordon, 2017). When focusing on materialism, the impoverished tend to rely much more heavily on the marketplace than the more affluent who have other ways of increasing self-efficacy and self-esteem (Chaplin *et al.*, 2014). As such, this collective idea that materialism gained through the marketplace is essential for maintaining and improving self-esteem appears to be shared by the present participants who, accordingly, have also perceived the failure to do so as a source of stress.

To cope with this perceived stress, the participants had adopted several mechanisms.

#### *Mechanisms adopted to cope with perceived stress*

In line with the second research question, several coping mechanisms adopted to cope with stress were identified:

- seeking help from salespeople;
- shopping at the same store;
- accompanying someone for shopping;
- convenience purchasing which involves buying products from sellers who visit people's homes directly to sell the products; and
- buying only well-known brands.

These coping mechanisms can, thus, be identified in line with the resilience pathways introduced in the resilient pathway theory (Hutton, 2016). Evidently, these coping mechanisms portray how these participants had bounced back from the perceived stress experienced. Thus, they shed a light on the practices being adopted when faced with adversity, which together with resilient pathway theory (Hutton, 2016) will be insightful when designing social marketing interventions.

*Seeking help from salespeople.* Some participants had sought help from the salespeople in making their purchase decisions. This mechanism was more common among the participants who were worried about the possible loss of resources such as time and money because of an uninformed decision. Anoma, who is one of them, reported that:

When I feel like I can't decide on the right product for me, to avoid being stressed, I tend to ask the people who are there to help us and advise us on which products suit us and what additional services are offered [..]

This mechanism, hence, aligns with the resilient pathway of active agency (Hutton, 2016) which was identified as "an autonomous and dynamic financial and social negotiation" (p. 261). As such, one of the coping mechanisms identified in relation to this pathway was negotiating skills. Thus, in the present study, the participants' negotiating skills have enabled them to use this strategy as a mechanism to cope with the stress experienced, and thereby helping them to make informed purchase decisions with the help of salespeople.

*Continuing to shop at the same store.* Certain participants emphasized their preference to buy high involvement products from the stores they are familiar with. Having acquired products that have already proven to be capable of satisfying the expected needs together with the trust that had been built upon previous experiences, the participants seem to shop at the same place based on their previous positive experience and avoid having to solely rely on their own skills. As Nimal said:

They [the familiar store] told us this was a good rice cooker. They helped us a lot when we purchased this one [rice cooker]. Since then, we always go there. It is less stressful when we buy our products from them because we know them [..]

Essentially, this aligns with the resilient pathway of relational coping (Hutton, 2016). The relational theory of coping emphasizes that coping resources are influenced by ongoing close relationships (White *et al.*, 2009). Orthner *et al.* (2004) thus, argues that relationship assets such as open communication and problem-solving can be used as resources to manage adversity. Hence, these participants emphasize how their close relationships with certain stores have been used to manage potentially stressful situations. This was hence, made possible by relying more on open communication and problem-solving resources, formed together with these stores, whenever, their limited English literacy skills were insufficient.

*Shopping with companions.* Participants also revealed that they accompany family members or friends when shopping for high-involvement products. Referring to this, Anula said:

I shied away from reading anything since I don't know much English. My sister-in-law was the one who helped me to buy the TV. She knows about these products [better than me] and she frequently visits that store [a well-known local electronic brand store].

This, again, fits in with the relational coping resilient pathway (Hutton, 2016). Hence, such shopping companions are aware of the limited literacy skills of the participants. Hutton (2016) identified open acknowledgement of stress to close companions as a coping resource within the relational coping pathway. As such, this mechanism portrays how participants, by openly acknowledging their situation, sought for their companions' support to cope with the vulnerability and stress being experienced. In so doing, the participants were able to avoid concerns about possible losses of self-esteem as they need not have to rely on strangers when shopping.

*Convenience purchasing.* Here, the term "convenience purchasing" refers to a mechanism whereby participants purchased products such as furniture and TV, which usually require a considerable effort, from sellers who visit directly to homes. This was a unique finding not reported in previous studies. However, such uniqueness appears to be attributable to the contextual uniqueness associated with Sri Lanka, where such "door-to-door" selling is quite popular. Commenting on this, Jayantha said:

It is easy for us to buy from "the lorry". They don't expect us to fill any documents, even for leasing. We are only required to give them the ID card [National Identity Card]. They tell us the details of the products. It is much easier for us to buy from them rather than going to the shop as we can avoid being overwhelmed by a language that we don't really have skills in [...]

This mechanism portrays the importance of self-care practices as a resilient pathway. Orem (2001) defined self-care as "the practice of activities that individuals initiate and perform on their own behalf in maintaining life, health and well-being" (p. 43). In Hutton's (2016) study, self-care practices, in the context of women experiencing systematic vulnerability, consisted of creative resources and spirituality and included practices such as enjoying music, nature, alternative therapies and an ongoing search for meaning in life. Similarly, this coping mechanism portrays a self-care practice that current participants had relied on to be resilient and achieve their consumption goals. Hence, such coping mechanisms depict how participants strive to gain meaning and empowerment by creating alternative spaces (Hutton, 2016), which in the context of the present study had been achieved by engaging in "convenience purchasing".

*Buying only well-known brands.* The decision to purchase well-known brands only has stemmed from the already proven track record of these brands in terms of higher quality and their ability to satisfy the intended needs. Hence, the participants had already identified

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product brands such as entertainment devices, furniture and kitchen appliances, that satisfied their needs either through recommendations or trial and error. Owing to this, they are now capable of making informed purchase decisions in spite of their limited fluency in English. Thus, Himali reported that:

If we want to buy an expensive product like a TV, refrigerator or speaker system we buy this brand [refers to a popular local brand]. Their products are good. When buying expensive products, we prefer to buy a brand that we are already familiar with [ . . . ]

Hence, this mechanism can also be aligned with the relational coping resilient pathway as it depicts an ongoing close relationship with well-known brands (Hutton, 2016). Indeed, Hutton's (2016) relational coping pathway was primarily based upon people or interactions with close companions. However, well-known brands also seem to provide participants with the capacity to be resilient because participants, regardless of their limited English literacy skills, were able to rely on them to achieve their consumption goals. Essentially, these brands are being considered problem-solving resources by the participants. Such views can, hence, be attributed to the close associations being formed between participants' needs and those brands, through brand personification (Schiffman and Wisenblit, 2015).

### Discussion and conclusion

Venugopal and Viswanathan (2017), in their study of subsistence marketplaces, which consist of resource-constrained consumers, argue that the individuals in such communities come with "their own set of strengths and vulnerabilities, the former including an understanding of survival in the most difficult of settings" (p. 350). Indeed, learning about such expertise and experiences of these vulnerable individuals can serve as an invaluable foundation for helping them (Viswanathan, 2010). Often, such an understanding could be insightful given that people in need tend to resist services that are designed to help alleviate them from vulnerable situations (Bertrand *et al.*, 2006). Tanner and Su (2019) attributed such resistance to perceived vulnerability and the present study sought to investigate how such vulnerability occurs by looking at the sources of stress as perceived by functionally illiterate individuals and identify the mechanisms being adopted to cope with such adversity.

### *Theoretical implications*

Because of the failure of previous studies to explicitly address vulnerability experienced by the functionally illiterate, this study sought to gain a better understanding of these experiences through their own "voices". Hence, the study investigated the transient vulnerability experienced by these individuals when interacting with the English-dominant marketplace and identified the possible loss of resources such as time, money and self-esteem as sources of perceived stress, in line with the COR theory (Hobfoll, 1989, 2002). In social marketing theory, gaining audience insights is considered an important prerequisite to planning successful interventions, which traditionally involves identifying barriers, benefits and/or motivations that may influence participants' ability to pursue the intended outcomes (Lee and Kotler, 2019). This emphasis on audience insights, however, is characterised by a lack of concern for the additional challenges including the potential for resistance towards interventions during execution, that must be explored before designing support programs, especially for vulnerable populations, among whom such resistance is deemed more likely (Bertrand *et al.*, 2006). Accordingly, the study contributes to this understanding of social marketing theory by highlighting the possible reasons for resistance to social interventions from the experiences of the functionally illiterate.

Further, this study identifies several resilience-based coping mechanisms adopted to bounce back from this transient vulnerability and links them with the resilient pathways that Hutton (2016) proposed based on the experiences of women living with systematic vulnerability thus, extending this theory to other contexts beyond systematic vulnerability. The findings of the current study, hence, contribute to the understanding of resilience in vulnerability literature. Given that functional illiteracy is a characteristic shared by many, vulnerability stemming from it could also persist across many individuals. Thus, this sort of understanding of their vulnerability can inform proactive policymaking and interventions that would aim to alleviate individuals from vulnerability (Commuri and Ekici, 2008). Accordingly, the coping mechanisms derived, which portrays carefully considered and orchestrated actions of participants (Viswanathan *et al.*, 2005), provide insightful knowledge as to how these concerns of vulnerable individuals could be addressed when designing for interventions.

Of course, the social transformation of “disadvantaged segments of society” requires an in-depth understanding of their behavioural reactions in different social contexts. Having focused on the functionally illiterate and the resilience-based coping mechanisms being adopted, this study thus sheds light on how social marketers could gain invaluable insights from the resilience-based behavioural reactions to minimise potential resistance by proactively addressing the concerns of vulnerable populations. Drawing from the resilient pathway theory (Hutton, 2016), this study thus contributes to the social marketing theory by highlighting how the incorporation of insights derived from these behavioural reactions could support the design of efficacious interventions. These resilient pathways emerge as insightful trajectories of positive behavioural adaptations that social marketers could draw upon to address resistance, thus, enabling the social transformation of disadvantaged segments of the society.

#### *Practical implications*

Out of the five coping mechanisms identified in this study, three [(b) shopping at the same store, (c) shopping with companions and (e) buying only well-known brands] aligns with the relational coping pathway, one [(a) seeking help from sales people] aligns with the active agency pathway and the other [(d) “convenience purchasing”] aligns with the self-care practices pathway as identified in the resilient pathway theory (Hutton, 2016). Social marketers can, hence, turn to these resilient pathways and resilience-based coping mechanisms to decide on how they can better assist vulnerable populations to manage these concerns and thus, be efficacious in co-creating the intended value.

Under the relational coping pathway, participants have emphasized how they have mitigated or overcome their concerns about possible resource losses through close relationships formed with people and brands. As such, this emphasizes that to help participants in overcoming such concerns, social marketers can have opinion leaders and reference groups as part of the intervention while engaging in branding efforts to help participants to familiarise themselves with the programs. Indeed, certain interventions have already achieved success by doing so, for example, MumBubConnect program (Hastings and Domegan, 2014), and has become an implicit success factor behind interventions such as “friendship bench” that aims to tackle depression in Zimbabwe through “grandmothers” trained in evidence-based talk therapy (Chibanda, 2018; Nuwer, 2018).

More importantly, such close relationships with people and brands can give tangibility to the benefits promoted by interventions (Hastings and Domegan, 2014), thus helping participants to manage these concerns. As per branding, the National Institute for Health and Clinical Excellence in the UK has highlighted the importance of branding to effectively

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reach information-deprived communities with social marketing messages (McDermott *et al.*, 2005). Thus, social media is an effective means to build close relationships with target audiences, given that such platforms provide the opportunity to communicate, share behind the scenes work and showcase the common values they share with target audiences (Tanner and Su, 2019). However, what remains to be seen is the emergence of strong brands in the social marketing sector, which clearly suffers from the absence of such efforts with only very few exceptions.

The active agency resilient pathway emphasizes the power and skills that provide individuals with the means for agency and empowerment in spite of the vulnerability being experienced (Hutton, 2016). The negotiating and advocacy skills identified in this regard (Hutton, 2016), highlights the opportunities available for social marketers to collaborate with the participants in developing efficacious social marketing interventions. Such a collaboration, by first working on small and easily achievable goals, will indeed enable a pattern of managing and meeting expectations to be established and thus, credibility (Malshe and Friend, 2018). Consequently, this opportunity to actively engage in the development of viable goals through negotiation and advocacy skills will help participants to actively manage their concerns regarding possible resource losses as they will have a precise understanding of what to expect from the program.

The self-care practices pathway emphasizes how individuals engage in different practices to protect themselves and maintain their wellbeing (Hutton, 2016). One such practice is the tendency to look for alternative spaces to find meaning and empowerment as the participants did with “convenience purchasing”. Of course, there could be alternative solutions adopted by certain individuals of a target audience that can be effective in overcoming adversity. Among them, there may already be self-care practices which enable these individuals to pursue the same exact outcomes that interventions too aim to achieve. Indeed, these can be invaluable in designing such interventions as they represent already adopted best practices, which can be developed further with the insights and resources of social marketers and be applied at a much broader level.

For example, Mwiti and Goulding (2018) identified how women living in the slums of Nairobi developed women-only collectives for pooling resources called “charmas” to manage their way out of poverty. This, of course, became the basis for the much broader poverty alleviation program of “microfinance” with the help of stakeholders who provided groups of rural and semi-urban women with training in financial literacy, small businesses and knowledge on other profit-related theories (Hecht, 2016). With resilience being absent from the vulnerability literature, such possibilities stemming from individuals’ resilience-based self-care practices have failed to garner sufficient attention from social marketers.

#### *Limitations and directions for future research*

Though this study could shed light on how social marketers could draw invaluable insights from vulnerable populations, there were limitations to this study. For example, this study’s focus on identifying resilience-based coping mechanisms inhibited the recognition of coping resources that were relied on when adopting those mechanisms. An understanding of such resources could have been further insightful given that resilient pathways contain multi-dimensional coping resources which, hence, influence the coping mechanisms being adopted (Hutton, 2016). As such, future studies could focus on identifying those specific resources contained within each of these resilient pathways. Once identified, social marketers could use these resources together as a toolkit to design successful interventions for vulnerable populations while addressing their concerns and thus minimising the potential for resistance.



Further, this study focused on commercial contexts with the aim of transferring its findings on to the social marketing contexts. Though this does not make the findings any less valid, particularly given that social marketing continues to evolve based on the aspects of commercial marketing (Hastings and Domegan, 2014), future studies could garner a better understanding by focusing specifically on social marketing contexts. As such, social marketing theory could benefit from future studies that specifically investigate experiences of vulnerability as perceived by vulnerable populations such as the functionally illiterate in relation to social marketing interventions. Additionally, future studies could also investigate mechanisms adopted by those populations to cope with both systematic and transient vulnerability thus, contributing to the advancement of both the resilient pathway theory and the social marketing theory.

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#### **About the authors**

Sachithra Kumari Jayasundara serves as a Trainee Staff Assistant at the Bank of Ceylon. She obtained her B.Sc. Marketing Management (Special) degree from the University of Sri Jayewardenepura.

Sajith Siriwardana served as a Research Assistant at the Department of Marketing Management, Faculty of Management Studies and Commerce, University of Sri Jayewardenepura. He obtained his bachelor's degree in Marketing Management (Special) from the University of Sri Jayewardenepura. Sajith Siriwardana is the corresponding author and can be contacted at: [sajithdz@gmail.com](mailto:sajithdz@gmail.com)

Withanage Dushan Chaminda Jayawickrama earned his Ph.D. from Swinburne University of Technology, Australia in the area of symbolic consumption and identity transformation. His research interests are symbolic consumption, social marketing and sustainability. He works closely with both government and corporate sector organisations in various capacities.