

Supply Chain Opportunities for Alleviating Rural Poverty

Abstract

In this paper we bring attention to inefficiencies in the rural supply chain and identify opportunities that private business organizations can use to engage with the rural community and help alleviate poverty. We focus not on philanthropic activities, but activities that are of mutual benefit to business organizations and the rural poor. Strategies we suggest include bypassing the supply chain completely revamping it substantially, augmenting the supply chain, and reversing the direction of flow of goods to benefit both the organization and the rural community. We provide examples of these models with caveats for using each of them.

Supply chain initiatives for alleviating rural poverty

At the start of this millennium, at the UN, world leaders created eight goals, the first of which was to reduce poverty. In 2015, taking stock of the progress, the UN secretary general concluded that while tremendous progress had been made, “progress has been uneven” and “disparities between rural and urban areas remain pronounced” (UN Millennium Development Goals 2015). The number of people living in extreme poverty (making less than \$1.25 a day) is estimated to be 836 million in 2015. Of the extremely poor people who make less than \$1.25 a day, at least 70% live in rural areas (IFAD Rural Poverty Report 2011). Further, studies have indicated that GDP growth in rural areas will have two to four times the impact on raising incomes of people compared to growth in non-rural areas (Janvry & Sadoulet, 2009; Ligon & Sadoulet, 2007).

In recent years, the growing interest in Corporate Social Responsibility (CSR) (Margolis & Walsh, 2003) and in business engaging with people at the base of the economic pyramid (BOP) (Prahalad, 2001, 2004; Prahalad and Hammond, 2002; Prahalad and Leiberthal, 2003) has created a growing interest in ways businesses can engage for mutual benefit with people at the BOP (Olafsen, 2005). Most of this interest has been directed at engaging with people at the BOP as customers (Seelos & Mair, 2007). There are numerous organizations such as Unilever, Procter and Gamble, HP, Citibank, ICICI, Grameen Telecom, CEMEX, Casa Bahia, ITC, Aravind Eye Hospital, that sell or provide services to the poor. Such firms offer a plethora of products – such as sachets of shampoo, soap, and other consumer products, electricity, water, building material, cell-phones and most importantly – health and micro-credit (Hart & Christenson, 2002; Hart & London, 2005). While some have argued that marketing consumer products to the poor does not result in improving their well-being (Karnani, 2007, 2008; Marwaha, et.al., 2005), others point to the improvement in quality of life and financial well being that products like electricity

and micro-credit can bring. In this research we aim to bring attention to ways that business organizations can engage with the rural community beyond seeing them solely as customers. We suggest opportunities that have the potential to increase the income of people in the rural community.

Prior research in CSR and BOP has either focused on urban areas or has made no distinction between rural and urban contexts. In fact, it is not only CSR or BOP research that has ignored rural areas, but most management research in general has focused on urban areas. This is unfortunate since the majority of poor people live in rural areas and reducing rural poverty has the greatest potential for increasing GDP (IFAD Rural Poverty Report 2012; Janvry & Sadoulet, 2009; Ligon & Sadoulet, 2007). In this research we focus on rural areas in developing countries. and suggest opportunities involving the rural supply chain. We provide examples that illustrate each of these opportunities and caveats in using the opportunity.

Understanding rural poverty

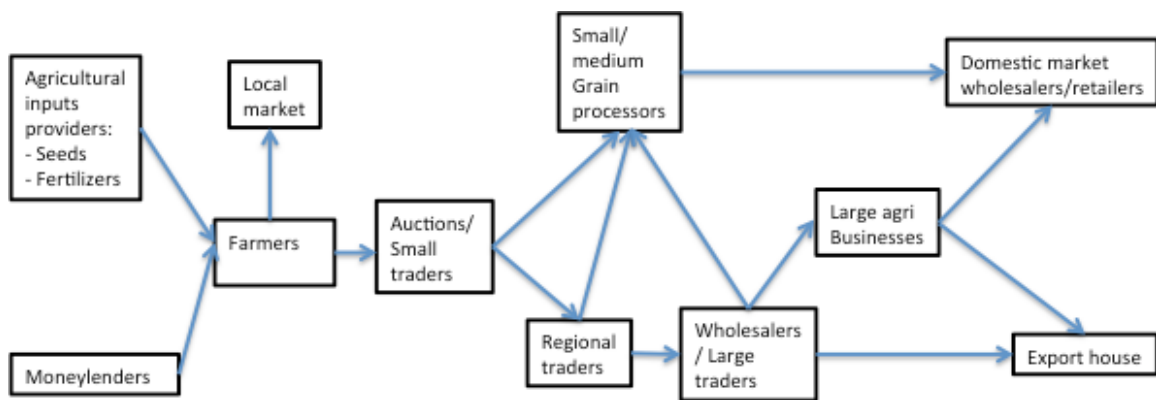
The rural population includes farmers and people who do not work in agriculture. The latter includes teachers, small-scale producers (e.g., carpet weavers) and retailers. In general, it has been estimated that the non-farm rural economy accounts for roughly 25% of full-time rural employment and 35-40% of rural incomes across the developing world (Haggblade, Hazell, and Reardon, 2002). Unlike in developed countries with farms running hundreds of acres, the majority of farms in developing countries are very small. For example, the average farm size in the US is 178 hectares and in Canada it is 273 hectares, while in sub-Saharan Africa the average is 2.4 hectares and in South Asia it is just 1.4 hectares (Lowder, Scoet & Singh, 2014).

The poorest people in rural areas tend to be farmers with small land holdings and landless agricultural laborers, family-based small scale non-agricultural producers (e.g., carpet weavers), women (especially women heading households), and marginalized groups based on

ethnicity or social structures, and people who do not get regular employment in the village (Aliber, 2003; IFAD, 2016). Acknowledging the limitations of trying to generalize and simplify a complex phenomenon such as endemic rural poverty, we identify some of the reasons that prevent farmers from improving their incomes.

Principal among the factors that keep incomes of farmers in developing countries low is the rural supply chain. Figure 1 is a generalized example of an agricultural supply chain for grains. Studies indicate the farmers earn considerably less than other actors in the chain. For example, IFAD reports that coffee growers in Uganda earned just 0.5% of the retail price to consumers in London; fresh vegetable producers in Zimbabwe earned 12% and 14% in Kenya (IFAD, 2012). The underlying reasons for this include farmers not participating in many value added activities (such as grain processing), the complexity and links in the chain, and the low bargaining power of farmers because of lack of information and infrastructural deficiencies.

Figure 1: Generalized traditional agricultural supply chain for grains.



Agriculture requires an investment of capital for the purchase of various inputs like seeds fertilizers, water etc. There is a considerable gap between this investment and any revenue flow from this. The less income a farmer has to start with, the less likely the farmer is to

self-fund the initial expense, leading to a greater need for credit. In the absence of collateral and banks, traditionally, the provider of credit has been the local moneylender. The loans that they are able to get often have exorbitant interest rates, as high as 2000% p.a. (Prahalad & Hammond, 2002). Further, lack of insurance results in a situation where a single catastrophe (health, failure of rains etc.) could lead to permanent indebtedness (Waldman, 2004; Zubair, 2006).

Farmers in developing countries are often unable to get high quality inputs such as disease-resistant or high-yield varieties of seeds, fertilizers, and pesticides, that farmers in developed countries can access. In part this is due to lack of purchasing power and local availability, but it is also because farmers lack of information about these products. The process of cultivation is also handicapped by unreliable irrigation. Furthermore, marginal farmers have very small land holdings which may not even be contiguous. These small, dispersed land holdings prevent economies of scale and investment in machinery. Lack of knowledge about market potential and the latest techniques of cultivation results in farmers growing crops that have less commercial potential and using techniques that result in both lower quality and quantity of produce.

An important contributing factor to low productivity of the marginal farmer is that irrigation is not widespread and many farmers are tied to the vagaries of rainfall. The uncertainty associated with rainfall decreases the willingness of farmers to use fertilizers. A farmer who spends money on fertilizers needs a good rainfall and a good crop to recover his expenses; otherwise he will become bankrupt and indebted for years to come. Using low levels of fertilizer reduces yield and income, but at least wards off long-term indebtedness. So the lower risk strategy is to use minimum levels of fertilizer, which results in low yields.

Typically, farmers sell their produce to local middlemen, who later resell the produce at much higher prices to other parties. It is often reported that there is considerable exploitation by middlemen. Many farmers are not aware of the prices that they can obtain for their produce and often just accept the prices offered by the middlemen. Often farmers are short changed during weighing and frequently don't receive payment immediately. Further, even if farmers are aware of prices at other markets, they are constrained by lack of adequate transport and storage that makes it difficult for them to sell at the best prices and times (Annamalai & Rao, 2003).

A survey in India by the National Sample Survey showed that even when there were laws protecting the farmer, few were aware of them. The NSSO survey indicated that 29% of farmers knew what a minimum support price was, only 4% had ever insured their crops, and 57% did not even know that crops could be insured (NSSO, 2005).

Similar constraints characterize small and home-based rural industries, many of which are a significant source of livelihood for women. Many of the home-based industries (e.g., weaving) are constrained by lack of marketing abilities and less access to broader national and global markets.

Thus, infrastructural and institutional factors, as well as lack of information, underlie persistent rural poverty in many developing countries. Addressing these inefficiencies in the supply chain is an opportunity for business organizations to profit while aiding in the alleviation of poverty in rural areas at the same time.

Business opportunities along the supply chain

There are numerous opportunities for private businesses to engage in the supply chain in ways that are mutually beneficial. The following are broad categories of opportunities.

- (1) Contract farming

- (2) Revamping the supply chain using information technology
- (3) Providing access to markets
- (4) Supporting entrepreneurship

1. Contract Farming

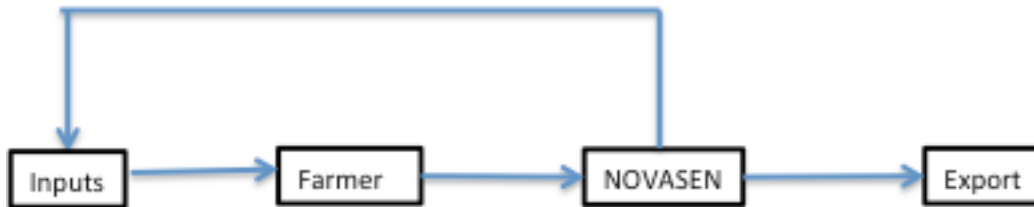
In this form of engagement, the organization and farmers completely avoid the traditional supply chains, saving transaction costs and any inefficiencies in the supply chain. Contract farming arrangements typically require an organization to supply inputs, know-how, and help with credit and/or arrange for loans and be willing to purchase the product from the farmer. The farmer in turn, follows directions from the organization on how to produce and sells the product to the organization. Usually the price is agreed upon in advance (Warning & Key, 2002). Such agreements are used around the world and not restricted to developing countries. Contract farming can help the farmer by serving as a source of information about effective farming techniques, ensuring that they get high quality inputs and a transparent and guaranteed market for produce. Organizations can benefit because of better quality inputs at better prices since middlemen are excluded in this process.

NOVASEN:

Peanuts are a major crop in Senegal. Most of the peanuts are exported to Europe for confectionery. Peanuts used for confectionary purposes are different from peanuts used for oil and command higher prices. For many years the government of Senegal and other institutions attempted to work with farmers to produce these high quality peanuts. In 1990, a private firm NOVASEN took control of this effort and contracted with 32,000 farmers. NOVASEN handled all aspects of the production. It selected farmers and organized them into village groups. It provided seeds, fertilizers and agro-chemicals for credit (at 13% interest to be paid at harvest). It provided training and monitored the farmers throughout the growing season and harvest. The

farmer sold the produce to NOVASEN at the pre-agreed rate including paying back the initial loan for inputs. Farmers who did not make payments or follow guidelines were not offered future contracts. Figure 2 shows the supply chain of peanut farmers with a NOVASEN contract.

Figure 2: Supply chain of NOVASEN contract farming



NOVASEN benefitted from higher profits compared to organizations who did not use contract farming due to the control and oversight they had during the process of growing peanuts. Farmers became more productive and increased their incomes relative to non-contracting farmers (373,913 FCFA for non-contracting farmers; 574,361 FCFA for contracting farmers) (Warning & Key, 2002).

Caveats:

Many studies reviewing contract farming have been positive about benefits to farmers (Warning & Key, 2002). However, there are documented cases where both the organization and the farmers did not benefit. For example, some organizations who contracted with pineapple growers in Ghana experienced unanticipated changes in the European market for pineapples around 2004, making it impossible to sell the pineapples. Most of these organizations did not honor their contracts and fruits were left in the fields with no buyers or payments (Fold & Gough, 2008; Harou & Walker, 2010). Even where there is no intention to exploit, exogenous shocks such as unanticipated market crashes or shifts in tastes affect both parties in contract farming adversely. In many cases, it is usually the farmer who bears the brunt of losses due to

non-payment. Sometimes contracting organizations incur losses when farmers side-sell the products or fail to deliver as committed (Barrett et. al., 2012). The danger with contract farming is when it becomes exploitative. This can occur when there are large power imbalances and the farmer becomes dependent on the contracting organization. This can happen if the farmer has to purchase specialized assets or gets locked into producing what the contracting organization requires with no options to find a different seller. In the case of NOVASEN, farmers did not need to make any specialized investments to grow peanuts for NOVASEN and had alternative buyers for their products. So unless NOVASEN offered higher prices than their local options, farmers would not contract with NOVASEN. In the pineapple farmer example, the entire market collapsed leaving the farmer no options to sell their product anywhere.

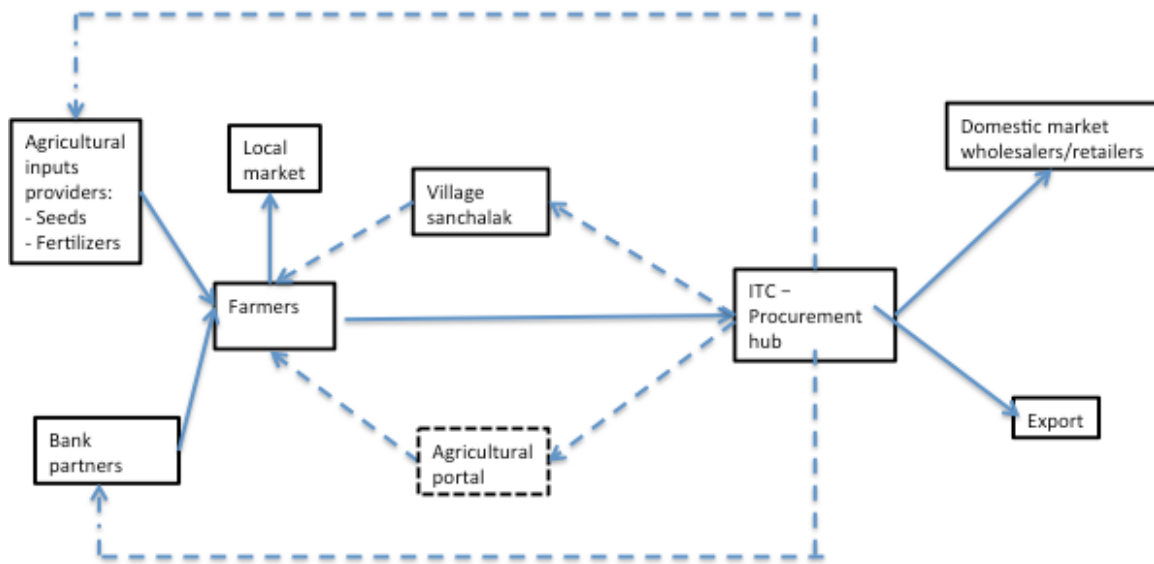
2. Revamping the supply chain using information technology

Agri-business and other organizations that depend on the farmers to provide inputs can revamp the supply chain to get closer to their suppliers (farmers) to decrease cost and ensure better quality. The instrument that organizations have used to disrupt traditional supply chains is information technology. Here, an organization uses Information and Communication Technology (ICT) to collect and disseminate local market information to farmers. At the same time, the organization provides mechanisms that enable the farmer to use the resulting information to revamp the supply chain. There are two important areas of engagement: (1) The firm gets involved in directly procuring its supplies from the farmer and enables the farmer to bypass imperfect and exploitative markets by directly purchasing the output of the farmer. (2) the firm is a catalyst and facilitator in improving the productivity and performance of their suppliers. The essence of this strategy is that the firm engages closely with its suppliers to ensure that they have knowledge and resources to provide high quality and efficiently produced inputs.

eChoupal:

ITC, a large Indian multibusiness company changed its business model in its agricultural trading unit from the traditional one to the virtual integration model with their suppliers, many of whom are very poor. As competition increased, ITC found itself under increasing pressure to match prices and quality if they were to be successful in trading in world markets. They realized that they could accomplish this by working closer with farmers whose produce they earlier bought indirectly. If ITC had to get high quality inputs, the farmer had to know how to produce it. To provide such information to farmers, they created an agricultural portal, and created local village based centers called e-choupals (choupal means meeting place). In each group of villages, a medium income farmer was chosen (the sanchalak - coordinator) and provided with a computer, internet access, and training. This computer was placed in the house of the sanchalak so there was no need for any other infrastructure. The computer was to serve the farmers with information on better practices, create links with banks, local agricultural extension agencies, etc. Through the sanchalak, farmers had information about market prices for their produce on a daily basis and could decide when to sell and whether to sell to ITC. If they chose to sell to ITC, a sample was sent to the sanchalak who enabled the farmer to sell the produce directly to their procurement hubs at the previous day's price. The sanchalak also provided information on input costs and availability to farmers who were able to get better quality inputs at lower prices. ITC benefited from having a market for some of the inputs that it produced. ITC also partnered with banks which could provide service through the eChoupal's computer, allowing farmers to have options for credit on terms more reasonable than local moneylenders. Figure 3 represents the modified supply chain.

Figure 3: Supply chain of ITC's eChoupal



Note: ---- indicates indirect influences such as information flows

In this case, ITC bypassed the traditional middlemen (who were incorporated back into the process as providers of logistical support) and bought the produce directly (Annamalai & Rao, 2003; ITC company website). The increased transparency and efficiency of this revamped supply chain helped farmers in many ways. ITC provided prices for products at various markets including the price they offered. Thus farmers had access to information so that they could time their sale to get the best prices. Prior to this, farmers found that they were exploited in various ways – lower prices, incorrect weighing of produce, and the need to make multiple trips to sell their produce and collect their money. Weighing and prices were also accurate and in line with the market. ITC gained because this process acted as a “virtual vertical integration”. The closer relationship with farmers, and the farmers own increasing competencies in agricultural techniques increased the quality and quantity produced. ITC saved money by eliminating middlemen and in bagging, weighing, and transportation. It is estimated that each party gained Rs. 270 a metric ton (approximately \$6.00 a metric ton). (Annamalai and Rao, 2003). As of 2016,

ITC reports that they have 6,500 kiosks that reach out to 4 million farmers in over 40,000 villages in India (ITC company website).

Caveats:

The success of ITC's eChoupal has been a catalyst for a number of other agribusiness organizations to attempt similar initiatives. While a few have succeeded, many either failed or the organization backed away from the initiative as it was not sustainable. For example EID Parry a medium sized sugar manufacturer in India created Parry's corners, which housed Internet-enabled computers for their sugarcane suppliers and the village community. As in the case of eChoupal, EID Parry created an agri-portal, provided farmers access to market prices, and created links with banks and local extension agencies. The goal was similar to eChoupal – to enable farmers supplying the firm to improve their incomes and for the organization to benefit from better quality inputs. (Gollakota, 2008). However, the sugar market of EID Parry was different from the soybean market of ITC and as of 2016, there is no information on their Parry's corners on the company website and the agri-portal has been discontinued. Research indicates that many attempts to provide information using telecenters (a community center with internet enabled computers) have failed at both benefitting the farmer or the organization for a number of reasons. Among the many reasons for failure is that in many cases, there was in fact no real and significant change in the supply chain or the supply chain was already efficient.

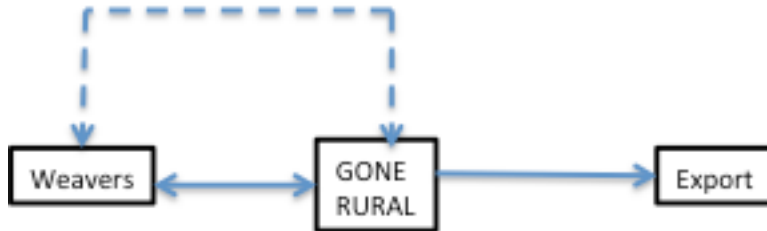
3. Marketing products

Food and agriculture are not the only products that people in rural areas produce. Between 25-40 percent of people in rural areas are not cultivators. When we add women, the number becomes very large. Many rural areas are repositories for traditional skills such as handicrafts or weaving. Among the problems mentioned in getting income from their production are distance from markets, lack of roads and communications infrastructure, lack of

market information and business skills, and a lack of political power on the part of small farmers to influence the terms upon which they participate in the market (IFAD, 2011). Many of these enterprises use traditional distribution channels to market their products and face the same problems of exploitation and low revenues as agriculturists do. This supply chain initiative involves not only direct purchase which cuts out the middlemen, but also provides marketing services that enable access to markets that are more lucrative. An organization that has marketing skills identifies or creates demand for the products from rural producers and takes charge of branding, promoting, and distributing the product. Often niche marketing strategies are used that build on the locational strength of being a rural product. For example, selling rural handicrafts or ethnic clothing online or through boutique stores or selling organic produce at higher prices. There are different degrees of involvement in these initiatives ranging from an organization identifying and conveying information on current fashion trends to local weavers, who modify their production based on the direction provided by the marketing organization, to a more hands off approach that focuses on marketing products without getting involved in design and relies on the creativity and skills of local people in making the product. The organization adds value from its marketing expertise and its access to lucrative markets, while the farmer/rural artisan adds value through their skills and creativity. Exemplifying this model is Gone Rural in Swaziland.

Gone Rural, in Swaziland, was formed in 1992 and is currently managed by a Britton Philippa Thorne who has a background in marketing and fashion. The firm hires rural women weavers who make tableware, decorative baskets and gifts, and floor mats etc. Figure 4 represents the supply chain for Gone Rural.

Figure 4: Supply Chain for Gone Rural



The cycle for most products starts with local women gathering “Lutindzi” grass and selling it to the company. The grass is dyed in the company’s workshop. This dyed grass was then provided to women weavers who wove this into various products at their homes. The company checked the product and paid the weaver, giving tips for improvement. New products and designs were collaborative between the women and the organization. Products were packed and distributed by Gone Rural. The company focused its marketing through a well-developed website, email newsletter, and attendance at trade events. The company also started to co-brand, and operated a retail store that was primarily for tourists to Swaziland. The markup for products at the store was twice the wholesale price, while the markup for end customers elsewhere was about four to six times that of wholesale. The firm exports 98% of these products to 525 outlets worldwide and has been increasing its sales every year since inception. The company has a staff of 27 employees and has been profitable (Perold, 2010). By 2016 there were more than 770 women working throughout the rural countryside (Gone rural website). The firm partners with IFC in the Grass Roots business initiative for both some funding and technical assistance (IFC, 2005). Women weavers benefit from increased incomes that they could obtain working from home, while the firm benefits from increased profits.

Caveats:

Succeeding in connecting rural producers to the market requires an organization to have an understanding of markets, skills in marketing, and the ability to connect with rural producers to ensure quality products. There could be cultural differences and infrastructural issues that prevent rural producers from fulfilling that mandate. For example, Posada Amazonas, a joint venture between a tourism company and local community in the Peruvian rainforest found that its local partners were passive and took time to change, while the company had to learn to respect local knowledge (Stronza, 1999). Similarly, Wilderness Safaris invested in development of tourism in Maputoland in South Africa. But despite being able to reach customers interested in safaris, they could not succeed due to a prevalence of malaria and high criminal activity (Poultney & Spenceley, 2001). There have also been numerous instances of large marketing organizations with considerable power exploiting rural producers (Forstner, 2004).

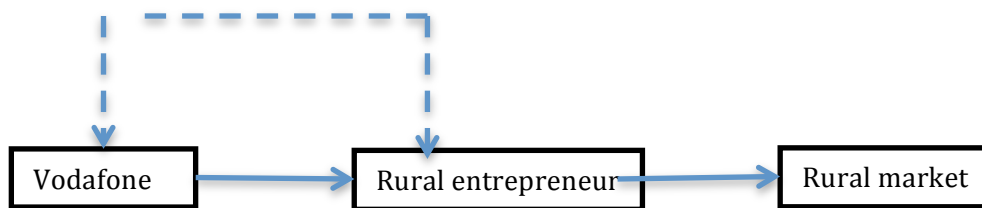
4. Partnering in entrepreneurship

Organizations can also benefit by using the rural supply chain to reach the rural community. In this model, the organization engages in a partnership with an entrepreneur in the rural community. This involves identifying potential entrepreneurs, providing training, and arranging (or providing) resources. Organizations can identify opportunities to educate and empower the poor as independent entrepreneurs, involving them in reaching out to other members of their community to either advertise or distribute the products made by the organization. The extent of involvement varies, but often tends to be very extensive – from helping with the financing to setting up and running the business. An example of this form of engagement are Vodafone's projects in various countries such as South Africa, Ghana, and India.

In South Africa, Vodafone was required by the government to set up 22,000 lines in 5 years as a condition for doing business in South Africa. Vodafone partnered with Telekom SA and created Vodacom. Through Vodacom, they created a phone shop franchise. Vodacom

assisted with getting used shipping containers as a facility for the phone shop and trained the franchisee. The cost of setting up a phone shop was \$7,400. Of this, Vodacom provided \$ 3,950 to the franchisee, who financed the balance \$3450. The earnings from this business was split between Vodafone, who got 2/3rd of the income stream and the franchisee who got 1/3rd. There are now more than 23,000 phone lines at approximately 500 sites. The revenue from this business to Vodacom was \$129.5 million (Olafsen, 2005). In India, Vodafone has followed a similar model in India by creating a network of mini-stores known as “laal dukaan” or red stores (the color of Vodafone’s logo). In India, the entrepreneur invested around \$580 - \$830 to open the franchise. The entrepreneur provided all the services ranging from sales to connectivity and technical support needed by customers within a radius of 18-32 kilometers. This allowed Vodafone to increase its rural customer base to nearly 94 million people served by nearly 5,500 franchised stores. This population base consists of 60% of their customers in India (Kapur, Dawar & Ahuja, 2014).

Figure 5: Supply chain for Vodafone



Caveats:

Using rural entrepreneurs in a franchise model has enabled many organizations to reach remote rural areas. However, this creates considerable risks for the rural entrepreneur. For example, in a widely praised initiative, Hindustan Lever (HLL), Unilever’s Indian subsidiary

created Project Shakti to reach remote rural markets. Similar to the Vodafone strategy, HLL, using a rural market research firm, identified villages of certain market potential, and worked with women who received micro-credit loans and offered them the chance to become retailers for the products of HLL in their villages. The firm benefited from being able to increase distribution of its products, and the rural entrepreneur benefited by getting the opportunity and training to make their loan a success (Rangan and Rajan, 2005). The approach of selling non-essential consumer products to BOP has been criticized as reducing the well-being of the poorest people in rural areas who because of advertising and marketing efforts use their limited incomes for non-essential products instead of spending on more important areas like health and education (Davidson, 2009; Gupta, 2013; Karnani, 2007). Further studies on micro-loan repayment also indicate that not all entrepreneurs who take micro-loans have the skills to manage a business and many are worse off because they are unable to pay back the loan (Bateman & Chang, 2012)

Discussion

Rural areas have been ignored in numerous areas including education, health, technology, communication, infrastructure, and products and services offered. Even academic researchers in business who are expected to draw attention to important issues have ignored rural areas despite the fact that as of 2015, 46% of the world's population lives there (World Bank website). This is a particularly major shortcoming when there are increasing calls for businesses to engage in activities that help alleviate poverty. It is vitally important for researchers in business to explore and understand the needs and wants of the rural population. A goal of this research was to bring attention to this and urge other research in rural areas.

In this research, we suggested a number of strategies that a business organization could use to engage with the rural community. The strategies we proposed ranged from creating new

and independent supply chains such as those associated with contract farming, to revamping most or part of the supply chain, to using the supply chain for reaching rural customers. As indicated earlier, these strategies have to be considered carefully both in the interests of the organization and the rural community. Although our discussion focused on strategies organizations could use, it is important to note that many of these initiatives include extensive partnerships with various for-profit, governmental and non-governmental organizations. One example is when NOVASEN took control of the peanut farmers after years of effort from the Senagalese government and other non-governmental groups to get peanut farmers together as a group (Warning & Key, 2002). Another example is when ITC's eChoupal partners with large banks such as ICICI in India to provide credit for initial expenses incurred by farmers (Annamalai & Rao, 2003).

While business engagement in the supply chain may result in financial benefits for both farmers and business organizations, it does not solve all the issues related to poverty in rural areas. There are many other essential areas of intervention such as provision of subsidized healthcare, better sanitation, better quality primary and secondary education, and improvement in basic infrastructure like building roads which governments need to address (Karnani, 2007; 2008).

The strategies suggested in this research are likely to benefit small and marginal farmers but might not help landless laborers. Further, in some parts of the developing world there are cultural and social barriers that are gender and caste-based that hold some groups back. While many organizations (such as Gona Rural) work almost exclusively with women, these initiatives in themselves may not address entrenched inequalities and will need significant societal change.

Conclusions, Limitations and Directions for Future Research

This research suggested strategies for organizations to participate in the rural supply chain in ways that benefit the organization, the rural community, and alleviate poverty. We focused on chronic poverty, not on poverty based on catastrophic events such as wars, earthquakes, disease, or climate change. Different processes of engagement might be appropriate for catastrophic events.

This research should be viewed as drawing attention for businesses to engage with rural areas and is not a comprehensive set of prescriptions that businesses can use to engage in ways to alleviate rural poverty. Future research should explore additional ways for businesses to engage with the rural community for mutual benefit and formal models of engagement followed by empirical testing should be undertaken.

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