

Index

A

- Abhiraman, A. S., 184
- Above-knee prosthetic products, 251–252
- Achuthanandan, V. S., 219
- Acquired Immune Deficiency Syndrome (AIDS), 361
- Adatiyas*, 324–325
- Advanced tracking process (ATP), 186
- Aid agencies, 3, 9
- Ala, 52
- Alerta disease surveillance system (Peru), 364
- Amancio, Celso, 126
- Amul cooperative, 19, 31–32, 38, 46, 64, 108
- Amway, 44
- Andhra Pradesh e-governance story, 85–89
 - impediments to, 93–94
 - lessons from, 94–95
- Annamalai, Kuttayan, 357, 385
- Annapurna Salt, 171–206
 - advertising, 187
 - brand creation, 182
 - competitors, 179–181
 - Dandi Salt, 180
 - Tata Salt Ltd., 180
 - evolution of, 183–184
 - Hindustan Lever Research Center, 184 and HLRC, 184–185
 - innovation, 172
 - iodine deficiency disorder (IDD), 171
 - manufacturing and distribution, 189–192
 - market fragmentation, 187–188
 - market share, 188–189
 - market strategy, 187–189
 - message-driven beans, 187
 - product line and pricing, 186
 - retail price schemes, 192
 - salt target market, 185
 - transport, 190–192
 - innovations in, 191–192
- Aravind Eye Care System, 29, 37–38, 242, 265–288
- Aravind Center for Women, Children, and Community Health (ACWCCH), 283
- Aravind Medical Research Foundation, 283
- Aravind Postgraduate Institute of Ophthalmology, 284
- Aurolab, 280–282
- financial self-sustainability, 268–269
- future of, 284–285
- history of, 265–266
- innovation, 265
- LAICO, 282–283
- mission, 267–268
- organization of, 266–268
- recruitment/training, 270–274
- Rotary Aravind International Eye Bank, 283
- Aravind Eye Hospital, 45, 266
 - capital intensity, 56
 - community outreach programs, 278–280
 - community-based rehabilitation project, 279
 - eye camps, 278–279

- Aravind Eye Hospital, *continued*
 eye screening of school children, 279
 refraction camps, 279–280
 composition of staff strength in, 267
 e-world-class delivery system, development of, 53
 Fellowship program, 271–272
 IT kiosks for teleadvice, use of, 280
 outpatient departments, 274–275
 surgical wards, 276–278
 workflow, 274–278
- Aravind Medical Research Foundation, 283
- Arbitrage restrictions, 329
- Arogya (Health) Day, 199
- Automatic Milk Collection System Units (AMCUS), 31
- Automotive/two-wheeler manufacturers, and BOP customers, 57
- Avon, 44, 108
- B**
- Balakrishnan, Dr., 281
- Balasubramanian, A., 193
- Balu, Rehka, 172–173
- Banga, M. S., 44, 51, 221–222
- Banga, Vindi, 193
- Bank of Madura, 44, 72–73
 history of, 298–301
 ICICI Bank merger with, 301–302
 lending, 74–75
 and maturation of SHGs, 73
 merger with ICICI, 74
 Rural Development Initiative, 299–301
 SHG model, 299–301
- Bank-Netherlands Water Partnership, 217
- Baron, Scott, 386
- Barros, Allan, 125, 131
- Bartira, 131
- Behavior changes methodology, 226
- Below-knee prosthetic products, 251–252
- Ben & Jerry's Ice Cream, 364
- Bhagwan Mahaveer Viklang Sahayata Samiti, *See* BMVSS
- Big, 122
- Bimbo bakery, 21, 116
- Biometric authentication systems, 57
- BMVSS, 244, 256–259
 camp system, 261–262
 collaboration with Indian Space Research Organization (ISRO), 263
 new locations, 262
- BOP (bottom of the pyramid):
 active engagement of private enterprises at, 5
 Andhra Pradesh e-governance experiment, 85–89
 impediments to, 93–94
 lessons from, 94–95
 building governance capabilities among the poor, 72–76
 Center for Good Governance (CGG), 90–93
 guiding principles, 91
 and characteristics of market economy, 5
 economic value creation at, 56
 encouraging consumption and choice at, 10–12
 engaging, 48–49
 eSeva, 89–90
 as global opportunity, 47–62
 lack of money at, 10–12
 learning from, 49
 local growth opportunities, 50–51
 learning to grow, 50–52
 local innovations and global opportunity, 52–53
 market development at, 2
 philosophy for developing products and services for, 24–25
 products/services for, 23–46
 transaction governance capacity (TGC), 81–83
 building, 83–85
 components of, 84
 degrees of, 81
- BOP consumers:
 ability to adapt/resilience of, 108–109
 and advanced technology, 15–16
 cost disparities between the rich and, 11–12
 and risk, 12
 upgrade, 105–106
- BOP markets:
 access to, 12–13
 access to financial services, 29–30
 brand-consciousness of, 13–14
 business design criteria, 30
 connectedness of, 14–15
 delivery of products/services, 45–46
 developed markets compared to, 34–37
 and firms' challenge of cost perspectives, 9

- large, 50
 - and multinational corporations (MNCs), 5
 - nature of, 10–16
 - as new growth opportunity for private sector, 6
 - NGOs as lead experimenters in, 32
 - and the private sector, 6
 - sustainable development, 33–34
 - twelve principles of innovation for, 25–26
 - Brazil:
 - retail banks in, 125–126
 - stratification breakdown, 119
- C**
- Cadbury, 15
 - Cairncross, Sandy, 209
 - Canara Bank, 297
 - Capital intensity, and BOP markets, 55–57
 - Captain Cook, 198
 - Cargil, and salt market, 180
 - Carné* (passbook), Casas Bahia, 126
 - Carrefour, 122
 - Casas Bahia, 14, 107, 115–146
 - appliance sales, 17
 - average finance term, 123
 - business model and positioning, 122–144
 - carné* (passbook), 126
 - cash management, 130
 - competitive landscape, 121–122
 - consumer education process, 127–128
 - contracts, 141
 - credit analyst training, 128–130
 - cross-selling, 122
 - culture, 124–125
 - culture and philosophy, importance to, 118–119
 - customer experience, maximizing, 140
 - customers, 118
 - typical, 119–121
 - default rate at, 17
 - delivery drivers, 133
 - delivery process, 134
 - description of, 115
 - distribution, 132–133
 - distribution centers, 133
 - employee retention, focus on, 133
 - evaluation of prospective clients, 126–127
 - expansion, 145
 - finance, 125–144
 - furniture sales, 19, 131
 - default rate for, 127
 - future of, challenges, 144–145
 - history of, 115
 - human resources management, 142–144
 - identity cards, 107
 - infrastructure, investments in, 140
 - management style, 122–125
 - marketing, 135–137
 - opportunity, scope and size of, 119
 - preferred-client card, 137
 - product design, 131–132
 - production schedule, 132
 - products, 131
 - promotions, 136
 - purchasing power, 131
 - rejection of credit, 130, 141
 - retail landscape, 121–122
 - role of, 126–128
 - salespersons:
 - compensation for, 143
 - training, 135
 - stores/storefronts, 134–135
 - supplier negotiation process, 132
 - technology, 137–140
 - example of, 138–139
 - future of, 142
 - history with IBM/Linux, 139–140
 - IT backbone, 141
 - ongoing IT projects, 141–142
 - revenues spent on, 140
 - television advertising, 136
 - third-party purchase at, 130
 - training, 128–130, 135
 - trust, 21
 - Casas, Cynthia, 388
 - CASHPOR, 313
 - Cataract surgery, and commitment to quality in BOP markets, 29
 - CEMEX, 17–18, 46, 106, 108, 147–168
 - Construmex, 164–168
 - business idea, evolution of, 164–167
 - business model, 165–166
 - Construmex Mexico, 167
 - distributors in Mexico, 167
 - Dolex USA, 167
 - international growth, 167
 - purpose of, 165
 - sales representatives, functions of, 165–167
 - description of, 115–116
 - history of, 147–148

- CEMEX, *continued*
 initial market research (Guadalajara, Mexico), 152–153
 innovation, 147
 kiosks/*construramas*, 149
 low-income population, converting into customers, 149
 market eye-openers, 152–153
 Mexican society, 150–152
 housing, 152
 savings, 150–151
 women and entrepreneurship, 151–152
 Mexico, 148
 Patrimonio Hoy project, 40, 148–150
 cell setup, 153–154
 challenges, 163
 costs, 159
 customer enrollment, 154
 distribution, 161
 key lessons from, 164
 marketing, 159–160
 material distribution/delivery, 155–156
 offices/cells, identification of, 153
 operating model, 159–162
 program design, 153–156
 promotion, 161
 revenues, 159
 risk management, 161–162
 savings-credit payment cycle, 154–155
 socios/partners, 154
 strategic importance of, 152–153
 value to distributors, 158
 value to promoters, 156–157
 value to *socios*/partners, 157–158
 value to suppliers, 158
 products, 147
 value analysis, 156–158
 Center for Good Governance (CGG), 90–93, 99
 guiding principles, 91
 Centers for Disease Control (CDC), 39, 45, 54
 Chandra, Ram, 34–37, 250, 262
 Chandran, Sudha, 243
 China, contract governance, 80
 Choupal, defined, 335
 Citicorp, 30
 Civil society organizations, 3
 Cohen, Ben, 364
 Colgate-Palmolive, 198, 214, 216, 219
 Communication barriers, breaking down, 102–105
 Conagra, and salt market, 180
 Confederation of Indian Industries (CII), 80
 Connectedness, of BOP market, 14–15
 Construmex, 164–168
 business idea, evolution of, 164–167
 business model, 165–166
 Construmex Mexico, 167
 distributors in Mexico, 167
 Dolex USA, 167
 international growth, 167
 purpose of, 165
 sales representatives, functions of, 165–167
 Contracts:
 learning the sanctity of, 68–69
 reducing inequities in, 69–72
 Coordinators, SHGs, 302
 Corporate social responsibility (CSR) initiatives, 6
 Corruption, 95
 as market mechanism for privilege access, 84
 reducing, 77–98
 Costs of managing, 58–61
 Creating the capacity to consume, 16–19
 “Three As”, 18
 Cross-selling, Casas Bahia, 122
 Curtis, Valerie, 209, 216
- D**
- Dadiseth, Keki, 231
 Dandi Salt, 180
 Data mining, 349
 Data warehousing, 349
 De Soto, Hernando, 78–84, 107
 Delivery of products/services, 45–46
 Department of Defense, 45
 Deskilling work, 26
 Developed markets, BOP solutions for, 53–54
 Development, as social transformation, 99–112
 Developmental assistance, assumptions at core of, 78
 Dhall, Sharat, 193–194, 196, 198–199, 202
 DHAN Foundation, 313
 Dhawan, Vishal, 181, 184, 188

Dialogue, access, risk benefits, and transparency (DART), 105, 109

Diarrheal disease, 208–209
 behavior change, need for, 209–211
 causes of, 208–209
 handwashing as preventive measure, 209
 public health issue in private realm, 210–211

Disease surveillance and response, ingredients of an effective system of, 362

Distribution, 43–44
 Casas Bahia, 132–133

“Do-it-yourself” business focused on the BOP market, 17

Dolex USA, 167

Dominant logic:
 influence of, 9
 of MNCs as it relates to BOP, 9
 power of, 6–10
 of public policy makers in India, changes in, 8

Donor nations, 3

Dorsiflexion, 248–249

Duarte, Gilberto, 132–133

Duggal, Bikram, 292

Dumas, Jean-Baptiste, 173

E

E+Co, 45, 360

East India Company, 6

Economic pyramid, 4

E-governance, 87

Egypt, trapped resources of, 79

EID Parry Agriline, 43–44, 106, 288, 292

Elektra (Mexico), 14, 43, 57, 116

Entrepreneurism, in Mexican society, 151–152

Escort Hospital, 242

eSeva, 89–90, 107
 list of services, 97–98

Extra, 122

F

Fast-moving consumer goods (FMCG) industry (India), 66–68

Favela, defined, 120

Fernandes, Jose Roberto, 143

Financeiras, 125

Fingerprint recognition systems, 57

Foguel, Sami, 385

Food and Drug Administration (FDA), 45

Foreign direct investment (FDI), 64

Formal and informal market segments, comparison of, 151

Furniture sales:
 Casas Bahia, 19, 131
 default rate for, 127

G

Gillette, 214

Global Public-Private Partnership for Handwashing with Soap, 215–220, 235

Godowns, 189

Godrej Soaps, 215

Gopal Mishra, 192

Grameen Bank (Bangladesh), 64, 108, 299
 default rate at, 21
 development of microfinance in Bangladesh, 52–53

Grameen Phone (Bangladesh), 14

Graves' disease, 174

Green, David, 280

H

Habib's, 65, 116

Handwashing, and diarrheal diseases, 208–209, 215–220

Hashimoto's thyroiditis, 174

HDFC, 297

Hindustan Lever Limited (HLL), 172–173
See also HLL subsidiary, Unilever

Hindustan Vanaspati Manufacturing Company, 181

HLL subsidiary, Unilever, 46, 63, 67–68, 169–170
 ability to reach the masses, 212–213

Annapurna salt:
 advertising, 187
 manufacturing and distribution, 189–192
 market fragmentation, 187–188
 market share, 188–189
 market strategy, 187–189
 message-driven beans, 187
 product line and pricing, 186

- HLL subsidiary, *continued*
 retail price schemes, 192
 salt target market, 185
 transport, 190–192
 company profile, 181–185
 corporate vision, 181
 entry into branded staples, 181–182
 financial performance, 213
 gain from marketing public health mes-
 sages about soap, 229–231
 Gandhidam factory, 189–190
 history of, 211
 increasing market sales, methods for,
 231–234
 developing expertise to sell health,
 234–235
 impact on behavior change/soap sales,
 234
 scalability, 231–234
 as largest Indian soap manufacturer,
 211–212
 as a nodal form, 68
 Popular Foods division, 181
 production costs, 190
 Project Shakti at Hindustan Lever Ltd.
 (HLL), India, 193–198, 213
 Arogya (Health) Day, 199
 background, 193–194
 challenges, 202–203
 competition, 201
 dealer evaluation, 197
 gender considerations, 196
 goals, 194
 implementation approach, 194–198
 i-Shakti, 200
 leveraging government relationships in
 site selection, 195–196
 leveraging know-how globally, 203
 local organization and process, 196–198
 long-term vision, 202
 newsletters, 200
 Project Iodine, 200
 promotional video, 200
 sales and margins, 200
 Shakti dealer, 196–197
 Shakti Day, 199–200
 Shakti Family Packs, 199
 Shakti Pracharani, 197–198
 site selection, 195–196
 stimulating demand through education,
 199–200
 stimulating demand through linkages,
 199
 year 2002 results, 201
 year 2003 performance, 201–202
 salt production, 189
 and soap market, 207–235
 diarrheal disease, 208–209
 Global Public-Private Partnership for
 Handwashing with Soap, 215–220
 global soap market, 214
 innovation, 207
 Kerala program, 218–219
 Lifebuoy soap, leveraging health mes-
 sages for, 220–222
 soap in India, 215
 unmet consumer need, 215
 Hindustan Lever Ltd. (HLL), 172–173
 Hokenson, Michael, 382
 Hostile environments, 26–27
 designing for, 42–44
 HSBC, 297
 Human resources management, Casas Bahia,
 142–144
 Hung, Ko, 173
 Hypothyroidism, 174
- I*
- ICICI Bank, 46, 107, 199, 289–318
 and BOP, 294–297
 innovative models toward serving,
 296–297
 costs of managing, 58–59
 default rate at, 21
 direct access, bank-led model, 297
 distribution access, 44
 future of, 313–315
 increase in bank presence in rural areas,
 296
 indirect channels partnership model, 312
 innovation, 289–318
 merger with Bank of Madura (India),
 301–302
 MFIs, diverse world of, 293
 microfinance, history of, 292–294
 microfinance institutions, 312–313
 nature of market in India, 290–292
 and retail banking, 295
 rural kiosks, 313
 self-help groups (SHGs) working with, 20
 affiliations, 307–308

- bank loans, 308–309
- dedication to, 310–311
- first monthly meeting, 305
- monthly meetings, 305–306
- positive effects of, 311
- reports of business enterprise progress, 307
- scaling, 302–304
- strategic goals, 294
- Identity cards, Casas Bahia, 107
- India:
 - contract law in, 79
 - cooking style, and iodine loss, 179
 - iodized salt in, 177
 - pharmaceutical industry, 53
 - public-sector industrial projects, 7
 - retail shops, 36
 - salt market, 175–179
 - wireless market, 28
- Indian Atomic Energy Agency, 31
- Indian Institute of Technology (IIT), 280
- Indian shampoo market, and multinational corporations (MNCs), 17
- Indian Toiletries and Soap Manufacturers Association (ITSMA), 216
- Initial market research (Guadalajara, Mexico), CEMEX, 152–153
- Innovations, 57–58
- Integrated Rural Development Program (IRDP), 352
- Interface design, 43
- International Agency for Prevention of Blandness (IAPB), 283
- International Business Division (IBD):
 - ITC, 69
 - and soya business, 329–332
- International Council for the Control of Iodine Deficiency (ICCIDD), 172, 174, 185
- International Federation of Eye Banks, 283
- International Monetary Fund, 78
- Iodine, 173
 - characteristics, and K15 technology, 177–178
 - excess, 174
 - iodine loss in Indian salt, 178–179
 - supplementation, 174–175
- Iodine deficiency disorder (IDD), 171
 - and goiter, 173–174
 - in India, 30–31
 - innovation, 172
 - iodine and, 173–175
- Iodized salt, in India, 177
- IOL, 37–38
- I-Shakti, 200
- ITC, 46, 69–72
 - International Business Division (IBD), 69
 - and soya business, 329–332
 - and salt market, 180
- ITC e-Choupal, 15, 18, 20, 42, 43, 63, 288, 319–358
 - access to credit, 351–353
 - capital intensity, 56–57
 - commission agents, 324–325
 - detractors, 353–354
 - e-Choupal network, 15, 18, 20
 - farmers:
 - and customer service, 355
 - gains, 343–344
 - friction sources, 70–72
 - asymmetry in ability to enforce contracts, 71
 - asymmetry in ability to social standing, 71–72
 - asymmetry in access to information, 70
 - asymmetry in choice, 71
 - future generations, 355–356
 - inbound logistics, 341
 - Indian agriculture, paradox of, 320–322
 - infrastructure, 101
 - innovation, 320
 - inspection/grading, 341–342
 - insurance/risk management services, 351–353
 - intended uses of system, 102
 - ITC gains, 344
 - logistics/storage, 342–343
 - mandi, 101, 323–329
 - mandi operations, 325–329
 - auction, 326–327
 - bagging/weighing, 327
 - display/inspection, 326
 - inbound logistics, 325
 - market inefficiency, 325–329
 - outbound logistics, 328–329
 - payment, 328
 - marketing prior to, 323
 - network, orchestrating, 348–350
 - oilseed complex, 322–329
 - operations, 335–345
 - physical location of, 335–336
 - price setting/dissemination, 340–341

ITC e-Choupal, *continued*
 procurement savings, in numerical terms,
 344–345
 product distribution, 350–351
 risks/limitations, 354–355
 samyojaks, 339–340
 subversion of, toward competitive entry,
 354–355
 sanchalaks, 102–104, 336–338
 maintaining village trust, 336–337
 picking/training, 336–338
 sustaining commercial volume, 338
 social impact of, 345–353
 agricultural inputs, 347
 better lifestyles, 348
 farmer as source of innovation, 347–348
 improved agriculture, 346
 information gap, bridging, 346–347
 limited by stratification, 355
 status of operation, 350–351
 unplanned activities at, 103
 vision/planning, 332–335
 addressing the whole, 332–333
 bureaucracy, managing, 335
 IT-driven solution, 333
 modularity of investments in size/scope,
 334
 payback streams, clarity of, 333–334
 re-engineering vs. reconstruction, 332
 risk assessment/mitigation, 334–335
 weighing/payment, 342

J

Jain, Yuri, 208, 210–211, 215, 217, 221
 Jaipur Foot, 34–36, 45, 53, 241–242,
 243–264
 BMVSS, 256–259
 camp system, 261–262
 collaboration with Indian Space Research
 Organization (ISRO), 263
 new locations, 262
 competitive benchmarking, 256
 constraints, overcoming, 250–251
 design considerations, 35, 250
 development of, 250–259
 expenses, compared to Ossur, 260–261
 fabrication of, 253–254
 fitting, 254–256
 future of, 262–264

gait cycle, 249
 history of, 244
 innovation, 244
 labor, 253–254
 lower limb anatomy, 248–249
 lower limb prosthesis, 249
 materials sourcing, 252–253
 nature/scope of problem, 244–247
 developed world, 244–245
 developing world, 245–246
 global amputees, 244
 operations, 259–260
 production equipment, 253
 prosthetics, history of, 247–249
 scalability, 261–262
 traditional design, deviation from,
 251–252
 treatment costs, 246–247
 developed world, 246
 developing world, 247
 Jhunjhunwala, Ashok, 280, 313
 Johnson & Johnson, 214, 215
 Johnson, Pamela, 364

K

K₁₅, 177, 183–187
Kachba adatiyas, 324
 Kamath, K. V., 292
 Kapur, Gunender, 187
 Kashyap, Pradeep, 193, 195
 Kasliwal, S. C., 250
 Kentucky Fried Chicken, 65
 Klein, Michael, 117–123, 125, 127, 130,
 134, 136–137, 143, 145
 Klein, Samuel, 115, 117–118, 122, 128,
 130, 143–144
 Klein, Saul, 118, 145
 Knorr-Annapurna, 183–185, 203
 Knowledge, gaining access, 106–107
 Kochhar, Chanda, 289–290, 302, 303
 Kohli, Gurpreet, 223
 Kolumbus, 121
 Kunvar Ajay Foods Private Ltd., 180

L

La Popular, 216
 Labor, Jaipur Foot, 253–254
 LAICO, 266–267, 274, 282–283

- LaJoie, William, 388
 Land registration, 86–88
 Legal identity, importance of, 107
 Lever Brothers India Limited, 181
 LG, 50
 Lifebuoy soap:
 brand revitalization, 221
 history of, 220–221
 leveraging health messages for, 220–223
 Lifebuoy Swasthya Chetna (Lifebuoy
 Glowing Health), 224
 creating behavior change, 226
 diarrhea management workshop, 228
 and HLL, 229
 Lifebuoy Health Club, launch of,
 228–229
 Lifebuoy Village Health Day, 228
 program design, 224–226
 school and village presentation, 227–228
 multicontact programs and Swasthya
 Chetna, 223–229
 product/cost/marketing strategy, 222–223
 Lions Aravind Institute of Community
 Ophthalmology (LAICO), 266–267,
 274, 282–283
 objective of, 282
 Local growth opportunities, 50–51
 learning to grow, 50–52
 Lojas Cem, 121–122
 Lojas Columbo, 121
 Lynch, Karen, 365
- M**
- Macke, Scott, 387
 Magazine Luiza, 121–122
 Managing, costs of, 58–61
 Mandi, 15, 69–70, 323–329
 Mandi operations, 325–329
 ITC e-Choupal:
 auction, 326–327
 bagging/weighing, 327
 display/inspection, 326
 inbound logistics, 325
 market inefficiency, 325–329
 outbound logistics, 328–329
 payment, 328
 Manikutty, S., 286
 Marabrás, 121–122
 Market development, 16–21
 creating the capacity to consume, 16–19
 dignity/choice, 20
 new goods/services, need for, 19
 trust, 20–21
 Market development at BOP, 2
 Market-based ecosystems, 100
 Market-based solutions, to poverty, 9
 Market-oriented ecosystem, 65–66
 Markle Foundation, 364–365
 Markson, Todd, 383
 Mary Kay, 108
 Master, Zarius, 188
 Mathur, M. K., 262
 McDonald's, 37, 65
 McKinsey & Company, 80
 McMurray, Laura, 222
 Mehta, Birin, 190
 Mehta, D. R., 256
 Mexican society, 150–152
 housing, 152
 savings, 150–151
 women and entrepreneurship, 151–152
 Mexico, trapped resources of, 79
 Meyer, Paul, 363–364
 Micro-Credit Summit, 293–294
 Microfinance, history of, 292–294
 Microregulations, 80
 Microsavings, 72
 Milk cooperatives (India), 64
 Millennium Development Goals (MDG),
 United Nations, 3
 Mishra, Gopal, 191
 Misra, Ruchi, 381
 Mohan, Sharmilee, 168, 387–388
 Mohanty, P. K., 92
 Monsoon Hungama offer, 28
 Multinational corporations (MNCs), 5, 172
 dominant logic of, 8–9
 and emerging economies, 24
 and Indian shampoo market, 17
 learning to live in a network of relation-
 ships, 61–62
 lessons from BOP markets, 55–58
 capital intensity, 55–57
 innovations, 57–58
 sustainable development, 57
 product portfolios, 23
 Murch, Mindy, 239, 384–385
 Muthukkaruppan, VR., 283
Mystery of Capital, The (De Soto), 78–79

N

Naidu, Nara Chandrababu, 85
 Namperumalsamy, Dr., 266
 Narasimhan, Anand, 364
 Narayan, Ram, 186, 188
 Natchiar, G., 266–271
 National Bank for Agriculture and Rural
 Development (NABARD), 291, 303,
 309, 311
 National Council of Applied Economic
 Research (NCAER), 109–112
 National Health System (United Kingdom),
 45, 53
 National Institute of Nutrition (NIN), 178
 Natta, J. G., 190
 New Ventures, v, 193, 198, 202
 Nirma Ltd., 52, 55, 105–106, 215
 and salt market, 180
 n-Logue, 280
 No Due certificate, 306
 Nongovernmental/organizations (NGOs), 9,
 41, 170, 172, 207, 293

O

Ocean fish, as iodine source, 174
 Ogilvy & Mather, 223–224, 226
 Oilseed complex, 322–329
 OpenRoads, 247

P

Pandav, C. S., 172
 Papillary thyroid cancer, 174
 Patella-tendon-bearing prosthesis, 252
 Patrimonio Calle Digna, 157, 162–163
 Patrimonio Hoy Escolar, 157, 162–163
 Patrimonio Hoy project, 115
 cell setup, 153–154
 costs, 159
 customer enrollment, 154
 distribution, 161
 marketing, 159–160
 community outreach, 160
 pricing, 160
 word-of-mouth channel, 160
 material distribution/delivery, 155–156
 offices/cells, identification of, 153
 operating model, 159–162

program design, 153–156
 promoters, 156–157, 160
 promotion, 161
 revenues, 159
 risk management, 161–162
 savings-credit payment cycle, 154–155
socios/partners, 154, 157–158
 strategic importance of, 162–163
 sustainable growth strategy and innova-
 tion, 162–163
 value to distributors, 158
 value to promoters, 156–157
 value to *socios*/partners, 157–158
 value to suppliers, 158
 Patrimonio Hoy Te Impulsa, 162–163
 PC kiosks, 15
 Performance management system (PMS), 92,
 93–94
 Performance, of products/services, 25
 Personal digital assistants (PDAs), 15
 Perus, legislation per year, 80
 Pharmaceutical Division, Aurolab, 281
 Phillips, Jeff, 381
 Pillsbury, and salt market, 180
 Plantar flexion, 248–249
 Poacha, Adi, 200
 Polyurethane foot prostheses, 263
 Ponto Frio, 121–122
 Poor and high-cost economic ecosystems, 11
 Poverty:
 access to distribution in rural markets, 13
 asset-rich, capital-poor countries, 78–79
 disparities in wealth and the preponder-
 ance of the poor, 7
 governance capabilities, building, 72–76
 and spending habits, 12
 trapped assets, 79
 Poverty alleviation:
 building a framework for, 1–2
 as a business development task, 5
 Poverty penalty in Dharavi, India, 11–12
 Poverty reduction, assumptions at core of, 78
 PRADAN, 313
 Prahald, C. K., 168, 239, 286, 357
 Pramanik, Amitava, 184–185
 Preferred-client card, Casas Bahia, 137
 Price performance, 28–30
 Private sector, benefits of poverty alleviation
 process, 21
 Procter & Gamble (P&G), 17, 201, 214,
 219

- PRODEM FFP (Bolivia), 19, 57
 interface, 43
- Products/services:
 for BOP (bottom of the pyramid), 23–46
 broad system architecture, 27
 delivery of, 45–46
 deskilling work, 26
 distribution, 43–44
 education of customers on product usage,
 26
 heterogeneity of consumer base, 27
 hostile environments, 26–27
 designing for, 42–44
 hybrid solutions, 25
 hybrids, 30–32
 innovate in methods of distribution, 27
 interfaces, 43
 performance of, 25
 price performance, 28–30
 process innovation, 26, 37–38
 product development, 26
 resource intensity, reducing, 26
 scalable solutions, 25
 scale of operations, 32
- Project Iodine, 200
- Project manager, SHGs, 302
- Project Shakti at Hindustan Lever Ltd.
 (HLL), India, 13, 193–198, 213
 Arogya (Health) Day, 199
 background, 193–194
 challenges, 202–203
 competition, 201
 dealer evaluation, 197
 gender considerations, 196
 goals, 194
 implementation approach, 194–198
 i-Shakti, 200
 leveraging government relationships in
 site selection, 195–196
 leveraging know-how globally, 203
 local organization and process, 196–198
 long-term vision, 202
 marketing Anapurna salt through,
 198–200
 newsletters, 200
 Project Iodine, 200
 promotional video, 200
 sales and margins, 200
 Shakti dealer, 196–197
 Shakti Day, 199–200
 Shakti Family Packs, 199
- Shakti Pracharani, 197–198
 site selection, 195–196
 stimulating demand through education,
 199–200
 stimulating demand through linkages,
 199
 year 2002 results, 201
 year 2003 performance, 201–202
- Promoters, Patrimonio Hoy project,
 156–157
- Promotions, Casas Bahia, 136
- Public-private partnerships (PPPs),
 215–220
- Pukka adatiyas*, 324
- Pundiselvi, Ms., 308–309
- Purchasing power parity (PPP), 10–12, 218
- ## R
- Rahmathulah, Lakshmi, 283
- Rail distribution, salt, 191–192
- Rajendra, Anuja, 385–386
- Rao, Sachin, 357, 382
- Ravikumar, P. H., 302
- Reeder, Kate, 239, 383
- Reliance, 28, 50, 116
- Reserve Bank of India (RBI), 290–292
- Rural Development Initiative, Bank of
 Madura (India), 299–301
- Rural income distribution, 111–112
- Rural poor, access to distribution, 13
- Rural sales promoters (RSPs), 195
- ## S
- Salespersons, Casas Bahia:
 compensation for, 143
 training, 135
- Salt farming, 175
- Salt market, 175–179
 diverse tastes/cultural variations, and
 demand for salt in India, 176
 iodized salt, 177
 players in, 179–181
- Samsung, 50
- Samyojaks, 339–340
 defined, 335
 subversion of, toward competitive entry,
 354–355
- Sanchalak, 70

- SANGAM, 193
- Sarawathi, Ms., 309
- Savings, Mexican society, 150–151
- Seaweed, as iodine source, 174
- Self-help groups (SHGs), 58–61, 100, 107, 288
- evolution of, 74
 - and ICICI Bank:
 - affiliations, 307–308
 - bank loans, 308–309
 - dedication to, 310–311
 - first monthly meeting, 305
 - monthly meetings, 305–306
 - positive effects of, 311
 - reports of business enterprise progress, 307
 - scaling, 302–304
 - identities at, 107
 - maturation model, 73–74
- Service of Credit Protection (SPC), 123
- Sethi, P. K., 36, 250
- Severe Acute Respiratory Syndrome (SARS), 38–39, 361–362
- Shah, Tej, 382
- Shakti Ammas, 13, 60, 63, 68–69, 108, 170, 196
- Shakti Day, 199–200
- Shakti, defined, 193
- Shakti Family Packs, 199
- Shakti Pracharani, 197–198
- Shakti program, HLL, Unilever, 44
- Shanker Netralayer, 106
- Sharma, Ajay, 387
- Sharma, Ajit, 168, 383–384
- Shiva, Vedana, 219
- Singh, Sidharth, 168
- Singhal, Anit, 292
- Single-serve packaging, 16–17, 57
- Small and medium enterprises (SMEs), 63–64
- Smallpox Vaccination Program (U.S. Dept. of Defense), 372–373
- Smart automated teller machines (ATMs), 19
- Soap market:
 - and HLL subsidiary, Unilever:
 - Kerala program, 218–219
 - Lifebuoy soap, leveraging health messages for, 220–223
- Soap market, and HLL subsidiary, Unilever:
 - diarrheal disease, 208–209
 - behavior change, need for, 209–211
 - causes of, 208–209
 - handwashing as preventive measure, 209
 - public health issue in private realm, 210–211
- Social service consultants (SSCs), 302
- Social transformation:
 - checks and balances, evolution of, 108–109
 - drivers of, 105
 - identity for the individual, 107
 - knowledge, gaining access to, 106–107
 - morphing of the pyramid into a diamond, 109–112
 - women and development, 108
- Socialization, humans as prisoners of, 6–7
- Spectable Lens Division, Aurolab, 281–282
- Srinivasan, Aravind, 273, 275
- Srinivasan, G., 268
- Standard Chartered, 297
- State Bank of India, 295, 297
- Sustainable development:, 57
- Suthrum, Praveen, 384

T

- Tandas*, 151
- Tata Salt Ltd., 180
- Tatas, 50
- Taylor, Mark, 245
- Technology, Casas Bahia, 137–140
- example of, 138–139
 - future of, 142
 - history with IBM/Linux, 139–140
 - IT backbone, 141
 - ongoing IT projects, 141–142
 - revenues spent on, 140
- Tecnosol, 19
- Telefonica (Brazil), 14
- Thiagarajan, K. M., 298–299
- Thiagarajan, Raj, 73
- Thulasiraj, 283
- Thyroid stimulating hormone (TSH), 173–174
- Tibb, Harpreet Singh, 215, 220, 225–226, 227, 229, 234
- Top of the pyramid, 4
- Total Transactions (TTs), 197
- Training, Casas Bahia, 128–130, 135
- Transaction governance capacity (TGC), 77–98, 81–83

building, 83–85
 components of, 84
 criteria required by, 84–85
 degrees of, 81
 Treatment costs, Jaipur Foot, 246–247
 developed world, 246
 developing world, 247
 Triclosan, 222
Tulavatis, 327
 Tupperware, 108
 TVS Electronics, 36–37

U

Udawat, Mahesh, 250
 UNICEF, 174, 208, 215–218, 235
 Unilever, 17, 31, 44, 46, 216, *See also* HLL
 subsidiary, Unilever
 United States Agency for International
 Development (USAID), 215–217,
 270–271, 364, 375
 United Traders Limited, 181
 Urban areas, and the poor, 12–13
 U.S. Food and Drug Administration (FDA),
 45

V

Venkataswamy, Dr. G., 36–37, 265
 Virtuous cycle, 93–94, 111
 Vohra, Neharika, 286
 Voice recognition systems, 57
 Voxiva, 45, 54, 361–379
 Alerta disease surveillance system, 364,
 366–368
 application in developed countries,
 372–373
 cost-benefit, 369–371
 deployment for Peruvian navy, 371
 how it works, 366–368
 user cards, 367
 Alerta pilot, 368–371
 scorecard, 370–371
 challenges, 377–378
 founders of, 363–365
 global rollout, 375–377
 HIV/AIDS in Africa, 375–376

India, 376–377
 Iraq, 375
 innovation, 361–362
 lessons learned, 374
 patient monitoring systems, 373
 in Peru, 365–368
 Ministry of Health, 365–366
 problem definition, 365–366
 as social venture, 364–365
 Voxiva (Peru), 39–40

W

Wanderley, Frederico, 124, 141–142
 Waste generation, 34
 Water usage, 34
 Wealth creation, 63–76
 contracts:
 learning the sanctity of, 68–69
 reducing inequities in, 69–72
 ecosystems for a developing country,
 66–68
 market-oriented ecosystem, 65–66
 Weinmann, George, 386
 Welfare fund scheme, 308
 West African Popular Foods Nigeria, 203
 Western India Ltd., 190
 Wilson, Andrew, 384
 Wireless devices, 15
 Women:
 and development, 108
 in Mexican society, 151–152
 Women's Day, 307
 World Bank, 3, 6, 41, 78, 170, 215, 217,
 218, 219
 InfoDev program, 364
 World Health Organization (WHO), 39,
 41, 185, 208, 246, 276

X

XMAP projects, xiv

Z

Zambrano, Francisco Garza, 150
 Zambrano, Lorenzo, 147