

A QUALITATIVE STUDY OF LONGITUDINAL AND GEOGRAPHIC VARIATIONS AMONGST CONSUMERS IN SUBSISTENCE MARKETPLACES IN INDIA

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Subsistence marketplaces are construed to be monolithic sets of market segments, with high inertia. However, the flux of marketing forces has its impact on them as well. The paper examines changes happening in the subsistence marketplaces across the time and geographical barriers. Using previous research as benchmark, a qualitative assessment of the nature of changes is made. Results indicate that while there is a change in the consumption patterns, there is no change in the consumption processes across the longitudinal and geographic barriers.

Keywords: *Subsistence Marketplaces, Bottom of the Pyramid, Consumer Behaviour*

INTRODUCTION

The focus of marketing strategies as well as the theories, and research has centered on the upper strata of the society, ignoring the vast marketplaces that lie beneath the commonly understood marketplaces. Prahalad and Hart (2002), Prahalad (2004), and Hart (2005) envisioned the vast potential of the Bottom of the Pyramid and brought the attention of the marketers towards them. By virtue of sheer numbers, the marketplaces have tremendous purchasing power, estimated to be over 4 billion consumers. A cursory look at the lives of subsistence marketplaces could give an impression that these people lack the economic resources and hence cannot have access to the products. However, if economic worth of these marketplaces is extended beyond monetary indicators, there seems an un-harnessed potential of capabilities. With rising economic disparities, the BoP, also referred to as subsistence marketplaces (Viswanathan, 2007), are one of the rapidly growing consumer segments and the marketing strategies of the firms operating in the EMEs need to encompass these segments within their marketing strategies. By

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virtue of their size, subsistence marketplaces have tremendous purchasing power, provided the components of the marketing mix are rightfully retooled for them. The global transition towards free market mechanism has brought sweeping changes in the society, including the subsistence marketplaces. The paper makes a qualitative assessment of the changes into the subsistence marketplaces and analyses the effect of longitudinal and geographic dynamics on the consumers of subsistence marketplaces.

SUBSISTENCE MARKETPLACES: NATURE AND CHARACTERISTICS

Subsistence marketplaces have been connoted differently by the researchers. While the economists still prefer to call this class of people as 'poor,' some of the other connotations for them are Below Poverty Line (BPL), Bottom of Pyramid (BoP), Subsistence markets, etc. Viswanathan (2007) prefer to use the term 'subsistence' over other terms because it connotes latent realities and is not patronizing or demeaning. The consumers of subsistence marketplaces struggle to fulfill their basic needs. However, their economic inadequacy does not mean that these consumers lack the emotional and cognitive capabilities as well. Extant literature recognizes the size of subsistence marketplaces and the estimates of its size vary from 2.5 billion (Viswanathan, 2007) to 4 billion (Prahlad and Hammond, 2002; Viswanathan, Rosa and Ruth, 2008, Kelly, Rosa and Viswanathan, 2009). While some studies hold an optimistic view on subsistence marketplaces (Anderson and Billou, 2007; Habib and Zurawicki, 2010; Prahlad, 2004; Omar and William Jr., 2009; Viswanathan, Sridharan and Ritchie, 2008; Viswanathan and Rosa, 2010; Viswanathan, Rosa and Ruth, 2008), others hold a contrarian view (Karnani, 2007; Jaiswal, 2007). Using BPI (Buying Power Index) as a measure of purchasing power of the consumers, Marshall (2008) found that more than 50% of the purchasing power resided in the BoP segments.

Kranzlin (2009) identified supply chain, promotion and financial support as the key challenges of the BoP markets. In order to gain access to the subsistence marketplaces, the key enablers are the acceptability, awareness, availability, and affordability (Themaat, 2011; Anderson and Billou, 2007). Fletcher (2005) recommends a modified global approach for success in the BoP, while Omar and Williams Jr. (2009) look upon the markets as comprising of opportunities for MNCs – to buy and to sell. Habib and Zurawicki (2010) look upon the BoP markets as having a three fold relationship with the firms – consumers, suppliers and the employees. Within the diversity of the viewpoints, literature does agree upon the need for approaching and understanding social

marketplaces, both as a business opportunity and also for social inclusiveness. It is in the enlightened self interest of the business to avoid circumventing these segments and harness them by retooling their marketing strategy. However, the literature has made limited attempts to understand the external and internal dynamics of the subsistence marketplaces. The changes happening in other marketplaces are more overt and manifest themselves in the markets and media, pushing the subsistence marketplaces away from the mainstream discussion and research.

RESEARCH PROBLEM

Given the inadequacies of the subsistence marketplaces, there is a risk of assuming that these market segments are in a state of inertia, unaffected by the socio-cultural transition happening in other market segments. However, the increasing economic diversities, the subsistence marketplaces are also undergoing socio-cultural transition, represented in their changing needs and consumption patterns. Increased market awareness and literacy of these segments have enabled them to be more active and assertive in the marketplaces as well. Vishwanathan and colleagues have conducted a detailed study in the southern parts of India. Using this research as a baseline, we examine the changes over time and across geography. The quantum of these changes can be attributed to both longitudinal (pertaining to time) and the geographic (pertaining to space) factors. We argue that while the consumption patterns might have undergone a change because of both these factors, there is higher degree of inertia in the change of the consumption process. This research model is expressed in the form of the following diagram.

Exhibit 1

Conceptual Model comparing Vishwanathan et al's (2007) study in Haryana in 2011

	Consumption Patterns	Consumption Processes
Longitudinal Variables	Change	No Change
Geographic Variables	Change	No Change

Defining the variables

Consumption patterns:

These refer to the range of products, satisfying basic (existential) as well as higher (self actualization, relative luxury, etc.) consumed by the subsistence marketplaces. The existential needs entail the products essential for satisfying the basic needs – food, shelter, etc. The self-actualization/relative luxury includes the products consumed for psychographic satisfaction, beyond existence, and includes the products such as mobile phones, cable connections, etc.

Consumption processes:

These refer to the consumer decision making process and the factors influencing the same. The generic steps comprise of need identification, information search, evaluation of alternatives, purchase and post purchase behavior.

Longitudinal variables:

These pertain to changes that have happened in the subsistence marketplaces over time, taking Viswanathan's (2007) work as a basis for comparison. Last few years have seen sweeping changes in terms of product development, pricing and distribution. The newer dynamics of business environment and marketing activities of the firms have an important impact on the consumers of all the market segments.

Geographic variables:

Vishwanathan's (2007) work was done in southern parts of India and certain difference in the earlier findings could be attributed to the different geographic contexts. Consumers located in different geographical locations have different consumption habits owing to difference in climate, food habits and culture.

Objectives

The objectives of the study are

- (a) To study consumption behaviour of subsistence markets in Haryana.
- (b) To compare and contrast to Viswanathan's (2007) findings.

Research Methodology

Primary data was collected through an in-depth interview with the respondents, similar to the methodology used by Vishwanathan and colleagues. While the interview was a

free exchange of ideas, a set of questions was also drafted to keep it focused. Data was collected from 37 respondents (21 male and 16 female) living in urban slums (20) and rural (17) areas. Their average monthly income varied between Rs. 1000-5000/- and each family had 1-2 earning members only. The family size varied between 6-13 members and their education was upto senior secondary level. The respondents were labourers, mesons, small shopkeepers, students, retired people, and housewives (employed seasonally). The open ended responses to the interviews were codified and consolidated to draw inferences.

FINDINGS

Owing to meager resources and competing avenues for spending, the subsistence marketplaces exhibit a high degree of ingenuity in their decision making. However, their quest for value is severely marginalized by the inadequacy of market knowledge, and economic dependence on retailers. The quantitative and longitudinal uncertainty of income influences their purchase behaviour and these marketplaces have carved out innovative solutions to their problems to curtail their dependence on money.

Table 1
Changes in purchasing patterns

Category of needs	Goods and Services		Sellers/Service Providers	
	Reference Context	Research Context	Reference Context	Research Context
Housing	Mud houses, Concrete Houses	Concrete Houses	Homeowner, Land Lord, Government programmes	Own houses
Sanitation	Sanitation Service, Water	Standalone toilets open toilets, Water	Government services	Government services, Own facilities
Food & Beverages	Rice, meat, vegetables, spices, grinder, stove	Wheat, rice, vegetables, milk, electric stoves, chuhlas	Neighbourhood retail store, large reseller, mobile vendour, large markets, government ration shop	Neighbourhood retail store, large reseller, mobile vendour, large markets, government ration shop, Stored grain

Clothing	Saris, Lungis, etc.	Saris, dhoti, kurta, etc.	Large stores, sidewalk resellers, door to door resellers	Long-term cloth vendors, door to door sellers, Cloth merchants
Personal Care & Hygiene	Soap, detergents, toothpaste	Bathing soaps, washing soaps, detergents, datum, oil, etc.	Neighbourhood retail store, Large reseller	Local kiriyana store
Healthcare	Consultations, allopathic medicine	Neighbourhood doctors, government hospitals, private hospitals	Government hospital, clinics	Clinics, Government/private hospitals
Education	Government/private schools, Adult education	Government/private schools	NGOs, Government/private organizations	Private entrepreneurs, Government
Entertainment	Television, movies, festivals	Theatres, cable stations	Television, Dish/cable connection, FM radio/songs on mobile phone	Dish/ cable connection, multimedia phones
Financial Services	Retailer credit, pawning jewels, non-collateral loans, savings plans with stores, chit schemes	Retailer credit, Leasing of jewels, collateral loans	Neighbourhood retail store, pawnshop, money lenders	Retailer credit, Money lenders, PSU/Private/ Cooperative banks, Aartiyas
Transportation	Walking, bicycle, motorized two-wheeler, public bus, auto rickshaws	Walking, bicycle, Autos, Public bus, Train, Two-wheelers	Government buses, private buses, auto companies	Government/private bus, Autorickshaw
Communication	Cell phones, landlines, phone centres	Cell phones	Private phone centres, cell phone plans sold through retail outlets	Cellphone service providers

Energy	Electricity, fuel for cooking, fuel for two-wheelers	Electricity, Gas, Kerosine oil, Wood, Cowdung cake	Government utilities, gasoline stations, retail outlets, large resellers	Government, Dealers, Self collected fuel
Spiritual/Religious Needs	Fruits as religious offerings, new clothes, fairs, carnivals	Religious offerings, journeys, fairs	Temples, retail outlets, community based organizations	Religious places

The comparative table of the consumption patterns of subsistence marketplaces of the reference and research contexts shows a similarity of needs, but differences in the wants. The felt states of deprivation (needs) remain the same, but the specific satisfiers of the needs (wants) have changed by virtue of the availability of newer alternatives.

One of the most visible development of the last two decades is the boom in the real estate and the housing sector. Government support in the form of various tax incentives to the consumers and manufacturers of construction inputs triggered the construction activities and consumers across all the sections of the society have switched over to the concrete houses. All of the sample respondents resided in their own houses made of concrete. The government scheme 'Indira Awas Yojna' has helped the respondents in getting a shelter for themselves. However, the segments living in extreme poverty, or the migrant labourers may live in mud houses/ improvised shelters.

The sanitation facilities are dismal for the people living in the rural areas, or the unauthorized colonies in the urban areas. While authorized colonies may have sewage facilities, people have made improvised toilets made in their homes, with the waste being disposed in deep underground pit. This marks a major shift in the sanitation habits of the subsistence marketplaces as earlier they preferred to defecate in the open and now they are moving to enclosed toilets. However, the migrants, or the rural people in the middle /old age still prefer to defecate in open. The use of toiletries – soap, toothpaste, cream, etc. is increasing. People are leaving the traditional means of sanitation – washing soaps for washing hands, *datuns* (twigs of certain trees used for brushing teeth), oils, etc. While the branded products may not be in use, their duplicates, or cheaper alternatives are easily available in the markets. Despite their awareness of the popular brands, they prefer the cheaper versions and the use of the branded products for occasions.

There is a major difference in the food habits of the northern and southern India. While rice is the staple food in southern India, the north Indians prefer wheat. The difference in the tastes leads to the difference in cooking habits and the nature of dishes as well. In the reference context (southern India), milk is not the major source of protein, while in the research context (northern India), people preferred to use milk. About 40% (13) respondents reported to rear one or two cattle for milk in both rural and urban areas. In both the contexts, the products were purchased from the nearby retailers, mobile vendors, and government ration shops. All the respondents complained that the quality of grain received from the ration shop is inconsistent. Some of the respondents also stored the grain for future use. On similar lines, within the broad framework of differences in the dressing style and aesthetics, it is noteworthy that the consumers in the research context as adopting dresses of western style. Western styled outfits are particularly popular among the male population, although the products might not be branded. The local cloth retailers sell local brands at cheaper prices. The organized retail stores like Vishal Mega-Mart, Big Bazar, etc. are also selling cheaper brands and people prefer to shop there for their clothing. This is especially so during the festivals, ceremonies, or then they have enough money to buy in cash. Traditionally, cloth is sold on credit, with long credit periods extending beyond 3-6 months. The rags or used cloths were popular with the migrant population and not among the sample of respondents.

In the research contexts, the consumption of education, healthcare and transportation services is quite similar to that of the reference contexts. The well-off consumers within the subsistence marketplaces used the services of private service providers, while those who could not afford them relied upon government sources. In recent times, all over northern India, improvised three wheelers are increasingly being used as a means of transportation, both within the city and for commuting within the interior areas. A consumer can avail shared transportation at very affordable prices. These modes of transportation are typical example of frugal innovation 'jugaad' in the subsistence marketplaces and serve the consumers as well as a means of livelihood. Slightly well to do consumers also make use of second hand motor cycles as a means of transportation.

Southern parts of India watch movies more frequently than the people in the northern parts. In the research contexts, almost all respondents had colour television at home and mostly these were given to them as dowry during the marriage of their male members. The households in the urban and rural areas had cable connections and watched soap operas, movies and music channels on them. The cable TV also served as a source of

market information and local news. It is noteworthy to observe that TV has replaced radio as a means of entertainment and news. The dish TV connections having free-to-air channels were also quite common, although people preferred cable TV despite its low signal quality, as it offers more channels.

The cellphone has made its presence felt into the subsistence marketplaces as well. People purchase cheaper models, Chinese handsets with multiple functions, including FM radio, music, etc. Almost all the respondents used pre-paid services and preferred to recharge their cellphones with smaller monetary denominations. Almost all the respondents agreed that using cell phone for business had yielded them extra earnings. The value added services were also used, but the respondent did not know how to get them discontinued, although they felt the pinch of their being useless expenditure. In the reference context, cellphone penetration was limited and people often used STD (long distance calling) telephone booths for communication. Cellphones were costly and not within the reach of a majority of the subsistence consumers. Multifunctional cell phones were almost non-existent.

To fulfill their energy needs, the people mostly used gas stoves, earthen fireplaces were also available in their kitchens. They were used when gas cylinders were in short supply. Most of the residents had gas connection in their name. The migrants, who did not have a gas connection purchased cylinder at extra cost. Small sized cylinders (5 kg) were also used to reduce the denomination of expenditure. A few respondents used electric stoves for cooking. Despite electricity being costly, they had improvised mechanisms to circumvent the electric billing. None of the energy sources were dependable. So, the households had to keep provisions for more than one source of energy. The respondents in the contexts had similar patterns of energy use, but the use of gas cylinders was less prevalent.

The subsistence marketplaces are highly religious and are mostly aligned to various sects. Religious journeys to take bath in the holy tanks/rivers, observing festivals, religious ceremonies with devotion and interest is more common in these segments. The sects draw huge following from these segments as they offer spiritual solace to them. With centuries of deprive and lack of self esteem, these sects preach equality and give then inner strength to face life. The pliability of these segments makes them easy targets of dogmas and sects, including religious conversion. The southern India has typical methods of worship and people are highly strict in following the rules of religious practice. The research contexts have little liberal approach towards religion.

The common purchasing strategies to cope up with inflation and low income is to purchase on daily basis, go for low-end solutions even if they entail a trade-off on quality, and even permissiveness to undue advantages by the marketing channels.

CONSUMPTION PROCESSES

By virtue of their lack of resources and mindset, traditionally, the subsistence marketplaces have been exhibiting inertia in terms of their exposure, movement across other areas and interactions outside their social circles. The older generation of individuals still falls within this ambit. Accordingly, the sphere of their needs has remained limited. With increasing affordability, arising from increasing income and reducing cost of products, consumer involvement with the products is changing. Durables of yesteryears are no longer used for ever. The marketing flux is across marketplaces and is extrapolating to the subsistence marketplaces as well and consumer decision making has undergone a paradigm shift in almost all market segments.

To facilitate the identification of needs, newer forms of media are increasing consumer awareness and they feel newer sets of needs and wants for themselves. Particularly, the educated younger generation is aware of the new products, such as cell phones, internet, Maggie noodles, etc. While they may not use deodorants, hair gel etc., but they do use branded toiletries. The changing habits on personal sanitation, hygiene, dressing, food, etc. are giving rise to newer needs in these marketplaces as well. As some of the individuals progress in life, they express self-actualization through their purchase patterns. Others are driven by the social pressure to possess the goods and services.

Previous research highlights the importance of social interactions in the subsistence marketplaces and their impact on their purchase behaviour. In the present times, social interactions are being facilitated by a plethora of other sources of information. While personal interactions still dominate as a source of information and evaluation of the alternatives, marketing firms use the people from close circles to influence the decision making of individuals. Amongst the non-personal sources of information, the newer media, such as television, sms, newspapers, etc. supplement the information requirements. The actual purchase is highly limited by the economic inadequacy of the subsistence consumers. They have to face retailers' dominance, or are forced to purchase from the specific outlets that offer them credit, or honour the money lender's surety. Durability, ease of payment, social conformance are some of the important factors that influence the specific purchase. Despite being aware of consumer protection and its

legal mechanisms, they prefer to suffer and not resist. Post-purchase satisfaction is heavily influenced by social interactions and cognitive dissonance.

The psychological steps of the consumption process have remained the same and the subsistence consumers in the research and the reference contexts exhibit similar steps. Hence, there is no change in the basic consumption processes.

DISCUSSION

The phenomenon of free markets has made an inroad into the subsistence marketplaces as well. With newer alternatives to satisfy the needs, people are adapting to the emerging dynamics. One of the notable feature is diminishing technology phobia as more and more people are getting techno-savvy. Within the framework of each basic need, newer product alternatives are available. There is a marked change in the consumption patterns in the reference and research contexts. While it is difficult to quantify the impact of geographic and longitudinal variables on consumption patterns, the effect of longitudinal variables seems to carry more weight over the geographic variables. In the framework of geographical conditions, climate, culture, etc., and its consequential effect on the consumption, the basic needs and wants of the two contexts show signs of convergence. The longitudinal effect of availability of new product forms has triggered the shift in consumption patterns in the two contexts. The technological developments facilitating the development of low cost alternatives have given access to the newer products to the subsistence marketplaces as well. Besides technology, environmental influences, such as economic downturn, high inflation, trade liberalization, globalization, rise of China as manufacturing hub of the world have enables innovation in products and services, with low cost alternatives without any compromise on the functional efficiency. The media penetration and social interactions in subsistence marketplaces has increased consumer awareness and market literacy, increasing their participation in the marketplaces.

High penetration of marketing information, supplemented by word of mouth communication creates awareness about the range of offerings available to satisfy a multitude of needs and low-end solutions based on frugal innovation are available for almost all types of needs. Retailers serving these markets owe their success to offering low-cost offerings, convenience in payment and personal contacts. Subsistence marketplaces exist in both rural as well as urban localities. Contrary to the expectations, rural respondents were more aware than their urban counterparts, probably due to the

close social interactions within the urban areas could lead to greater exchange of information. There is a difference in the occupation profile and a commensurate economic status of the rural and urban respondents.

The variations in the consumption patterns across longitudinal and geographic variables across the research and the reference contexts are shown in Table – 2.

Table 2
Variations in Consumption Patterns

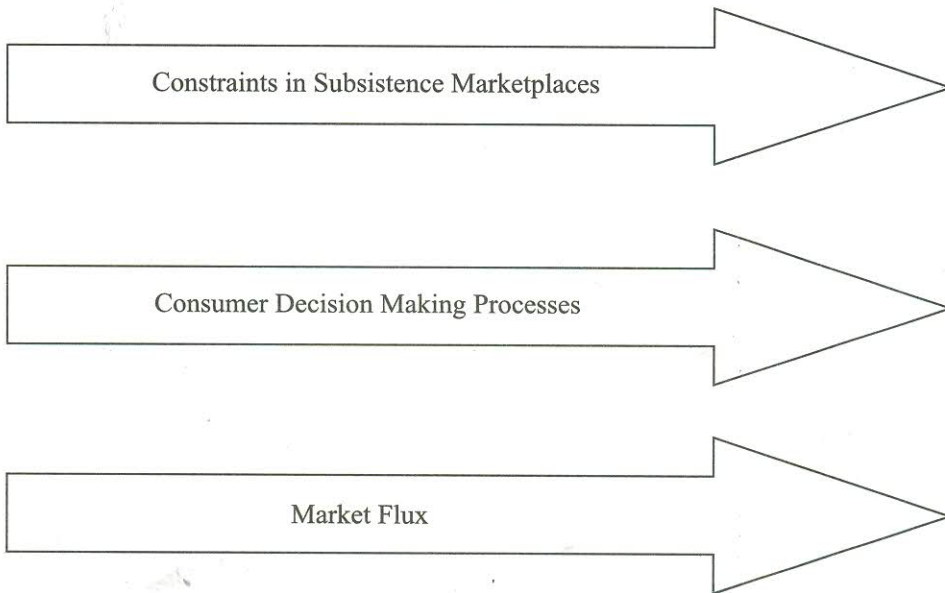
Nature of Consumption		Longitudinal	Geographic
Existential Consumption	Needs	No change in basic needs -foods, clothing, shelter, basic services	Exhibit similarity of needs, within geographical characteristics
	Satisfiers	Newer alternatives available to satisfy these needs	Nation-wide diffusion of newer alternatives to satisfy consumer needs
	Mechanisms	Market flux offers newer delivery mechanisms	Newer market delivery mechanisms available across geographical locations
Higher Order Consumption	Needs	Increasing self expression and self actualization	Historically, lesser evidence for self expression, relatively higher self actualization
	Satisfiers	Consumption of branded goods/ newer services- tourism, spiritual, etc.	Cultural contexts influence the higher order consumption
	Mechanisms	Products and services catering to diverse budgets	Contextual channels with specific domains cater to the localized markets

The above table classifies the needs as existential and higher order, with the former entailing the needs for survival and satisfying basic instincts, and the latter include the needs of individuals for self expression and self actualization. Market flux, fostered by innovation has brought newer offerings in the forms of products and services that not only satisfy the two categories of needs, but have also contributed to generating newer forms of needs. The dynamics of market flux drives people to consume more branded products and the products that give a distinctive individuality. Besides creating new

products, market flux also offers newer delivery mechanisms for products and services, creating conveniences in acquisition of products and services. Market flux is a dynamic phenomenon, highly correlating with the longitudinal surge and encompasses the geographical barriers within its ambit, and is the major driver of change in the consumption patterns in the subsistence marketplaces as well.

Within the constraints, subsistence marketplaces have experienced the market flux and the two influence their decision making processes for consumption of goods and services. The following exhibit models the consumer decision making process of subsistence marketplaces, which flow with the dynamics of market flux, and operate within the constraints, specific to them.

Exhibit 2
Consumer Decision Making, Market Flux and Constraints in Subsistence Marketplaces



While significant change in the basic psychological processes of consumer decision making process of the subsistence marketplaces are not observed, as envisaged, the external dynamics and constraints do influence them. The findings and observations show evidence of the existence of the research model, wherein a change in the consumption patterns of the subsistence marketplaces is observed across the geographic and longitudinal variables, but no significant change is observed in the consumption processes.

CONCLUSIONS

The consumption patterns have undergone lot of change by virtue of several products available in the markets, which were not available about a decade ago. Particularly, cheaper alternatives of the technology-based products for communication and entertainment have made rapid inroads into the markets. Cellphones, cable and satellite connections, colour TVs, etc. are being consumed in these marketplaces as well. The increasing trend of materialism extrapolates to the subsistence marketplaces as well. People are aware of fashion and consume cosmetics and other pleasures of life within their own socio-cultural and economic confines. Difference in the consumption patterns also exist due to difference in the socio-cultural factors and the physical climatic conditions of the northern and southern India. The basic consumption pattern in both the market segments exhibits similarity, across the geographic and longitudinal factors. However, there is a need for further empirical research to estimate the quantum of impact of the spatial and longitudinal variables on consumption patterns and consumption processes in the subsistence marketplaces.

IMPLICATIONS

With increasing potential being realized in the subsistence marketplaces, the firms need to understand their inadequacies and devise out solutions that overcome them. While economic inadequacy remains their biggest constraint, the firms can use value engineering to reduce costs, and offer high product value. Offering ease of payment can help them overcome the economic inadequacy and also help in reducing possible exploitation at the hands of marketing channels. Using innovative marketing channels can also be a means of reaching out to this untapped set of consumers. By empowering the consumers in the subsistence marketplaces, the firms can gain their trust and firms can build large segments of loyal and profitable consumers.

Besides implications for the business, the study has implications for public policy as well as it helps the regulators to appreciate the changes within the subsistence marketplaces and develop the measures for their welfare accordingly. The marketing channels have a remarkable capability to reach out to even the remotest consumers and the government machinery can leverage upon their capabilities to deliver their services.

FURTHER RESEARCH

Subsistence marketplaces are unexplored domains of marketing literature and the research on them is primarily exploratory and is based on qualitative data. There is a

need for more quantitative research on almost all the aspects of their potential, segmentation and decision making processes. By attracting the attention of market researchers, there is a potential of newer market offerings for these segments, which can bring a change in their lives.

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