

# The impact of the COVID-19 pandemic on subsistence consumers' well-being and coping strategies: Insights from India and Bangladesh

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## Abstract

The impact of the COVID-19 pandemic on the overall well-being of consumers is disastrous. However, there is limited understanding of how the COVID-19 situation affects consumer well-being and how subsistence consumers mitigate well-being concerns and unique stresses. Following an exploratory, qualitative approach, 39 in-depth semi-structured interviews with subsistence consumers were conducted in India and Bangladesh. Findings from the thematic analysis reveal that subsistence consumers experienced unique stresses and hardships during COVID-19, which are unforeseen transitory financial stress, psychosocial stress, and marketplace and consumption-related stresses. Drawing on the appraisal theory of stress, our analysis of the data identifies the co-existence of two emotion-focused coping strategies—religiosity and social support—that interplay to overcome their well-being concerns in the emerging countries of India and Bangladesh. Therefore, it may be of particular interest to managers and policymakers who seek to address the severe consequences of the COVID-19 pandemic on socio-economically subsistence consumers.

## KEYWORDS

consumer well-being, coping strategies, COVID-19 pandemic, subsistence consumers

## 1 | INTRODUCTION

The COVID-19 pandemic has turned the lives of billions of people upside-down worldwide, killed hundreds of thousands, intensified human mental stress and suffering, and destabilized all sectors of economies. As of today (21 December, 2021), the total infected cases in India and Bangladesh are 34,752,164 and 1,581,634 respectively (Worldometer, 2021). A growing number of recent studies indicate enormous economic and social impacts of the pandemic across the world such as poverty, unemployment, inequality, food insecurity, and serious health security (Nicola et al., 2020; World Bank, 2020a). The vulnerability and risks of subsistence consumers (SCs) during the pandemic have been much more severe than the consequences for affluent consumers in South Asia (World Bank, 2020a). For instance, affluent consumers have savings and access to credit markets (Godinho et al., 2017) even during the pandemic (World Bank, 2020a). A report from the World Bank estimated that due to COVID-19, 35.5 million more people could fall into extreme poverty in 2020 across South Asian countries (World Bank, 2020a). This new group has also been identified as SCs, which have further been added to the 4 billion poor, also known as the bottom- or base-of-the-pyramid (BoP) consumers (Azmat et al., 2021; Viswanathan, Rosa, & Ruth, 2010a; Viswanathan, Sridharan, & Richie, 2010b). As per the National Bureau of Economic Research (NBER), there was a large drop in income of the BoP consumers (daily laborers' income fell by 75%) due to COVID-19 (Kataria, 2021). Therefore, COVID-19 has severely affected SCs' spending patterns and consumption habits (Sheth, 2020; World Bank, 2020a) in the subsistence marketplaces (SMs).

While a growing number of studies can be found in the area of consumer affairs in both the affluent and SM contexts, in this paper, we focus on one knowledge gap, that is, SCs' well-being concerns and their coping strategies during the COVID-19 pandemic. We focus on this unique gap for two main reasons. First, COVID-19 became a global crisis from March 2020 and this rare event has affected almost all spheres of human life (Baker et al., 2020). This situation comes with multiple uncertainties for SCs comprising physiological, financial, psychosocial, marketplace, and consumption-related stresses. For example, art is one of the powerful symbols of cultural heritage and an earning source among the tribal SCs in Mexico, Tanzania, and Native America. However, in the pandemic, a new challenge concerns these consumers-entrepreneurs' current inability to reach local markets both physically and electronically (Chakrabarti, 2021). As such, the life events of SCs are full of twists and turns. In a similar vein, recent research suggests that SCs do not possess the financial resources to prevent shocks whereas affluent consumers can maintain their consumption practices either even during job loss because they can draw resources from their savings or from the credit market (Venugopal, 2021). In their studies on Indian SCs, Jagadale et al. (2021) have also argued that futurization is associated to sacrifice present comfort to reach a better future life in the affluent context whereas it is quite opposite in the subsistence context. For instance, SCs are used to tolerate never-ending discomfort such as exploitation, discrimination and un-dignifying disrespect because of the shackles of poverty and caste hierarchy systems (Jagadale et al., 2021). Besides, negative social comparisons and stigmatization have detrimental impact on quality of life of SMs (Farrell & Hill, 2018). Accordingly, SCs have been facing acute stress and challenges from multiple sources that have raised further well-being concerns. Despite these concerns, scant attention has been paid to investigating the impact of COVID-19 as a large crisis both in consumer affairs in general and specific to SCs. Therefore, there is an urgent need for examining SCs' well-being concerns during the on-going pandemic.

Second, there are several studies that explored how SCs with few material resources face different kinds of chronic stresses and hardships (Chu et al., 2018; Venugopal et al., 2019; Viswanathan, 2017; Viswanathan et al., 2021; Viswanathan, Rosa, & Ruth, 2010a; Viswanathan, Sridharan, & Richie, 2010b) which are different from on-going COVID-19 led unforeseen and transitory stresses. For instance, with regard to migration stress at the SMs in China, the rural migrants have encountered vulnerabilities due to structural barriers (e.g., lack of access to public services such as education, the acquisition of bank loan, and healthcare) and non-structural barriers (e.g., lack of social acceptance, and abuse at the workplace) (Chu et al., 2018). In terms of environmental disruption stress, nature-dependent SCs like fishers face severe vulnerabilities in South India during natural (e.g., cyclones, tsunamis) and human-made (e.g., oil/toxic spills, plastics, and over-fishing) disruptions (Steinfeld et al., 2021; Venugopal et al., 2019). These environmental disruptions led to SCs' livelihood insecurities and risks such as hunger, homelessness, income insecurities, and diseases (Baker et al., 2015; Steinfeld et al., 2021; Venugopal et al., 2019). However, those stresses were seasonal and for short periods. They were used to recover these uncertainties through different adaptive mechanisms (e.g., using limited funds wisely, changing traditional livelihood sources, and immigrating to other places) (Baker et al., 2015; Steinfeld et al., 2021; Venugopal et al., 2019). Further, in the context of the Brazilian macroeconomic crisis regarding high inflation and unemployment, Castilhos et al. (2017) suggested several coping approaches such as framing, prioritizing, family helping, postponing, and smart shopping through which consumers can reduce the unintended consequences. However, COVID-19 is a different crisis and its impact goes beyond the usual crisis of poverty and high inflation. For example, Rwandan refugee settlers in Tanzania and primary health workers in the United States of America (USA) have faced significant shocks due to COVID-19. The current pandemic has left them in an almost intractable position of being at the highest risk of infection, with the least available resources to defend against it. Besides, the vulnerabilities also increase in these SMs due to discriminatory mitigation measures by the host government (Viswanathan et al., 2021). Nevertheless, there is limited knowledge of how the COVID-19 situation influences SCs' well-being concerns and how they mitigate such concerns in SMs. Thus, the purpose of the study is to explore three key research questions:

- What are the unique impacts of COVID-19 on SCs?
- How are these impacts different from the chronic stresses of poverty? and
- What are the unique ways in which SCs cope with the stresses of COVID-19?

A total of 39 in-depth semi-structured interviews were conducted with SCs in Bangladesh and India with the purpose of exploring deeper perceptions of the consumers' well-being (CWB) concerns and coping strategies. These countries were preferred as contexts because we had access to the field sites that have allowed us to generate good quality data from the SCs (Azmat et al., 2021; Viswanathan, Rosa, & Ruth, 2010a; Viswanathan, Sridharan, & Richie, 2010b) who have been affected by the pandemic (World Bank, 2020a). We also adopted an appraisal theory of stress (Lazarus, 2006) to interpret and investigate the CWB concerns and coping strategies of SCs.

This research makes two significant contributions. First, one of the major contributions of our study is that our findings highlight what are the unique impacts of COVID-19 on SCs and how the impact of the COVID-19 pandemic on SCs is different from the usual stresses of poverty as well as the impact on affluent consumers. In particular, consumers in the context of SCs have faced goal threats and unforeseen financial stress caused by the COVID-19 pandemic since

they have limited access to government safety nets or credit markets to tide them over temporary income shocks. While Viswanathan et al. (2021) explored this similar phenomenon in the SCs' context of Uganda, Tanzania, Cote d'Ivoire and USA, our analysis extends their findings in important ways in the context of India and Bangladesh. For instance, during COVID-19 lockdowns and post-lockdown periods in India and Bangladesh, this same group of customers had experienced unique stresses and hurdles due to losing their everyday employment opportunities, which caused psycho-social stresses such as increased domestic violence, emotional vulnerabilities, weakened social relationships, and even suicidal tendencies. Furthermore, fear of virus and death, access to the marketplace, and insufficiency of water, sanitation and hygiene facilities are adding extra stress of goal threats for their survival. Second, drawing on the appraisal theory of stress, our analysis identifies the co-existence of two emotion-focused coping strategies—*religiosity* and *social support*—that interplay to overcome their COVID-19 led unique stresses in the emerging countries of India and Bangladesh.

In the next section of the paper, we critically discuss a brief literature review on SMs, CWB concerns, the appraisal theory of stress (Lazarus, 2006) and coping strategies. Then, the methodology of the paper is outlined, followed by findings, discussions, and theoretical and practical implications. Finally, the paper concludes with limitations and future research directions.

## 2 | LITERATURE REVIEW

### 2.1 | Subsistence marketplaces and subsistence consumers

Subsistence marketplaces are the specific contexts in which subsistence consumers and entrepreneurs' communities are engaged with exchanges for meeting their basic livelihood needs (Viswanathan, 2017). One of the major distinctions of this approach from other approaches is that it documents real-life constraints and develops implications for empowerment (Venugopal & Viswanathan, 2017). Moreover, it complements other approaches such as Bottom of the Pyramid (BoP) and Transformative Consumer Research (TCR) (Viswanathan, 2017). According to Venugopal & Viswanathan (2017), the SM approach places more emphasis on lived experiences of individuals and communities, and less on defining what the poverty line should be. There exists a consumers-merchants duality in SMs where consumers are also simultaneously acting as merchants in these marketplaces (Viswanathan et al., 2020). SCs are geographically and culturally diverse groups (Viswanathan, 2017), relationally rich communities (Viswanathan, Rosa, & Ruth, 2010a; Viswanathan, Sridharan, & Richie, 2010b), low-literacy groups (Viswanathan, 2017), and economically poor (Pralhad, 2005; Viswanathan, 2017).

Consumer behaviors vary in different social classes (Fisher, 1987). For instance, affluent consumers and their characteristics, consumption patterns, and buying behaviors are quite different from subsistence working-class or non-affluent consumers (Javalgi et al., 1995). Further, affluent consumers are not only rich in wealth but also have higher levels of formal education (Mani et al., 2013), whereas SCs have low levels of marketplace literacy (Viswanathan et al., 2005) and financial literacy (Godinho et al., 2017). They experience a variety of chronic and periodic constraints that affect their personal and consumption behaviors (Hasan et al., 2019). Since meeting basic needs is one of the key goals of SCs' economic engagements, they encounter continuous goal threats (Venugopal et al., 2015) due to external factors such as financial crises, inflation, and natural disasters (Viswanathan et al., 2020). In our study, we are

focusing on the SCs' context and attempting to depict their lived experiences, hurdles, and survival strategies during the COVID-19 pandemic.

## 2.2 | CWB concerns at SMs during COVID-19

Consumer affairs researchers have been contributing to consumer well-being studies for more than three decades but are yet to construct any unified definition or measurement in this academic arena (Zhao & Wei, 2019). However, Lee and Sirgy's (2012) conceptualization of consumer well-being is highly relevant to our study. CWB is defined as a subjective experience, mostly satisfaction while consuming goods and services in the consumer life cycle of acquisition, possession, consumption, maintenance, and disposition (Lee & Sirgy, 2012). It has also been defined from other perspectives such as psychological well-being, social well-being, and financial well-being (Daskalopoulou, 2014; Sirgy and Uysal, 2016). CWB is seriously affected by COVID-19 in the marketplace (Campbell et al., 2020), mostly at the SMs. In this study, we highlight different well-being concerns faced by the SCs during the pandemic.

Housing, food, and other basic necessities of SCs are the major concerns associated with the economic scenario at the SMs (Pralhad, 2005). We argue that the current pandemic creates more uncertainties than ever before and affects almost all classes. Affluent consumers have financial literacy and sufficiency and so they can manage their expenditures with less anxiety (Mani et al., 2013), while SCs are often financially vulnerable due to poor financial literacy and financial adequacy (Askar et al., 2020). Further, SCs do not possess the financial resources to prevent shocks whereas affluent consumers can maintain their consumption practices even during job loss because they can draw resources either from their savings or from the credit market (Venugopal, 2021; Venugopal et al., 2015). Unfortunately, the life events of SCs are full of twists and turns; they have to face exploitation, discrimination, un-dignifying disrespect, and stigmatization (Farrell & Hill, 2018; Jagadale et al., 2021). Besides, SCs are sometimes entrapped and exploited by intermediaries for selling their products. For example, intermediaries have exploited artisanal entrepreneurs of tribal communities in Mexico, Tanzania for years (Chakrabarti, 2021).

SCs often face uncertainties from different chronic and periodic stresses such as environmental stress (Baker et al., 2015; Steinfield et al., 2021; Venugopal et al., 2019), migration stress (Chu et al., 2018; Wang, 2020), macroeconomic stress (Castilhos et al., 2017), and socio-political stress (Barrios et al., 2016). However, they are used to recover these uncertainties through different adaptive mechanisms (e.g., using limited funds wisely, changing traditional livelihood sources, postponing unessential consumption, immigrating to other places) (Baker et al., 2015; Castilhos et al., 2017; Steinfield et al., 2021; Venugopal et al., 2019). Although the COVID-19 pandemic is neither a major periodic event like seasonal floods nor a chronic life event like cancer, it is a transitory life event. The consequences of COVID-19 lead to serious transitory financial stresses for the consumers, mostly for the SCs in developing and least developed countries (LDCs) due to the economic crisis and strict lockdown measures by the governments (Valensisi, 2020). Transitory financial stress appears suddenly when one cannot meet basic financial needs for a temporary period (Pearlin, 1989; Venugopal et al., 2015). The financial stress during the pandemic is uncertain and unforeseen (Benigno et al., 2020; UNDP, 2020) and hits the SCs severely (Shammi et al., 2020). Due to unexpected lockdowns, SCs especially are temporarily blocked from generating income and therefore, they cannot manage their basic expenditure (Mottaleb et al., 2020). For example, this pandemic has made penniless, livelihood

insecurities and defenseless position for the Rwandan refugee settlers in Tanzania (Viswanathan et al., 2021). This unforeseen transitory financial stress leads to other stresses in the life of SCs such as psychosocial, marketplace and consumption-related stresses during the pandemic (Derneđi, 2020).

Psychosocial stress refers to psychological and sociological distress that affects well-being of the people (Burns, 2017). According to Wagner, Compas and Howell (1988), when a major life event creates daily stressors that leads to increased psychosocial distress. In the pandemic, domestic violence, constant trauma, sleeping disorders, and fear of infection are the dominant concerns that obstruct psychosocial well-being of the consumers (Banarjee, 2020). Furthermore, staying at home and restrictions on social interactions including events such as weddings, funerals, spending weekends with family and many others are also increasing stresses (Campbell et al., 2020). Moreover, the price hikes and supply chain disturbances exacerbate the conditions and create marketplace and consumption-related stresses among SCs in the developing countries and LDCs (Sheth, 2020; World Bank, 2020b). Marketplace stress arises when consumers face unsatisfactory experiences during the acquisition and possession of goods (Adkins & Ozanne, 2005). Consumption-related stress originates from inconsistencies between expected and actual states linked to different stages in consumer decision making, particularly before and after purchase or consumption (Moschis, 2007). We argue that SCs face both marketplace and consumption-related stresses during the pandemic due to product unavailability and limited access to the marketplace including lack of awareness about online shopping. Large sections of SCs do not have internet services in the developing countries and so they cannot buy from online stores in the pandemic (UNICEF, 2020), whereas affluent consumers are purchasing most of their products from online stores (Mckinsey, 2021). Unfortunately, they are under serious stress while acquiring and consuming essential goods and services during the pandemic (UNDP, 2020).

### **2.3 | Appraisal theory of stress and coping strategies during a pandemic**

The COVID-19 pandemic has changed the world for the worse with manifold stresses and concerns. This study uses the appraisal theory of stress (Lazarus, 2006) to uncover CWB concerns or stresses at the SMs and coping mechanisms during the COVID-19 crisis. Venugopal et al. (2015) also used this theory for understanding the interplay between consumption constraints and entrepreneurial intentions in the SM context. Stress refers to the relationship between the person and the environment that is appraised as taxing or exceeding resources for coping (Lazarus, 2006; Lazarus & Folkman, 1984). The theory emphasizes the role of emotion and its interdependence with stress and coping (Lazarus, 2006). Appraisals generate emotions that vary in quality and intensity according to the person's evaluation of personal significance in stage 1 (primary appraisal) and options for coping in stage 2 (secondary appraisal) (Lazarus, 2006). Lazarus (2006) further stated that it is not stress alone that counts in a person's overall well-being but how the individual copes with this stress. Problem-focused coping and emotion-focused coping are the two widely used coping strategies reported in the last three decades of coping studies (Folkman, 2013). Problem-focused coping is used more in situations that are controllable while emotion-focused coping is used more in situations that have to be faced (Lazarus & Folkman, 1984). Although Lazarus (2006) explained that both coping types



complement each other in most stressful events, he emphasized the emotion-focused coping strategies in his theory.

Appraisal theory is also relevant to the stress process (Folkman, 2013; Lazarus, 2006); this process is experienced by people in different contexts such as daily life events, major life events, and chronic stressful conditions (Pearlin, 1989; Pearlin et al., 1981). There are some events that are transitory in nature but create undesirable social and economic consequences (Pearlin, 1989). For instance, the COVID-19 situation has created different goal-relevant threats for the SCs. It does not only cause financial stress but also creates physiological, social, and psychological stress (Banarjee, 2020; Campbell et al., 2020). As the pandemic has brutally changed the mental, physical, and social life of SCs, they do not know when and how to get rid of this crisis (Derneği, 2020). They are economically poor but they use different coping approaches to tackle their daily stresses. Sometimes they manage their uncertainty-filled vulnerable life through the interpretation and adaptation of their life situation, change of preferences, alteration of activities (Rahapsari & Hill, 2019) and emotion-focused activities (Lazarus, 2006). Emotion-focused coping strategies aim at regulating the emotional stress by avoiding thinking about the threat or reappraising it (without changing the stressful situation). We argue that coping strategies such as religiosity and social support can be good approaches for dealing with COVID-led emotional stresses or concerns at the SMs.

There are several studies emphasizing the role of religiosity in coping with stress at the SMs (Mahamid & Bdier, 2021; Yurdakul & Atik, 2015). As displayed in Table 1, religiosity is defined

**TABLE 1** Definition of constructs

Name	Definition/explanations
Unforeseen transitory financial stress	Transitory financial stress appears suddenly when one cannot meet basic financial needs for a temporary period (Pearlin, 1989; Venugopal et al., 2015). This financial stress is unforeseen because SCs are not able to plan for such a stress
Psychosocial stress	Psychosocial stress refers to psychological and sociological distresses that affect the well-being of people (Burns, 2017). According to Wagner, Compas and Howell (1988), when a major life event creates a daily stressor that leads to increased psychological distress, then it is called psychosocial stress
Marketplace-related stress	Marketplace stress appears when consumers face unsatisfactory experiences during acquisition and possession of goods (Adkins & Ozanne, 2005)
Consumption-related stress	Consumption-related stress originates from inconsistencies between expected and actual states linked to different stages in consumer decision making, particularly before and after purchase or consumption (Moschis, 2007)
Religiosity	Religiosity is a system consisting of specific kinds of beliefs and practices towards the Almighty/deities (Smith, 1995). Religious faith is an intrinsic emotional attachment or personal devotion to the higher being or God and a way of reducing depression (Mahamid & Bdier, 2021)
Social support	Social support refers to the access to and use of individuals, groups, or organizations in dealing with life's ups and downs (Song et al., 2011). It can be instrumental social support (i.e., tangible financial support) and emotional support (i.e., a feeling of need and respect for others, and experiences that involve deeper contacts with networks) (Bokszczanin, 2012; Cohen & Wills, 1985)

as a system consisting of specific kinds of beliefs and practices towards deities (Smith, 1995). Religious coping has been reported as one of the most common forms of coping in times of crisis, regardless of religious or cultural affiliation (Peres et al., 2007). During uncertain life events, religious faith reduces depression (Mahamid & Bdier, 2021) and also provides meaning, discipline, tranquility and safety instead of chaos, anxiety, and complexity (Pargament & Raiya, 2007). In addition, religiosity forms the consumption behavior at SMs through resistance and internalization (Yurdakul & Atik, 2015). Furthermore, these two things influence the daily activities of SCs and also shape their values (Azmat et al., 2021). Further, religious coping has beneficial effects by improving overall well-being during uncontrollable situations (Dolcos et al., 2021) such as the ongoing COVID-19 pandemic, as religious consumers may learn and apply emotion-focused coping strategies to better manage everyday stress.

SCs depend not only on material support (instrumental or financial support) but also on non-material social support (talking with family members, trying and striving, and sacrificing) for coping with stressful situations (Ruth & Hsiung, 2007). According to Cohen and Wills (1985), social support helps to achieve well-being for people under stress. Social support refers to the access to and use of social networks to deal with life's struggles and stresses (Song et al., 2011). Emotional support has a positive effect: for instance, a feeling of need and respect for others and experiences that involve deeper social contacts (Bokszczanin, 2012). Further, Rey et al. (2016) have found that support from social networks helped to resist the negative effects of economic distress and to achieve psychological well-being. SCs are relationally rich social groups (Viswanathan, Rosa, & Ruth, 2010a; Viswanathan, Sridharan, & Richie, 2010b); therefore, family and social support is one of the leading coping sources in any large crisis such as financial crisis (Castilhos et al., 2017) and the COVID-19 crisis (Dunya Doktorları Derneği, 2020).

## 2.4 | SCs' experiences of COVID-19 in the context of Bangladesh and India

As there were 3 months of strict lockdown in both India and Bangladesh from February/March to June 2020, it is evident that the pandemic has created unforeseen transitory financial stress for the SCs. The current pandemic makes SCs helpless and threatens their basic life goals (Sakamoto et al., 2020). As the coronavirus spreads rapidly across the world including South Asia, food insecurity (World Bank, 2020b) and income insecurity are the greatest concerns for the SCs (UNDP, 2020). In the pandemic, SCs in India and Bangladesh are lacking income and savings and therefore, they cannot meet basic financial needs, even daily food for their family (Aneja & Ahuja, 2020; Shammi et al., 2020). There were some suicides reported due to hunger, food insecurity, and income insecurity (Bhuiyan et al., 2020). For instance, a 10-year-old girl from a Bangladeshi city committed suicide (by hanging herself) because she was scolded by her father for asking for food (Kalerkantho, 2020). The father had to close his small loom factory due to lockdown and the whole family had starved for a couple of days and they were also denied any financial relief by the local government authorities (Kantho, 2020). UNESCAP (2020) has found that more than 20% of women in both India and Bangladesh have experienced intimate partner violence (domestic violence) during the pandemic. Furthermore, migrant workers in large cities in India are forced either to stay in perilous conditions in the urban areas, or go back to their places of origin without public transportation services (Pandey, 2020). The blanket



closing of state borders and entry points of capital cities in India have caused disturbances in the supply chain of essential goods and led to unexpected rises in price (Mahajan & Tomar, 2020) and financial stress.

### 3 | METHODOLOGY

#### 3.1 | Research context and approach

India and Bangladesh are suitable research contexts since a two-country comparison expands the geographical scope of the study and produces more reliable findings (Yin, 2009). Both these countries are classified as lower middle-income economies and share the longest land boundary as historically close neighbors (World Bank, 2019). Moreover, more than 80% of the workforce in both India and Bangladesh engaged in the informal sector has been facing serious risks and challenges from the COVID-19 pandemic since they have limited social protection schemes (World Bank, 2020b). In fact, we have chosen India and Bangladesh as research contexts because we had access to the field sites that would allow us to generate good quality data from the SCs. Given its explorative-qualitative nature, this study has employed an inductive approach, collecting and analyzing empirical data through real-life observations, experiences and perceptions of SCs (Spens & Kovács, 2006).

#### 3.2 | Data collection and selection of participants

For collecting data, we contacted low-income consumers of Ahmedabad city, India and Dhaka city, Bangladesh during the COVID-19 lockdowns and post-lockdown periods ranging from April to August 2020. First, we (all authors) conducted telephone interviews with a total of eight respondents (three from India and five from Bangladesh) during lockdowns. Two authors collected data from the Bangladesh participants while one author was responsible for conducting the interviews in India. We used a housemaid and neighboring rickshaw puller to provide referrals, which helped us to find potential interviewees. Then, the rest (majority) of the interviews with SCs were conducted in person when the lockdown restrictions had been relaxed. We maintained social distancing and COVID-19 World Health Organization (WHO) (2020) guidelines and norms while we conducted in-person field work with SCs [income level below \$5 daily as per the World Bank's classifications]. Although it was a difficult situation for the interviewees, they were eager to express their feelings and experiences because they wanted somebody to listen and solve their problems and hurdles during COVID-19.

To recruit participants, we used a purposive sampling method (Patton, 2007). This is because our purpose was to explore deeper perceptions related to the CWB concerns and coping strategies of SCs. Accordingly, based on the authors' subjective judgment, the purposive sampling technique (Patton, 2007) was used to identify and select the information-rich cases/ SCs. Therefore, it allowed the researchers to generate good quality data from the SMs.

The number of interviews was not anticipated. We conducted several interviews and subsequently analyzed the data. During the data collection and analysis process, the interviews with participants from each country ended when responses became repetitive and reached saturation

(i.e., fresh insights did not emerge from additional interviews) (Braun & Clarke, 2006; Strauss & Corbin, 1998). Overall, we conducted 20 interviews in India and 19 interviews in Bangladesh. After analyzing data from 15 participants from each country, additional interviews did not add any further new insights compared to the already collected and coded data. Hence, we excluded five and four respondents from India and Bangladesh respectively because of lack of information-rich data.

As displayed in Table 2, all the participants were mainly from the 26–50 years old age group. Although most of the participants are currently income earners or self-employed, some of them have lost their jobs and/or their income has been reduced. Educational qualifications are quite homogeneous, with the majority having either no formal education or below secondary education in both the countries. 80% and 20% of the Bangladeshi participants and 40% and 60% of the Indian respondents were Muslim and Hindu respectively. Men predominated in both the countries.

The semi-structured interviews were conducted in Bengali (Bangladesh), Hindi and Gujarati (India) languages respectively. The length of all audio-recorded interviews ranged from 30 to 50 min. Further, we transcribed all 39 interviews and then translated them into the English language for data analysis. We used probing questions with customized neutral examples for overcoming the possible bias and also asked them about their experiences during the COVID-19 pandemic, their CWB concerns and their coping strategies. Thus, we reduced social desirability bias to some extent and encouraged informants to tell their stories. In fact, many of them became very emotional and felt comfortable to share their distress and struggles during this difficult crisis.

### 3.3 | Data coding and analysis

For data coding and analysis, we adopted step-by-step thematic analysis (Braun & Clarke, 2006). First, we familiarized ourselves with the data through reading and re-reading all the transcribed interviews multiple times whereby initial emergent memos, patterns and ideas were noted down to confirm data familiarization. Second, to ensure the credibility of the findings, all authors independently and inductively coded the interview data. Third, once one of the authors had a set of first-order codes, a full set of first-order codes was then circulated between two of the researchers (authors) for confirmation, with any initial disagreements resolved through discussion (Nath et al., 2020). Fourth, a similar procedure was applied to generate and group the second-order themes. Fifth, all key themes and sub-themes were refined or redefined through revisiting the whole dataset to confirm two aggregate theoretical dimensions. As shown in Figure 1, the 3 s-order themes—*unforeseen transitory financial stress*, *psychosocial stress*, and *marketplace and consumption-related stresses*—were inductively derived from the data under the first theoretical dimension: *consumer well-being concerns*. In addition, 2 s-order themes: *religiosity* and *social support* were inductively derived from the data under the second theoretical dimension—*emotion-focused coping strategies*. In generating the thematic codes for this study, the inter-rater agreement rate was around 90%, which appeared “a minimal benchmark to those most concerned with an evidentiary statistic” (Saldaña, 2008). Finally, the thematic findings and their supporting sample quotes from participants are reported in the next section. To ensure the confidentiality of the participants' identities, we have applied pseudonyms.

TABLE 2 Demographic details of respondents from India and Bangladesh

India								
Code	Pseudonym	Sex	Age	Occupation	Religion	Educational qualification	Income (per month. INR/\$)	City
IND1	Kaynat	F	50	Housemaid	Islam	No formal education	8000 (\$108)	Ahmedabad
IND2	Moon	M	42	Rickshaw puller	Islam	Primary	12,000 (\$162)	Ahmedabad
IND3	Himmat	M	47	Security guard	Hindu	Primary	6000 (\$81)	Ahmedabad
IND4	Parmar	M	47	Rickshaw puller	Hindu	No formal education	10,000 (\$135)	Ahmedabad
IND5	Mahadev	M	40	Security guard	Hindu	Secondary	12,000 (\$162)	Ahmedabad
IND6	Roy	M	50	Tea store owner	Hindu	Primary	13,000 (\$176)	Ahmedabad
IND7	Saniya	F	30	Housemaid	Hindu	No formal education	4000 (\$54)	Ahmedabad
IND8	Sultana	F	44	Housemaid	Islam	No formal education	5000 (\$68)	Ahmedabad
IND9	Ramesh	M	38	Sweeper	Hindu	Primary	8000 (\$108)	Ahmedabad
IND10	Hanza	F	38	Mehdi designer	Islam	Primary	8000 (\$108)	Ahmedabad
IND11	Ali	M	32	Vegetable vendor	Islam	No formal education	5000 (\$68)	Ahmedabad
IND12	Ranjis	M	31	Auto-driver	Hindu	Primary	12,000 (\$162)	Ahmedabad
IND13	Shila	F	40	Beauty parlor worker	Hindu	Secondary	9000 (\$122)	Ahmedabad
IND14	Sunny	M	36	Barber	Hindu	Primary	10,000 (\$135)	Ahmedabad
IND15	Mira	F	33	NGO worker	Islam	Secondary	13,000 (\$176)	Ahmedabad
IND16	Malhan	M	32	Auto-driver	Islam	Primary	7500 (\$101)	Ahmedabad
IND17	Yumna	F	29	Housemaid	Islam	Primary	6000 (\$81)	Ahmedabad
IND18	Ashok	M	30	Security guard	Hindu	Secondary	8000 (\$108)	Ahmedabad
IND19	Aliya	F	27	Sweeper	Islam	Secondary	3500 (\$47)	Ahmedabad
IND20	Krishna	F	38	Sweeper	Hindu	Primary	4000 (\$54)	Ahmedabad

TABLE 2 (Continued)

India								
Code	Pseudonym	Sex	Age	Occupation	Religion	Educational qualification	Income (per month. INR/\$)	City
Bangladesh								
BD1	Rupa	F	27	NGO worker	Islam	Secondary	12,000 (\$142)	Dhaka
BD2	Murad	M	36	Auto-driver	Islam	Primary	10,000 (\$118)	Dhaka
BD3	Shiraj	M	30	Auto-driver	Islam	Primary	11,000 (\$130)	Dhaka
BD4	Sanjana	F	33	Flower designer	Islam	Secondary	7000 (\$82)	Dhaka
BD5	Hasna	F	40	Garment worker	Islam	Secondary	6500 (\$76)	Dhaka
BD6	Akram	M	36	Street hawkker	Islam	Primary	8000 (\$94)	Dhaka
BD7	Jarina	F	35	Garment worker	Islam	Primary	6000 (\$70)	Dhaka
BD8	Lavlu	M	43	Security guard	Islam	Secondary	7000 (\$82)	Dhaka
BD9	kamal	M	50	Banana Seller	Islam	No formal education	7500 (\$88)	Dhaka
BD10	Anamika	F	40	Housemaid	Hindu	No formal education	8000 (\$94)	Dhaka
BD11	Mainul	M	48	Ice-cream seller	Islam	Secondary	9000 (\$106)	Dhaka
BD12	Jashim	M	40	Rickshaw puller	Islam	Primary	8000 (\$94)	Dhaka
BD13	Shantia	M	26	Handicraft business	Islam	Secondary	10,000 (\$118)	Dhaka
BD14	Subashis	M	50	Office assistant	Hindu	Secondary	14,000 (\$165)	Dhaka
BD15	Chanda	F	40	Sweeper	Hindu	Primary	7500 (\$88)	Dhaka
BD16	Jamal	M	35	Rickshaw puller	Islam	Primary	9000 (\$106)	Dhaka
BD17	Jagannath	M	46	Fish Seller	Hindu	No formal education	10,000 (\$118)	Dhaka
BD18	Sabnam	M	30	Garment worker	Islam	Primary	8000 (\$94)	Dhaka
BD19	Ranu	F	40	Housemaid	Hindu	Primary	7500 (\$88)	Dhaka

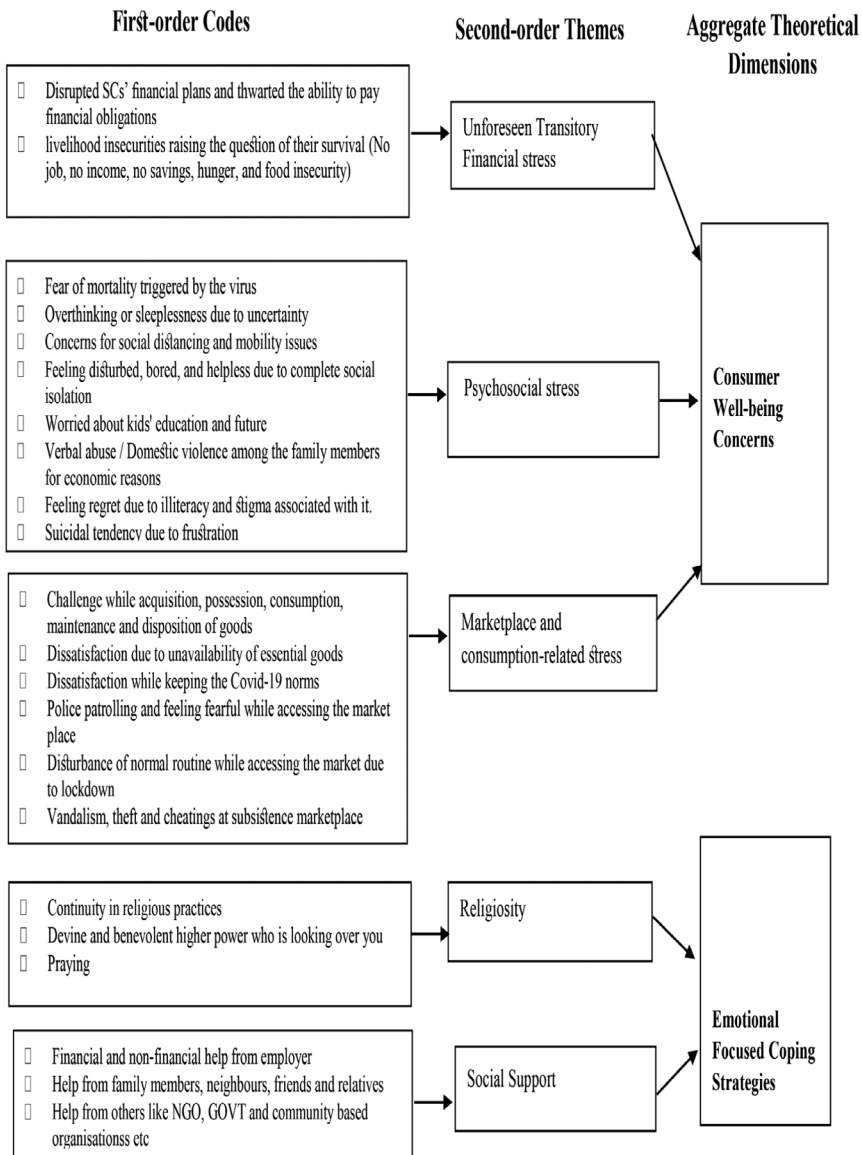


FIGURE 1 Analytical coding process to induce theoretical dimensions

## 4 | FINDINGS

“Beyond a point, it's hard to sustain a lockdown that has gone on for so long - financially, socially and psychologically.” [IND-15]

The above view of the respondent revealed that the COVID-19 pandemic affected subsistence consumers' well-being in many ways. Our findings from the data analysis suggested similar themes regarding consumer well-being concerns in most cases both in Indian and Bangladeshi SM contexts, except for a few differences. Drawing on thematic analysis, three themes emerged under consumer well-being concerns: unforeseen transitory financial stress, psychosocial stress,

and marketplace and consumption-related stresses. Furthermore, two themes, particularly religiosity/faith and social support as coping strategies, come out from the findings. Interestingly, the majority of respondents (12 out of 15) in Bangladesh mentioned religiosity and faith as a coping strategy against their three concerns in response to fear of COVID-19. However, our data from India demonstrated social support as the major coping strategy instead of religiosity and faith.

In order to gauge the ground-level realities and hardships during COVID-19, we chose participants for semi-structured interviews from different occupations, such as house-maids, rickshaw pullers, security guards, sweepers, vegetable vendors, ice cream sellers, and mehndi designers to name a few, to relate their experiences and different viewpoints from both India and Bangladesh during and post lockdown. In presenting the findings, interviews from both countries have been integrated, and sample illustrative quotes from the respondents are shown in Tables 3 and 4.

## 4.1 | Consumers' well-being concerns

### 4.1.1 | Unforeseen transitory financial stress

Consumer financial well-being is the vital facet of overall CWB. However, transitory financial stress appears suddenly when one cannot meet basic financial needs for a temporary period (Pearlin, 1989). Further, COVID-19-driven financial stress is temporary yet unforeseen for subsistence consumers. The key issue here is that because this is unforeseen, SCs are not able to plan for such a stress. In this way, this is different from foreseeable financial stresses. Further, many consumers across the globe have been experiencing financial stress and anxiety during and post COVID-19 lockdowns. However, affluent consumers are less stressed compared to SCs. This is because greater financial income and wealth leads to lower financial stress (Friedline et al., 2021). Hence, consumers with a high level of financial literacy and savings can manage the crisis better than those who have low financial literacy and savings (Barrafrem et al., 2020).

Moreover, the two sub-facets of unforeseen transitory financial stress also emerged from the interview data, which are as follows. First, the unforeseen shock that has disrupted SCs' financial plans and thwarted the ability to pay financial obligations. For instance, SCs had not experienced such a huge financial crisis in the past and therefore, they were not able to deal with the current COVID-19-led financial crisis. Following the above arguments, one housewife, IND-15, said that:

“We were in trouble due to financial reasons. I purchased an old two-wheeler prior to lockdown on loan and I had to pay installments during the lockdown period. Due to that my entire family was affected. Also, my husband got angry with me many times due to the lack of jobs during the lockdown.” (IND-15)

The above participant's view suggests that SCs did not perceive COVID-19-led lockdowns and unforeseen transitory financial shock, which has challenged their ability to meet financial obligations. Secondly, the sub-facet of the unforeseen financial stress is livelihood insecurities that raise the question of their survival. The following quotes from the Indian consumers, IND-8 and IND-2, respectively support this argument:



TABLE 3 Consumer well-being concerns in SCs during the COVID-19 pandemic

Thematic area	Number of interviewees from SCs mentioned		Sample illustrative quotes
	India	Bangladesh	
Unforeseen transitory financial stress	IND-1, IND-2...IND 15.	BD-1, BD-2...BD15	<p>“We went out for purchasing potatoes during lockdown, but they were not available and we were tense, like ‘what we will eat?’ There were no tea leaves at home and we were thinking like ‘how we will make tea without tea leaves?’ We were thinking like whether these kinds of days will stay or go away, because we had scarcity of money or we did not have money at all.” (IND-7)</p> <p>“Our family has been having a terrible life during and post lockdown. I have been working as a housemaid for the last 15 years. I have been temporarily laid off from all houses where I usually worked. My husband’s health condition is so poor that he cannot earn money by working.” (BD-10)</p>
	All fifteen respondents	All fifteen respondents	
Psychosocial stress	IND-1, IND-2,IND-3, IND-4, IND-5, IND-6...IND-15	BD-1, BD-2, BD-3, BD-4, BD-5, BD-6...BD15	<p>“I was fearful of the virus because if I catch it, my entire family will suffer. We were very scared of the virus and remained at home throughout the lockdown.” (BD-14)</p> <p>“I was deeply tense and anxious and I was thinking that it will be very difficult to come out of this lockdown stress. Also, Corona was all over the place, so I cannot go out anyway. I was completely confused during that time.” (IND-6)</p> <p>“I was deeply tense and anxious and I was thinking that it will be very difficult to come out of this lockdown stress. Also, Corona was all over the place, so I cannot go out anyway. I was completely confused during that time.” (IND-6)</p>
	All fifteen respondents	All fifteen respondents	
Marketplace and consumption-related stresses	IND-1, IND2, IND-3, IND-4, IND-5, IND-6... IND-15	BD-1, BD-3, BD-4, BD-5, BD-6, BD7, BD-8, BD9, BD-10,BD-11, BD-13	<p>“We used to wash all the products at home after purchasing, it was a challenge to do that again and again as most of our time and energy have been spent on buying from the market and washing them; these were stressful tasks but we had to do them to save ourselves from the virus” (IND-1)</p> <p>“To buy meat we had to get up early in the morning at 4 o’clock and that was a</p>
	All fifteen respondents		

TABLE 3 (Continued)

Thematic area	Number of interviewees from SCs mentioned		Sample illustrative quotes
	India	Bangladesh	
			<p>most stressful thing to do during the lockdown. I had to stay in the queue because the shop closed at 6 a.m.” (IND-2)</p> <p>“We did not get grocery items like vegetables and tea because of unavailability of goods and market closure. Moreover, we do not know how to buy online and we never purchased online.” (IND-7)</p> <p>“I was mentally distressed and full of anxiety. I was wondering what to do. When I went out shopping, the police would beat me. I was beaten twice by the police due to lockdown rules.” (BD-2)</p>

TABLE 4 Coping strategies of subsistence consumers (SCs) during the COVID-19 pandemic

Thematic area	Number of interviewees from SCs mentioned		Sample illustrative quotes
	India	Bangladesh	
Religiosity	IND- 1, IND-2, IND-6, IND-7, IND-8, IND-9	BD-2, BD-3, BD-5, BD-6, BD-7, BD-8, BD-9, BD-11, BD-12, BD-13	<p>“To reduce the tension, I used to pray and ask god for help.” (IND-6)</p> <p>“I just try to pray five times if possible and keep faith in the Almighty.” (BD-2)</p>
Social Support	IND-1, IND-2, IND-3, IND-4, IND-5, IND-6, IND-7, IND-8, IND-9, IND-13	BD-1, BD-2, BD-4, BD-5, BD-8, BD-10, BD-13	<p>“I received financial help from the people where I am working. I also got help from my family members, so, I did not ask anyone for help. I became relaxed when I got the help.” (IND-9)</p> <p>“Corona taught that everyone should think about one’s life, family and save and fight for survival and help family members because it is a big bond so everyone has to stay together.” (Emotional help) (BD-4)</p>

“It was a highly stressful and anxious time; I even got seriously ill during this time for at least two months due to fear of hunger. Our entire family was at my place. My daughter, son-in-law, my son and others were here and we were worrying

about how we would feed them. My son-in-law too lost his job (Dhandha pani) and he is searching for a job now.” (IND-8)

“I did not have stress due to COVID-19 but due to no money on hand or savings during unexpected lockdowns. Lower/middle income people like us have a money problem because we earn daily and eat daily and I did not have any fear of COVID-19. Similarly, if you ask lower/middle income people like us, we do not have any fear of the disease but of lack of money.” (IND-2)

The evidence from the respondents revealed that the top consumer unforeseen financial stresses include loss of income, almost no savings on hand, increased financial burden and dependency on account of job loss, hunger and lastly, constant struggle for survival during the lockdowns at the SMs. Similarly, a few respondents mentioned their limited access to government help or other safety nets, and livelihood uncertainties, which led to increased financial vulnerability at SMs in both the countries during the pandemic. Furthermore, the following respondents reported unforeseen reductions in their income and growing financial pressure because they did not foresee such income loss and therefore they were not able to plan for it, which leads to psychosocial anxiety during and post lockdowns:

“My experience in COVID-19 has been awful. I roamed around with my rickshaw but had no income. I used to earn 500–700 Taka [\$5–\$8] per day before the pandemic took over. Now, even earning 200 Taka [\$2.3] in a day is hard. Steady income is everything to poor people like us. We were tense about how to come out of this situation immediately” (BD-3)

“Corona lockdown has put us all in trouble. I could not work and at times I thought to shift my family to my village. But, I stayed at my city home for 3 months. Also, I have borrowed a lot of money. I couldn't pay the rent and utility bills properly. After 6 months of house rent arrears, I was under severe psychological distress.” (BD-2)

The above participants' views indicate that the COVID-19 pandemic significantly reduced livelihood opportunities and subsequently increased psychosocial distress among the SCs. In addition, fear and anxiety negatively affect the physiological system, which protects our body against viruses and other infections (Koenig, 2020). The views of the SCs clearly reveal the presence of psychosocial stress, which we discuss next.

#### 4.1.2 | Psychosocial stress

Psychosocial well-being includes both psychological as well as social aspects of well-being. The former refers to both positive and negative emotions and feelings of individuals (Ryff & Keyes, 1995), whereas the latter refers to interdependence and relationships in the society which means helping others and taking help from others and it is a part of social capital (Diener et al., 2010). Psychosocial stress arose due to SCs' perceived risks of catching the virus as well as hampering social relationships because of COVID-19 led social distancing and social isolation norms at SMs. Further, psychological well-being of SCs is affected severely during

COVID-19 compared to affluent consumers because of shifting priorities. For instance, affluent consumers have resources to focus more on health, wellness and personal well-being (Danziger, 2020), while SCs have less resources that induce them to focus more on financial issues and daily essentials. Because of this, SCs are exhibiting high levels of stress and anxiety compared to affluent consumers (Ipsos, 2020). Moreover, one's immune system is susceptible to anxiety, stress and fear, the sort of emotions that everyone experiences during an unforeseen crisis like the COVID-19 pandemic (Koenig, 2020). In fact, the dominant sources for such intense emotional distress are evidently both psychological and social for SCs. For example, a barber and a security guard from India, IND-14 and IND-5, talked about psychosocial stress as follows:

“I was afraid that did I have COVID or not? And I was worried that why my fever was not going down. I was feeling weak during that time. Those four and five days were more stressful. My mind was full of thoughts and felt mentally exhausted. We heard frequent news from nearby areas that this man got sick and ultimately died due to COVID-19 and he was well before.” (IND-14)

“In the city, I had sleepless nights due to fear of catching the virus. I am a watchman and I have to buy goods for many people in our residence, so I was fearful about it. Further, I was fearful during the lockdown because no one from my family is here. I am stressed because who will help me in this lockdown?” (IND-5).

The above participants' views demonstrate that COVID-19 negatively affected everyone in the society and that created obstacles while seeking social support from others and trying to remain interdependent especially for SCs. Furthermore, COVID-19 lockdowns and social isolation have traumatized SCs both emotionally and socially because immediate financial help from friends, relatives and neighbors is not easily available at SMs during such times. Echoing the above arguments, a respondent from Bangladesh, BD-13, explained:

“Taking help from others actually made us feel really small. My family was the one that would usually help others during their times of need. In 26 years of my life, I have never seen such days, where we took help from my relatives. But COVID-19 has forced us to ask for help shamelessly. I think we lost our self-respect because of this. I felt very unlucky”.

The above respondent's view suggests that SCs like him have to deviate from established modes of engaging with others in his social network to seek help. Such non-routine engagement or seeking help deliberately within the social network induces great emotional stress e.g. feeling shameful and belittled. Further, most of the SCs were highly affected due to stress and anxiety, sleeplessness, helplessness and concern for survival at SMs. For instance, consumer IND- 2 felt emotionally disturbed due to family issues:

“I did not have physical stress but I had mental stress that made me feel suicidal. I have thought of committing suicide and could not sleep until the early hours like 3 to 4 o'clock. If you don't have money, your wife will question your ability for survival. My kids were hungry and schools were closed, I was worried...”

Though most of the participants from both the countries had experienced similar psychosocial stress during the pandemic, the above participant demonstrates an extremely complex form of emotional and social disturbance that forced him to consider suicide. Furthermore, SCs are worried about their children's education due to lack of access to resources to learn online. Further, the following respondents (BD-8 and IND-9) revealed issues related to family abuse and social disputes:

“There was no big conflict in my family when they were staying with me in Dhaka. But, when I couldn't send money to them in the village during lockdown regularly as they are staying temporarily there, my wife would struggle and quarrel with me. I try to convince her about my condition and sometimes she understands and sometimes she does not.” (BD-8)

“I had an altercation with my wife in the lockdown. I got angry a lot. My kids were also worried because of our verbal fight and they became fearful.” (IND-9)

The findings from the above respondents suggest that the evidence of incidents related to family migration from urban to rural areas as well as verbal abuse at home had increased significantly at SMs. Likewise, more and more such social issues led to record emotional distress: for instance, most of the parents in SMs were concerned for their children's education as schools were closed, concerned for daughters' marriages as savings were used up, and concerned about their future goals as COVID-19 looks like a goal threat. For example, respondent IND-6 reported similar concerns such as “I am worried about my daughter's college fees and education and I have already paid Rs. 4000.” The above respondent's view suggests that SCs are more stressed over their children's' education compared to affluent consumers because they do not have equitable access to such learning resources as computers and the internet (Gorski, 2008). Likewise, IND-8 said “I am also worried about my daughter's marriage and we are now searching for a groom for her.” As such, these findings indicate the existence of goal threats due to COVID-19 as an external event, which has made SCs emotionally, physically and socially stressed during, and post lockdown.

Furthermore, respondent IND-6 was heart-breaking while describing the incident that happened in his small tea shop: “The goods in my shop got stolen twice during lockdown and now I am at zero level starting from scratch.” This sort of incident has not only broken him emotionally and financially but also created skepticism in him about the surrounding community where he operates his business. Indeed, SCs are living in an uncertain and fearful environment because their socially rich interdependence is now threatened during the COVID-19 pandemic. Similarly, 12 out of the 30 respondents revealed emotional disturbance during such times of helplessness and uncertainties. Further, a few participants from India and Bangladesh said that they went to collect the government help but due to unavailability of documents, police patrolling, social distancing norms and out of self-respect they did not get it. Therefore, all respondents seemed to be accumulating too much psychosocial stress as they could not predict such times of uncertainty.

#### 4.1.3 | Marketplace and consumption-related stress

Marketplace exchange holds a central place in the lives of SCs and merchants across the globe (Pralhad, 2006; Venugopal & Viswanathan, 2017). SCs have been experiencing marketplace

and consumption-related stress because SMs are full of uncertainties and unfamiliarity (Viswanathan et al., 2020). Further, the marketplace, including SMs in extant marketing literature, has been defined as a source of stress (Machin et al., 2019; Moschis, 2007) because consumers experience mental and physical hassles while navigating through it. In fact, it is strenuous for low-income, low-literate consumers to navigate through the marketplace compared to affluent consumers during the lockdowns. For example, a respondent from India, IND-15, reported that “Grocery items were not available and we could not buy much because the shopkeeper had no stock left. We were not able to get sufficient products from the market.” This is because SCs have faced manifold marketplace stresses during strict lockdown such as market closure, unavailability of essential items, and no extra savings to hoard daily basic essentials at home. In contrast affluent consumers can acquire and possess daily essential products and preventive telehealth care services easily since they have access to the internet and bought most of their necessities through online platforms during the pandemic (Ipsos, 2020; Sheth, 2020).

Furthermore, COVID-19-led stricter social distancing rules, police patrolling and minimal access to the marketplace made it more complicated for SCs to purchase their daily necessities. For example, the following respondents from India and Bangladesh indicated similar situations:

“Mostly, we have searched far away to buy groceries from the marketplace on our feet only and not used our vehicle in the lockdown because even the police has constantly intervened and restricted us not to use two wheelers in our area.” (IND-2)

“Grocery shopping was difficult when almost all the stores were closed. There was a specific time limit like (10 a.m. to 4 p.m.). All shopping was supposed to be done by this time...” (BD-8)

The above consumers' views revealed that SCs had experienced mental stress due to uncertainties of obtaining daily essentials as well as having to walk long distances while searching and acquiring the goods during the COVID-19-led lockdowns. Further, the basic mode of commuting was hampered and due to that SCs had to walk further with fears of the virus, police and fines, which is physically and emotionally exhausting. Beyond acquiring and searching for goods, the following respondent mentions his psychological concern for daily food supplies:

I was hungry and we did not have much food during the lockdown; we got only one food kit from people in the whole lockdown and no help from the government. Also, our consumption increased because everyone was at home during lockdown. We got some cooked rice from people, who have served us during the lockdown, most things like rice, oil and sugar were finished before the lockdown ended; due to that we were in lots of mental stress. (IND-1)

The above respondent demonstrates that scarcity of current and future food supplies and lack of government help have induced considerable mental stress. In contrast, affluent consumers have stocked up the most compared to SCs during the lockdowns because they had money to hoard (Reeves & Rothwell, 2020). Furthermore, not only acquisition of goods but owning, consuming, maintaining and disposing of goods at home was equally challenging for SCs and they



had a fear of mortality triggered by the virus. For example, two respondents (BD-14 and BD-10) from Bangladesh said that:

“After bringing things from the market like fish, meat and vegetables, we used to wash these items along with the polythene and leave it in the verandah. But sometimes we don’t have enough water and sanitizer to wash these things. Despite this we are worried about catching the virus from the daily essentials. It is challenging and stressful to do such activities repeatedly during a pandemic.” (BD-14)

“I wear a mask but feel too suffocated every time. Sometimes I can’t understand the meaning of social distancing and many are arguing with me while shopping... I did not think about disinfecting, rather just normal washing.” (BD-10)

The above quotes highlight the unique circumstances and hardships faced by the SCs such as lack of access to water, sanitizer, and difficulty of managing and cleaning goods at home. In fact, keeping social distance is a big challenge for SCs in India and Bangladesh. This is because SCs have low marketplace literacy and they live in congested slum areas in cities, where maintaining social distance is overlooked by them. In contrast, affluent consumers have access to sufficient water and sanitizer to maintain hygiene and resources to protect themselves against the virus.

Furthermore, one respondent from India, IND-6, indicated distress while repairing and maintaining goods at home: “My cooler got damaged again and I had to go to the same shopkeeper three to four times due to lockdown. Ultimately, my cooler got repaired after lockdown.” Similar responses were received from a Bangladeshi respondent, BD-7: “I have only one TV. I couldn’t fix it when the TV was broken... due to unavailability of services from technicians during the lockdown.” While these two respondents have highlighted the difficulties of getting repair and maintenance services, two of the respondents revealed that they felt stress while disposing of goods during the lockdowns.

“As the city corporation workers have not collected waste from our slums nowadays, I have to struggle with disposing the waste outside.” (BD-14)

“We have a dustbin at our place but far away from my home, so I had to go out to throw it. However, people around us do not go outside to throw the dust, they are throwing it here only. In addition, here, our place is entirely surrounded by dust and garbage and nobody is coming now to sweep the garbage. We are concerned about it [health risks]. (IND-6)

The above participants’ views clearly indicate that disposing of goods became a challenge because SCs lack access to health care as well as fellow neighbors not being aware of the health risks during the COVID-19 pandemic.

## 4.2 | Emotion-focused coping strategies

The development of literature on coping strategies is relevant in today’s tough times as well as facilitating the progress of the positive psychology field. Indeed, the coping process itself is

stress-inducing and emotionally challenging. However, at the same time it reduces the negative emotional state of mind and generates a sense of control and provides positive reinforcement against the stresses (COVID-19 virus) (Moschis, 2007). Further, SCs have to cope with such situations mentally and behaviorally based on an external stressful stimulus like COVID-19 within a very short period of time (Moschis, 2007). As displayed in Table 4, religiosity and social support are the emotion-focused strategies for coping with consumer well-being concerns at SMS during the pandemic.

#### 4.2.1 | Religiosity

Religiosity is an intrinsic emotional attachment or personal devotion to a higher being or God/s and a way of reducing depression (Mahamid & Bdier, 2021). Accordingly, religiosity has become a source of coping with COVID-19-led stress for SCs. Indeed, religion is a part of their day-to-day activities and influential in their social interdependence (Azmat et al., 2021). Further, religion is one of the effective ways for SCs to develop resilience during hardships. According to the findings of this study, religiosity played a big role during the pandemic in coping with unprecedented needs for SCs in both the countries (India and Bangladesh). We have derived the three sub-facets of religiosity to understand broader conceptual issues during and post lockdowns, which are as follows.

First sub-facet of religiosity is continuity in religious practices. For instance, a respondent from BD-14 revealed that:

“Though we faced lots of trouble in Ramadan during lockdown, the stress level went down due to daily religious activities. I felt peace because in lockdown we can keep the Roja (fast) and we were happy because we could do activities like praying five times, reciting the Quaran and Duaa. We used to pray to god: ‘please remove this disease and help us.’ I feel peace after the Duaa.”

The above respondent's view indicates that the ability to engage in religious practices such as Ramadan fasting allows them to maintain a sense of control in an uncertain time. Further, routine activities are predictable and stable in nature whereas non-routine activities on account of COVID-19 shifted to varying degrees of insecurity. Therefore, SCs depend on religious activities to adjust with ontological state of insecurities in their daily life. (Phipps & Ozanne, 2017). In fact, meaningful religious activities took dominance during lockdowns to handle unprecedented disruptions in routine life. Such emotional resilience is derived from religion and faith, which gives hope to SCs that they can fight against any internal or external troubles. Due to increased emotional turbulence and lost livelihood during such tough times, SCs have relied more on religiosity in dealing with stress and anxieties.

Second sub-facet of religiosity is divine and benevolent higher power, which is looking over you. For example, one respondent from Bangladesh, BD-9, emphasized the issue of relying on the Almighty while fighting COVID-19:

“I feel that only the Almighty can save us and give the bread that we are having. Everything is predestined. That's why I am trying to manage myself with patience, and seek refuge with the Almighty.”

In a similar vein, participant BD-11 relied on religiosity for coping with stress and anxiety:

“The Almighty has the ultimate power and we have to pray for his help. During Ramadan, I feel soothed instead of anxious. Patience and honesty are the two things I can firmly tell every human being to rely on during such times of hardships.”

The above respondents' views suggest their relationships with a higher power for coping stressful situations, which is conceptually different from religious practices.

Third sub-facet of religiosity is praying. Some of the respondents even relied on religious activities to overcome their financial crisis; for instance, a participant from Bangladesh (BD-3) revealed that “Praying helps me a lot to reduce tension. Further, I just pray to the Almighty that I will be able to earn money to save my family from financial burdens.” Such emotional coping strategies to reduce financial stress were widespread among SCs. Furthermore, it is all about the therapeutic effects of the act of praying itself. Praying takes one's mind off of the stresses just like mindfulness to handle daily troubles during COVID-19 pandemic.

Following the views of the above participants, 12 out of 15 Bangladeshi consumers relied on religiosity. These findings support the results of the previous research of Azmat et al. (2021), which suggest that south Asian countries like Bangladesh have religious foundations and are guided by religious values. However, only three out of 15 Indian SCs relied on religiosity to cope with the stressful situations during the pandemic. For example, one consumer (IND-2) said: “When I was watching news about COVID-19, I felt lots of stress and anxiety. I used to pray at home and when I prayed I felt peace.” Except for a few Indian respondents who relied on religiosity, the majority of them remained socially interdependent (social support) on one another for survival during the crisis.

#### 4.2.2 | Social support

Social support represents access to and use of individuals, groups, or organizations in dealing with life's ups and downs (Song et al., 2011). Further, family affection and community support are SCs' coping mechanisms during the times of financial and emotional hardships (Orthner et al., 2004). In fact, such socioemotional strengths assist SCs to overcome tough times, heal their emotions and regain their psychosocial strength. For instance, a respondent from India (IND-8) revealed that:

“I used to work during post-lockdown till four o'clock in the evening as a housemaid. After coming home, I sit with my family members and create humor to reduce stress and anxiety. I used to sit with my children and talk with them about lockdowns and various other things to get emotional support. I have shared my sadness with my children.”

The above respondent's experience reveals that emotional coping with family members in times of grief and hardship is beneficial for the overall well-being of SCs. Further, SCs received instrumental social support such as financial help from employers, which helped them to reduce financial as well as emotional stress. In a similar vein, the experience of Bangladeshi respondent BD-10 was “I have been working at various houses as a maid in Dhaka for the last 7 years

and I have never experienced such financial crises in my life. However, luckily some owners helped me by giving 50% of my salary during lockdown without work and I am really grateful to them.”

Like the above instance, there were some community-based organizations such as charity organizations, local employers, and neighbors and relatives who together helped SCs with food packets and donations during lockdown. In a similar context, the following participants from both India and Bangladesh said that:

“We received a onetime kit from a community-based organization. After getting the kit, we were a little relaxed because we had food for several days. Also, my employer helped me and it was enough to run the house during the lockdown period. We thanked the Almighty for the help and our anxiety was reduced.” (IND-1)

“I became jobless because of Corona. When we asked for loans from relatives, they claimed to be in similar situations as well. Finally, my uncle came to the rescue and bought for us food and other necessary things. We got no help from any other sources.” (BD-13)

The above participants' views demonstrate that SCs remained interdependent on instrumental and emotional help from friends, family members and neighbors. Further, there were a few reported instances, which reveal that even the property owners have forgone 3 months' rent in order to support subsistence consumers with their priorities during lockdown. Such social help from owners and employers made it feasible for SCs to recover socially, and remain hopeful and resilient against COVID-19 trauma.

## 5 | DISCUSSIONS AND IMPLICATIONS

The COVID-19 pandemic has brought unprecedented catastrophes and affected all spheres of human life across the globe (Valensisi, 2020). In terms of vulnerabilities, SCs are in a more critical situation than affluent consumers (UNDP, 2020). They experienced numerous consumption constraints in their lives due to different stressful life events. However, COVID-19 is considered as a rare event (Baker et al., 2020; Nicola et al., 2020) which is neither chronic nor periodic but unforeseen and transitory. While affluent consumers have access to government safety nets to overcome chronic or periodic financial shocks, SCs have limited access to such protective measures (UNDP, 2020). This unfair situation led to further unexpected consequences in the daily lives of SCs that are beyond their control and challenged their survival. Our findings revealed different variations of goal threats caused by COVID-19 and simultaneous restrictions such as unforeseen transitory financial stress, psychosocial stress and marketplace and consumption-related stress. These threats all affect SCs both physically and emotionally. The findings also suggest religiosity and social support as leading emotional coping strategies applied by the SCs. By exploring the impact of COVID-19 on SCs' well-being and their coping strategies, our study adds fresh findings to the growing stream of consumer literature on the SMs.

First, one of the major contributions of our study is that our findings highlight how the impact of COVID-19 on SCs is different from the impact on affluent consumers. This pandemic accentuates inequality, and SCs are the worst sufferers by a range of magnitudes (UNDP, 2020).

Our findings from the interview data revealed that SCs are facing unforeseen circumstances such as the lack of employment, loss of income, food insecurity, fear of hunger, and inadequate access to healthcare services. Moreover, SCs possess limited or sometimes no access to government safety nets or credit markets to tackle unforeseen transitory financial stress due to COVID-19. In fact, affluent consumers are in an advantageous position because of having their own savings and access to credit markets such as banks and other financial institutions before and after such pandemics (Kempson et al., 2020; UNDP, 2020). Moreover, affluent consumers have access to the internet and bought most of their essential items online (Ipsos, 2020) as online buying has reached its peak during the pandemic (Mckinsey, 2021). In contrast, our findings revealed that SCs are vulnerable during the pandemic due to lack of awareness about online shopping. Additionally, SCs have faced manifold marketplace stresses during strict lockdowns such as restricted access to markets, unavailability of essential items, rise in the price of such goods and walking long distances to buy groceries.

Second, the findings indicate that SCs faced unique experiences and hurdles during the pandemic that are different from the usual impact of poverty. In particular, poverty leads to financial stress for SCs before the COVID-19 crisis (UNDP, 2020). However, the sufferings of SCs have gone beyond this financial stress during the COVID-19 pandemic. For example, our findings indicated that most of the respondents had experienced domestic violence, emotional vulnerabilities due to family and social altercations, vandalism, theft, suicidal tendencies and stigmatized identity in their society. In addition, this pandemic has weakened their social relationships due to social isolation (i.e., it is very difficult for such consumers to remain isolated because they are mostly collective in nature and highly interdependent). Our findings also revealed that most of the interviewees have lost their livelihood opportunities (closure of markets, shops, and factories) and faced financial stress (unable to buy essentials, to pay rent, and to pay bills) due to the unexpected lockdown of 3 months in India and Bangladesh. Moreover, fear of the virus and death, and insufficiency of water, sanitation and hygiene facilities are adding extra stresses, which leads to goal threats to their survival. Our findings extend the work of Viswanathan et al. (2021) that this pandemic creates unique stresses, which are unforeseen and also unpredictable. Indeed, a rare event such as COVID-19 (Baker et al., 2020) has forced them to make unequal trade-offs especially in extreme resource constraint settings during and post-pandemic.

Third, our findings suggested the co-existence of emotion-focused coping strategies—*religiosity* and *social support*—that were applied by SMs during current pandemic. SCs are vulnerable due to many daily needs and have limited coping capacities (Huang et al., 2020). However, our analysis revealed that *religiosity* works as an emotion focused-coping strategy to reduce SCs' anxieties and stresses. They increased their prayers and sought help from the Almighty to change their vulnerable conditions. As such, our work also extends the findings of Castilhos et al. (2017) on SCs' coping strategies during the Brazilian financial crisis. Furthermore, *social support* in such tough times is another emotion-focused coping strategy for these communities because they tried to cope with the situation by sharing grief, getting emotional support from family members, and instrumental (i.e., financial help) support from relatives, neighbors, and family members. As such, both emotional and instrumental social support are helping them to manage CWB concerns because SCs assisted each other within their society and worked as a unit to maximize resources and reduce risks during COVID-19 (Tang & Li, 2021).

As for practical implications, the findings from our study could be useful as a guide for the policy makers and practitioners such as government, non-government organizations (NGOs), and businesses who are seeking to address CWB concerns during and post-pandemic. First, to

address unforeseen transitory financial stress, governments can focus on policies, which dispense small loans (micro finance), short-term subsidies and incentives, manage stability of the prices for basic foods such as rice, wheat etc. and ensure food, water and medical supplies for SCs for their livelihood. In particular, SCs have highlighted the unique circumstances such as food insecurity and scarcity of water, sanitizers, masks, etc. Moreover, businesses should ensure the availability of foods, charge fair prices, and should not take advantage of SCs' vulnerability during such times considering long-term benefits to the business. Furthermore, government and other stakeholders such as NGOs should create awareness about misinformation regarding COVID-19 and promote preventive actions such as frequent hand washing, wearing a mask and social distancing at the SMs. Second, psychosocial concerns can be solved through emotional/social support. For instance, government, NGOs and social enterprises should promote social support (emotional and psychological) to the SCs to tackle psychosocial stress and hurdles (i.e., domestic violence and suicidal tendencies) within their families during COVID-19. Finally, our findings suggest SCs in the context of Bangladesh are more reliant on religion as a coping strategy. Therefore, religious leaders as an informal communication channel should be involved in providing authentic information against misinformation [due to lack of information] about COVID-19-led norms.

## 6 | CONCLUSION

This paper has endeavored to examine three key research questions: (a) what are the unique impacts of COVID-19 on SCs, (b) how are these impacts different from the chronic stresses of poverty? and (c) what are the unique ways in which SCs cope with the stresses of COVID-19? An appraisal theory of stress (Lazarus, 2006) was adopted to frame and scrutinize the emergent findings and address the research questions. The findings indicated that SCs faced several thematic CWB concerns due to the COVID-19 pandemic: *unforeseen transitory financial stress*, *psychosocial stress*, and *marketplace and consumption-related stresses*. In particular, several participants of SMs demonstrated diverse CWB-related concerns and challenges such as loss of income due to job loss, scarcity of water and sanitizers, difficult living conditions, food insecurity and emotional trauma due to social isolation. The findings further identified the co-existence of two dominant emotion-focused coping strategies—*religiosity* and *social support*—that interplay to overcome the CWBs' concerns during the on-going COVID-19 crisis.

## 7 | LIMITATIONS AND FUTURE RESEARCH

This paper has some limitations that call for further research. The first limitation concerns generalizability. The findings are limited to only two cities, Ahmedabad in India and Dhaka in Bangladesh. Further work is needed to quantitatively examine SCs' well-being concerns and coping by studying a large cross-sectional dataset in India and Bangladesh, which would allow drawing of more generalizable conclusions. Second, the findings suggested that SCs in Bangladesh were more likely to engage in religious forms of emotional coping as compared to India. In order to gain in-depth understanding of such empirical artifacts, more research is needed to explore what factors lead people to seek religious forms of coping during unprecedented events. Particularly, future studies are required to examine questions like does religiosity get more intensified during such unforeseen stresses? are there also SCs who might question



their faith during such times of crisis? Third, our findings emphasized only on emotion focused coping because SCs did not have access to financial and infrastructural (internet) resources required to engage in problem-focused coping. However, SCs displayed agency in employing their meager resources in creative ways towards problem-focused coping approaches. Finally, it would be also interesting to examine how to support SCs in such problem-focused coping endeavors.

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**How to cite this article:** Nath, S. D., Jamshed, K. M., & Shaikh, J. M. (2022). The impact of the COVID-19 pandemic on subsistence consumers' well-being and coping strategies: Insights from India and Bangladesh. *Journal of Consumer Affairs*, 56(1), 180–210. <https://doi.org/10.1111/joca.12440>