

## *Original Paper*

# Under-Served, Under-Nourished and Under-Employed: Understanding and Improving the Lives of the World's Poorer Three Billion People

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### **Abstract**

*This paper, guided by the literature concerning vulnerable populations, food deserts and bottom of the pyramid markets, presents a new conceptual model to further our understanding of how businesses can do good, while doing well in under-served/under-nourished/under-employed markets that exist around the world. The model incorporates “antecedents” (historic, economic and social realities of vulnerable populations), “moderators” (education levels, sustainable transportation options and the need to view vulnerable populations as both consumers and producer), “mediators” (appropriate marketing strategies for vulnerable populations) to theorize how organizations can do both well (realizing sales and profit growth from vulnerable populations) and do good (uplifting the lives of vulnerable populations from the plights they face currently). The paper concludes with a call for further research into this area of research, particularly empirical investigations into the veracity of the proposed model.*

### **Keywords**

*Vulnerable populations, food deserts, bottom of the pyramid markets*

### **1. Introduction**

Almost half the world's population (over 3 billion people) exists on less than \$2.50 a day. A least eighty percent of the planet's population lives on less than \$10 a day. And more than eighty percent of all people live in nations where income differences are growing (<http://www.globalissues.org/article/26/poverty-facts-and-stats>). These “vulnerable” populations often live in what are called “food deserts”. And they have often been relegated to the “bottom of the

societies' pyramid" (Wood, Pitta, & Franzak, 2008; Wood & Thomas, 2016; Wood, 2016; Wood & Gillpatrick, 2017).

Vulnerable populations are defined as groups of people who have minimal public and environmental resources. They also have poorer health status, higher morbidity and greater mortality relative to the general population (<http://www.ncbi.nlm.nih.gov/pmc/articles/PMC4162317/>). Resources refer to levels of personal assets and include minimum income, limited employment opportunities and precluded access to capital and wealth-creating capacities. Vulnerable populations live in neighborhoods characterized by higher crime levels, limited food choices and imperfect transportation options. Vulnerable populations are often exposed to (and may even embrace) less-than-healthy lifestyles. Often their daily behaviors aggravate their plight.

The term "food desert" has its origins in a 1995 report by the Nutrition Task Force Low Income Project Team of the United Kingdom Department of Health (Cummins, 1999, 2002). It is defined as "areas of relative exclusion where people experience physical and economic barriers to accessing healthy foods" (Reising & Hobbiss, 2000). Vulnerable populations and food deserts exist throughout our world, including the developed, emerging and underdeveloped nations.

Prahalad and Hammond (2002) and Prahalad and Hart (2002) coined the term "bottom of the pyramid" (BOP) to distinguish lower socio-economic classes from the middle and upper classes of society. Those who exist at the BOP includes billions of people with per capita income below \$1,500 per year or \$4 per day. While the forces of globalization, over the past thirty years, have significantly reduced this number, the size of the BOP population remains enormous (Wood, 2016). Both the academic literature and practical examples indicate that properly designed and executed BOP marketing programs offer significant opportunities to create value for the poor—"doing good", while also creating significant return for companies that engage this market "doing well" (see Profits and the Bottom of the Pyramid—*Harvard Business Review*—<https://www.hbr.org/2014/10/profits-at-the-bottom-of-the-pyramid>).

This paper first explores the realities of vulnerable populations living in food deserts in developed societies (e.g., the United States), and then those living at bottom of the pyramid in developing and underdeveloped societies (e.g., India). The objective is to both further our understanding of and make prescriptive recommendations for improving the plight of the world's under-served, under-nourished and under-employed.

## **2. Vulnerable Populations and Food Deserts: Realities in the U.S.**

The term food desert (as noted previously), was first used in a 1995 report by the Nutrition Task Force Low Income Project Team of the United Kingdom Department of Health. This task force defined food deserts as "areas of relative exclusion where people experience physical and economic barriers to healthy foods" (Cummins, 1999, 2002). In the U.S. (and other developed countries), food deserts are identified as parts of the country with only limited access to fresh fruit, vegetables, and other healthful

whole foods. Food deserts are typically located in poverty-ridden parts of cities, but can exist in rural areas as well. This is largely due to a lack of convenient and reputable grocery stores, farmers' markets, and healthy food providers (Wood & Thomas, 2016).

Food deserts and the vulnerable populations living (existing) there in, represent a failure of both social institutions and economic systems. Food deserts are often devoid of well-stocked, up-to-date grocery outlets, especially those that carry fresh fruits, vegetables, dairy products and protein. Urban food deserts are often replete with local (but not locally owned) fast-food retail options that provide processed foods, sugar-laden treats, and saturated fat choices (fried foods or frozen pizzas warmed all day under heat lamps). Such diets are known contributors to obesity, cardio-vascular and respiratory disease and diabetes (Reising & Hobbiss, 2000; Rose & Richards, 2004). Perhaps best characterized by Lee (2016) who said, "In an urban U.S. food deserts one can purchase fried chicken, pizza and old bananas, while also picking up an alcoholic beverage and pack of cigarettes, but that's about it". Urban food deserts in the U.S. contain high concentrations of vulnerable populations, predominately minorities (e.g., African Americans) who are at high risk of experiencing violence, crime, personnel degradation, economic poverty and long-term despair over the full course of their lives (Shivayogi, 2013). An often ask question evoked by this reality is—how did this happen?

In the "new-world" (North and South America), the long and torturous journey of those who's ancestors make up the vast majority of current vulnerable inhabitants of present day food deserts can perhaps be best appreciated by first understanding the historic realities of slavery and laws governing former slaves once emancipation occurred. Between 1525 and 1866, according to the Trans-Atlantic Slave Trade Database (see <http://www.slavevoyages.org/>), 12.5 million Africans were shipped to the new-world. Of those, 10.7 million survived the dreaded "middle passage" disembarking in North America, the Caribbean and South America. Of those 10.7 million Africans, only 388,000 were shipped directly to North America. Some scholars estimate that another 60,000 to 70,000 Africans arrived in the United States, after touching down in the Caribbean first, which would bring the total to approximately 450,000 Africans who arrived in the United States over the course of the slave trade. From these slaves came most of the 42 million members of the African-American community living in the U.S. today (Gates, 2014). Denied their freedom, wages for their labor, and many other common dignities, African slaves were seen as less than human (as property), and as inhabitant of the earth that needed specific oversight by those, namely Caucasians of European decent, who were granted superior faculties by a Christian deity (Campbell, 2012).

Slavery continued for generations, but was eventually abolished in the new-world as enlightened thinking on the issue prevailed. This was not a swift change however. In the North America, while the American Revolution, at the end of the 18<sup>th</sup> century, had freed the colonies from British rule and led to the creation of the United States, it did not free the slaves. That took another seven decades involving the war-between-the-states and the Emancipation Proclamation, issued by President Lincoln in 1863. In 1865, the Civil War ended, and the Thirteenth Amendment to the Constitution abolished slavery

throughout the U.S. (see <http://www.infoplease.com/timelines/slavery.html>). Again, however, this did not end the plight of these new “African Americans”. Entrenched segregation, discrimination and class structure continued the subjugation of black Americans and ultimately led to today’s current urban food deserts inhabited by vulnerable populations.

This brings us to the second historical antecedent to food deserts in the U.S.—namely institutionalized policies to continue the status quo of those who rule and those who are ruled. This is perhaps best exemplified by the “Jim Crow” laws enacted in the U.S. following its Civil War. State-legislatures at the end of the 19<sup>th</sup> century, passed racial segregation laws directed against blacks that became known as Jim Crow laws (see Woodward & McFeely, 2001). In essence, Jim Crow laws represented the accepted continuation of white dominance over blacks though state “ignored” violence and intimidations often carried out by the Klu-Klux Klan and other “hate groups” and by state-approved discrimination policies (see Southern Policy Law Center, <https://www.splcenter.org/fighting-hate/extremist-files/groups>). Jim Crow laws legally enforced racial segregation in most if not all public facilities. In essence, such laws institutionalized numerous economic, educational and social disadvantages aimed at blacks, particularly in the southern states. Moreover, over time these realities, while not “de jure” law in the north, eventually became “de facto” law in northern states as well. Thus, most of the U.S. bought into a philosophy of “separate but equal”, resulting in social and economic conditions that were consistently inferior for blacks, when compared to whites (Woodward & McFeely, 2001).

The path to positive change for this under-served, under-nourished and under employed lower class African Americans population segment was slow through-out the 20<sup>th</sup> century. Some change did occur however. In the U.S., after World War II, African Americans increasingly challenged segregation. The civil rights movement and landmark Supreme Court rulings were instrumental in such change, in particular, the U.S. Supreme Court ruling that mandated school segregation (Brown versus the Board of Education of Topeka, 1954). Likewise, the historic Civil Rights Act of 1964 (outlawing discrimination in public accommodations), and Voting Rights Act of 1965 (ending legally sanctioned state barriers to voting for all federal, state and local elections), effectively ended the Jim Crow period in the U.S. Nevertheless, the reality of segregation, discrimination and underfunding of basic services in predominately African American communities continued and continues today. Indeed, the vulnerability of this population today is largely a reflection of lingering historical and contemporary influences (see Hosea, 2013; Campbell, 2012).

For example, the economic realities faced by the black urban poor in the U.S. can perhaps be best comprehended by understanding the term “redlining” and the actualities this practice has reaped. Redlining is the exercise of denying services to residents of certain areas based on the racial or ethnic makeup of those areas (<http://www.en.wikipedia.org/wiki/Redlining>). Redlining refers to the practice of marking a red line on a map to delineate the area where banks would not invest. Redlining eventually became the term used to describe discrimination against any people based on race or sex irrespective of

geography, although inner city “ghettos” were frequent targets of this process in the U.S. (Dedman, 1988; Sagawa & Segal, 1999).

Redlining led to a lack of generational wealth creation and resulted in whole communities without proper public transportation (mobility), with high unemployment and under-employment, and dependence on food stamp and other public programs for survival (Maxwell & Immergluck, 1997; Eisenhauer, 2001). Redlining severely retarded the housing market, resulting in lower property values in redlined communities. It encouraged abandonment of property ownership, resulting in a segregated population skewed towards those that were most vulnerable. Abandoned structures in such area often served (and serve today) as shelters for drug dealing and other illegal activity, which in turn leads to spiraling social problems and continued reluctance of people to invest in these areas (Wilson, 1996). What housing does exist in these communities is largely “public” in nature, which garners little pride in upkeep or maintenance by residents. In general, public housing communities became ripe with crime, unemployment, limited mobility, poor overall healthcare, degradation of infrastructure, poorly funded education and dependence on government programs. All of which in combination lead to a “cycle of institutionalization” and a significant challenges to family structure (large percentages of men end up incarcerated, and the majority of families in public housing communities are led by a single parent—predominantly females). Taken together, this toxic mash creates an urban environment that fully represents what a food desert is—a community of vulnerable people (Walter, 2003).

The vulnerable populations in food deserts in the U.S. remain tattered and stressed. Overcrowding (in public housing “projects”), limited mobility, broken family structures, abundance of drug use and poverty-based crime, high under-employment and unemployment, lack of wealth creating enterprises and a preponderance of marginal food outlets are common. Taken together, these realities combine to form a cycle of institutional “pass-throughs”, where an individual’s life path may be represented by a series of relatively bleak experiences in grade school, middle school and high school. This is followed by gang membership (for respect and safety), leading to criminal activity, which in term is often followed by lengthy incarceration, followed by a return to the only home available, the food desert. In the end, those who “pass-through” this cycle find themselves with no skills, no credit and no hope. They become vulnerability people, spending their lives in a food desert (Curtis Lee, 2016).

Existing literature indicates that lack of mobility (e.g., sustainable transportation to and from healthy food outlets), and lack of education (with respect to food options, preparation of food varieties and general principles of nutrition) are significantly correlated with premature death among vulnerable populations living in food deserts (Rose & Richards, 2004; Walker, Keane, & Burke, 2010; Wood & Thomas, 2016, Wood & Thomas, 2017). Indeed, census tract data indicates that life expectancies may be shorter by almost 20 years among those living in the food deserts/public housing communities when compared to more affluent neighborhoods, which may be just five or less miles away. For example, the average life span in Richmond, Virginia’s East End food desert is 60 years. The average in its affluent West End neighborhood is 80 years (Wood & Thomas, 2016).

### 3. Vulnerable Population at the Bottom of the Pyramid

The bottom of the pyramid (BOP) literature has created a significant amount of interest, particularly in the developing world (e.g., India). Among for-profit and other organizations, BOB communities offer profit potential and social benefit opportunities. The prospect of helping the poor and burnishing one's brand in communities containing millions, if not billions of un-served consumers is tantalizing. All of which speaks to both idealism and the profit motivation of today's "globalution" movement (Friedman, 1999).

The larger-societal vision arising from marketing to the BOP is an increase in global prosperity with corresponding declines in conflict. The thought that inequities in income and lack of opportunities fuel resentment and discord potentially leading to class-based struggle is a paradigm that has been present for centuries. Over time, researchers and practitioners have sought to implement bottom of the pyramid (BOP) concepts in a variety of settings. Some have borne fruit; others have failed. As a result, the image of doing social good while doing well financially has become less cut-and-dry. As our understanding increases (and related literature matures), the opportunities and challenges of marketing to the BOP have become clearer and more nuanced. Both market profiles and marketing strategies must be carefully considered if successful BOB business is to be realized (Wood, Pitta, & Franzak, 2008).

Indeed, it has become apparent that BOP markets offers opportunities to create value for the poor and profits for companies that are engaged there-in (Karnani, 2007b). Two reasons for this included: 1) the real income of BOP consumers, and 2) the sheer population size of the BOP market itself. Prahalad and Hart (2002) estimate that 4 billion people with per capita income below \$1,500 per year or \$4 per day exist in BOP markets globally. Karnani (2007a; 2007b - World Bank Report) estimated the actual size of the BOP market to be 2.7 billion, while others have estimated it to be only 600 million (Economist, 2004). Even this lower estimate puts the BOP market at nearly twice the size of the total U.S. market. In general, as our understanding of the basic profile of BOP markets has evolved, it is apparent that no matter what the size estimate is, these markets are both significant and potent.

As noted, concepts related to successful marketing strategies aimed at BOP segments around the world have evolved. Like most markets, there is no "one size" fits all plan for companies engaging or contemplating engaging BOP markets. However, there are two elements of the BOP proposition that have been identified as highly correlated to successful marketing to BOP individuals no matter which country they live in. First, an accurate characterization of BOP individuals both as consumers and as producers is required to fully understand their needs and behaviors. More often than not, BOP individuals are both producers and consumers of specific items (food, clothing, shelter, and a variety of services) and thus the typical separation of production and consumption, common among developed markets, is not readily apparent here. Thus, firms marketing to the BOP must carefully cultivate any transactions as a "partnership in cooperation" rather than a "competitors/mercantile/carpet-bagger in the making". Likewise, the offering of micro-credit for use in consumption and production may be needed (see Rutherford, 2000; and Martinez & Carbonell, 2007).

Second, it is important to recognize that marketing to BOP individuals often requires different business models from those typically found in advanced markets. Again, such models may need to include access to micro-credit (for use in consumption and production), and the adaptation of appropriate “marketing mixes”, including suitable products and services, that are priced to be affordable, promoted with local media using meaningful messages and distributed through local vendors. Appropriate marketing mixes should emphasize function (specific utilities tied to personal and social well-being) and should be clearly associated with local values and customs (see World Bank, 2002—*Voices of the Poor*).

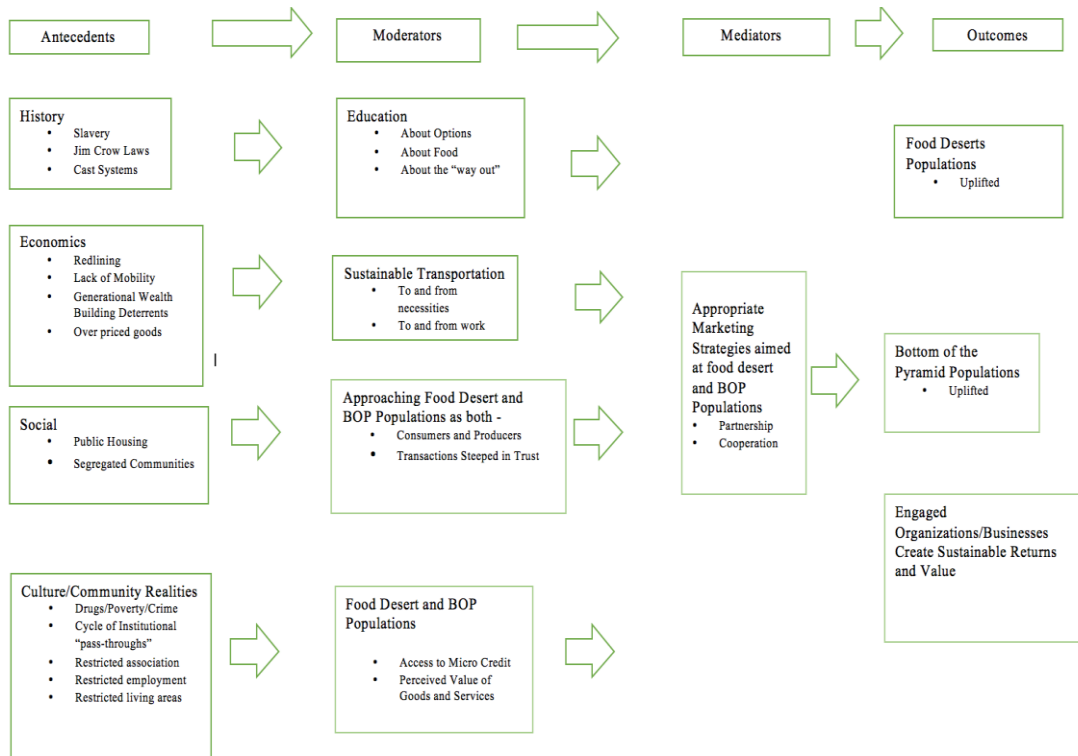
One enduring impression of the BOP poor is that they have few options and few opportunities to exercise options. In India, for example, the historical realities of the “cast” system led to on-going social and economic segregation. This system, which had its origins in ancient India, and was transformed by various ruling elites in medieval, early-modern, and, modern India resulted in centuries of stratified social status, specific types of work being reserved (or required) of specific casts, and senior government appointments allowed only to the upper casts (Dumont, 1980). Likewise, the cast system limited where the lower casts (which make up a significant portion of the Indian BOP population) could live, with whom they could associate, and where (if they even could) acquire resources to build enterprise, and thus limited their ability to build generational wealth (Dirks, 2006). Even today, their social and economic status constrains them to pay a BOP penalty for items they purchase. They typically do not or cannot travel to locations that have better distribution infrastructure, lower prices or product or service alternatives. Such constraints require BOP consumers to buy locally from the village monopolist who, having great market power can charge higher prices and thus further exacerbate this situation. Given this historical and contemporary reality, the consumption experience more often than not leaves BOP people suspicious of business in general and feeling powerless to do much about it. Add to this, the typically lower educational level of BOP consumers, and their relatively limited awareness of the “outside” world, BOP consumers have come to view most outsiders with mistrust or as foreign entities that should be shunned (Venkatagiri & Nair, 2005).

In sum, BOP populations such as those in India and elsewhere are vulnerable and doing both good and well in BOP markets involves managing substantial challenges rising from historic, economic, social and cultural realities (Gardetti, 2005). Related to this, are a number of questions that need to be addressed by any organization contemplating BOP markets, including—how to best transform their strategies aimed at wealthy markets into appropriate BOP strategies and how to best build trust in such vulnerable populations?

#### **4. A Proposed Model**

Based on the background provided above, it appears that a number of commonalities exist with respect to historic and contemporary realities that have resulted in vulnerable populations living in food deserts (in developed economies like the U.S.) and those living at the bottom of the pyramid populations (in developing economies like India). Figure 1—A Model of Vulnerable Populations in Food Deserts and

the Bottom of the Pyramid—Antecedents, Moderators, Mediators and Outcomes—is presented as a starting point to our thinking and understanding of these populations and how to do good and do well in both. The model highlight the theorized inter-connectivity of the constructs discussed previously.



**Figure 1. A Model of Vulnerable Populations in Food Deserts and the Bottom of the Pyramid—Antecedents, Moderators, Mediators and Outcomes**

Common “antecedents” include historical, economic, social and cultural dimensions. Slavery and Jim Crow laws (in the U.S.) and the cast system (in Indian) laid the historic groundwork for the creating of these vulnerable populations. Redlining, lack of mobility, general wealth building deterrents and the presence of over priced goods reflect the economic past and current realities in both populations. Forced segregation in public housing and BOB communities at large define the social landscape that existed and exists in both India’s and the U.S.’s vulnerable populations. In addition, culture/community realities resulting in drug use, abject poverty and high crime, cycles of institutional pass-throughs in U.S food deserts, and restricted association regulations, restricted employment and restricted living areas in the lower-caste Indian populations represent significant antecedents to the creation of vulnerable population.

The model shown in Figure 1 postulated that these antecedes (and their influence on the rise and sustainment of vulnerable populations in both developed and developing societies) may be moderated with education, sustainable transportation options and with an understanding that these populations should be viewed as both consumer and producers and as partners in any transaction. Education is the



key to eating healthy foods and to the understanding how any individual can make his or her way out of a food desert or BOP community. Sustainable transportations allow access to and from necessities (quality food, retail shops, and entertainment options), and allows access to employment opportunities. Again, Figure 1 also postulates that the antecedents to the existence of food desert and BOP populations can be moderated with a clear understanding of these people are both consumers and producers in society and that any proposed transactions must be steeped in a culture of trust by organizations approaching them with offerings (be they philanthropic or market-based).

The moderators shown in Figure 1 represent an understanding of the means by which the antecedents to food desert and BOP populations may be addressed and the plight of these significant under-served, under-nourished and under-employed inhabitants of the planet alleviated. When knowledgeable organizations apply appropriate marketing strategies (mediators) into this model, reflecting a culture of partnership and cooperation between themselves and these populations, then the suspicions born of centuries of jaded expectations may (perhaps) lead to the outcomes noted—and uplifting of both food desert and BOP populations.

Indeed, in the end, the model suggests positive outcomes for all who truly understand these antecedents, moderators and mediator. That is, the way to do both good (an uplifting from both economic and social realities of our times) and do well (creating sustainable value for engaged organizations and business entities) is to approach vulnerable populations with a clear understanding of how they came to be and how they can be moved forward.

## **5. Discussion—Business Implications and Future Research**

This paper presents an exploratory conceptualization and model that brings both bottom of the pyramid (BOP) and food desert literature together under the rubric of vulnerable populations. BOP and food desert populations exist in most countries and represent both a challenge to and opportunity for society and business organizations. The model presented here views both populations as having much in common (with respect to antecedents, moderators, a mediator and outcomes) and posits that a fuller understanding of these commonalities can lead to doing good and doing well in this environment. If the model holds true, then valuable insights leading to proscriptive strategies for organizations and business firms considering marketing to these populations can be developed.

The issue becomes—does this model capture the essences of both populations? Are there other antecedents, moderators, mediators and outcome that would enrich our understanding of these populations and how to address their situations better and more profitably? Future research should consider such questions and then move to empirically verify the model as a whole and the individual parts of it laid out here.

The need to improve the lot of vulnerable populations is both a moral and economic imperative. If the human endeavor is to truly arrive at a place of nobility some day in the future, then both BOP and food desert populations, the vulnerable among us, must be made a thing-of-the-past.

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