

# **Standing up to Goliaths: How Small Traditional Stores Influence Brand Choices in India**

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## **Summary**

Like other emerging and fast growing markets, India is experiencing major transformations in its retailing sector. India, however, is also home to the largest number of Small Traditional Stores (STS) in the world. Our research indicates that even as modern retailing makes rapid inroads in India, most STS outlets are resilient in terms of their service mix and remain competitive. Shoppers, even in large metro cities, are still loyal to neighbourhood STS outlets. Based on the research themes found in our ongoing retail studies, a mixed retail system comprising of large modern stores and STS outlets can be expected to continue in India for the foreseeable future.

## **Keywords**

India, Retailing, Retail Competition, Brand Choice, Traditional Store, Brand Management

## **Introduction**

It is well accepted that there are major transformations in retailing structures in periods of rapid economic development (Reardon and Berdegué 2002). The wheel of retailing and accordion theories (Hollander 1966) – used to explain retail evolution in the advanced economies, particularly the United States – have limited relevance at current stages of

development of emerging economies. Traditional retail stores, which dominate in these economies, differ significantly from the modern, organized sector along many dimensions besides costs and margins. Studies of retail evolution in emerging economies like India require examining of the impact of the organized sector on the traditional retail sector rather than focus on competition between different formats within the organized, modern sector.

In recent years, the “Walmart effect” has been proposed to explain the demise of smaller, proprietary retail outlets in many advanced economies, including the United States. This effect refers to the growth of multi-store retail outlets and the decline of independently owned, smaller stores located in downtown and neighbourhood locations (Goetz and Swaminathan 2006). Walmart, as the most successful large retailer, has come to symbolize the dominance of this format. In addition, Walmart is seen to negatively affect large retail chains as well as supermarket chains (Franklin 2001). The dominance of Walmart is so strong in the United States that it defines the very idea of ‘retail competition’: 67 percent of all retail stores in the U.S. are located within 5 miles of a Walmart (Basker 2007). Since Walmart has entered emerging markets such as China and Malaysia even before other multi-store retail chains have fully evolved. While not allowed full-scale entry in India yet. Walmart has achieved a toehold in the Indian retail sector through its joint venture with Bharti. Retail evolution, therefore, has to account for the effect of multi-store retailers generally and Walmart specifically.

India is an exception in many respects. Aware of the historical changes in other countries, the Indian government and the Indian private sector have taken proactive steps to shape the retail evolution. To understand retail evolution in India as it is currently unfolding, this paper examines changes in the retail sector. The paper is organized in the following way. After a brief introduction of the Indian context, the next section outlines the methodological elements that were employed in a major 4-city study as well as in supplemental fieldwork. This is followed by a section on research findings, summarized in the form of emergent themes. Concluding comments are offered at the end.

## **The Indian Context**

India is experiencing rapid transformations in its retail structure (Dholakia and Sinha 2004, Reardon and Gulati 2008, Srivastava 2008). India’s retail sector is expected to grow to \$635 billion by 2015. Population growth together with an increase in disposable incomes is

providing the impetus to this boom. Food retail in particular is going to experience significant growth. Food and Grocery (F&G) segment constitutes 62% of the Indian retail market.

India, however, is exceptional in terms of the massive size of the ‘unorganized retail’ sector composed of traditional retail stores. Despite the rapid growth of the large modern retail sector, the bulk of retailing in India continues to happen via the small and traditional General Trade Store (called “Kirana” stores in India, see Kumar and Vishvas 2010). In India, all socioeconomic groups purchase their food and groceries from these general trade outlets, and such stores constitute the basic entrepreneurial institutions in the country. For international comparability, we would use the term Small Traditional Store (or STS) to characterize such small general trade stores – keeping in mind that they take various locally-adapted forms and names such as Tiendas in Latin America, Sari Sari stores in Southeast Asia, and Kirana stores in India. Such stores continue to compete successfully even as modern retailing advances rapidly (Humphrey 2007, Traill 2006).

Contemporary India has the largest number of ‘unorganized’ retail outlets or STS in the world. As far as retail institutions are concerned, it is mainly the kirana stores and government run public distribution shops (PDS) which serve the basic needs of most consumers. Across-the-counter service rather than self service is the dominant format and these stores sell food and grocery items in the form of fast moving consumer goods (FMCG) at maximum retail price (MRP). Today, as far as numbers are concerned, it is the grocery kirana stores which dominate, but in terms of value, it is the wet markets (agglomerations of small retailers selling produce, meat, and fish) which account for about 70% of the Food and Grocery (F&G) sale; only 0.8% is in the organized and modern sector.

Such ‘unorganized sector’ stores are not necessarily unprofitable or badly managed. Most such stores in fact are profitable, usually with a great locational convenience and friendly service (Kumar and Vishvas 2010). The one major drawback of STS stores in India is that they cannot offer highly discounted prices, as their purchase volumes are limited. Also, in most traditional neighbourhood stores, space constraints restrict the stocking of a wide assortment – and often the cramped store formats mean that the merchandise is invisible and out of reach of the shoppers.

Government policy has encouraged the introduction of domestic, large format modern retailing, but not foreign owned. As a result, there has been a spate of new large, organized

store chains in India but most of these have been launched by industrial business houses without prior experience in retailing. While these stores are growing, STS, however, continue to exist and offer valuable services, particularly to customers in lower income neighbourhoods or interior parts of the country. Even in the most modern and urban settings, such as Andheri West area of Mumbai – where outlets of all modern retail chains are present within about two square kilometres – the most adaptive STS outlets continue to thrive.

The STS-style retail outlets differ significantly from modern retail outlets. In addition to size and location, the primary distinction is in the nature of direct in-store access to products and brands. In modern outlets, self service is the norm and the store layout and product display are all designed to facilitate shopper navigation and maximize shopper-product interactions. In the STS, on the other hand, in-store access is minimal. It is important, therefore, to understand, how in spite of these distinctions, general trade outlets continue to retain shopper patronage. In other words, how does the STS ‘David’ survive in the context of rise of multiple modern retail ‘Goliaths’?

The goal of this paper is to understand the key influencing tactics that shoppers in the General Trade STS sector are exposed to and the role of the shopkeeper in influencing shoppers’ brand choices. We draw upon one major shopper behaviour study in STS stores in four cities in India, supplemented by multiple completed as well as ongoing case studies of STS and modern stores in India.

## **Methodological Elements**

This paper is part of a series of studies – some already carried out and others in progress – to understand shopper behaviour in India’s small and large-format retail outlets, and the examination and evaluation of shopper marketing and brand communication strategies in the complex mixed-format retail scene of India. As already noted, we expect this mixed format retail scene to continue for decades – well into the foreseeable future, and beyond.

Table 1 summarizes the methods used in the main as well as supplemental studies that form the empirical bases for this paper.

## STS Outlets in India: Emerging Themes

Based on the major 4-city study of the STS outlets as well as past and ongoing supplemental research on the retail sector of India, we are able to draw some distinct and research-informed themes about the ways STS outlets serve their customers and the way shoppers interact with such stores.

### *Familiarity Breeds Comfort: Convenience of STS Shopping*

The stores offer a variety of services, including credit, delivery, phone orders. The biggest competitive advantage against modern retail stores is the ability of general stores to cater to a wide spectrum of shoppers across socioeconomic classes. As the owner of a store in Kolkata noted:

...one can come dressed in only a towel to shop at my store; a shopper has to dress up to go to a modern store...

The majority of these stores have regular customers who typically know what they will get from that store, where the product is located and how much it costs. Shoppers query storekeepers only when they want to verify some aspect of the product that is not familiar to the shopper. When a customer arrives, the storekeeper would usually ask the customer questions to determine which variant the customer intends to buy. Most do not allow their customers direct access to the product – the tactile aspects of self service shopping are usually missing or minimally available.

**Table 1: Summary of Methods and Research Approaches**

<i>4-City Multimethod Study of STS Outlets and Shoppers</i>		
Cities	Mumbai – Maharashtra or Western zone (W), Kolkata – Eastern zone (E), Aligarh – Northern zone (N), and Vizag – Southern zone (S)	Besides geographic distribution, the first two are large metro cities and the other two are smaller cities.
Methods Employed	Observations of shopper behaviours, personal interviews with individual shoppers, in-depth interviews with general trade store owners and operators, and ethnographic sketching of shops and neighbourhoods.	Principal researchers were assisted by local research experts, and by trained postgraduate-level field observers
Data Collection Methods	Shopper Intercept Interviews; Accompanied Shopper Trips; Observation: In-person, Photos, Video; Fieldnotes; Shopkeeper Interviews, Ethnographic Cases	Principal researchers actively involved in all phases

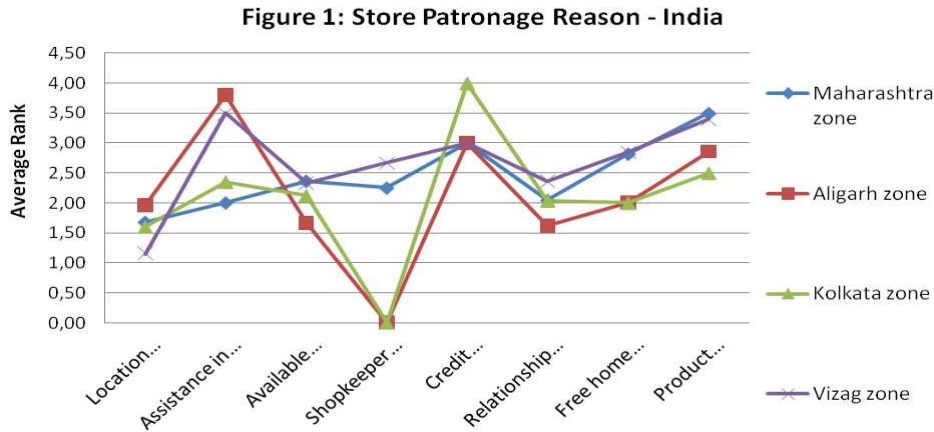
Sample Sizes	16 stores (Kirana, chemists), 287 shopper observations, 264 shopper intercept interviews, 8 accompanied shopper trips	Structured observation forms and interview forms, plus detailed fieldnotes
<b><i>Supplemental Research Approaches for Studying Retailing in India</i></b>		
Pilot Study	Cities: Mumbai and Ahmedabad	Selected stores, shoppers observed and interviewed
Case Studies	Mainly in Mumbai – completed, ongoing	Approximately 30 stores
Introspection	Self-reflective notes by one of the principal researcher who owned bakery stores in the past	Multiple locations in metro city of Kolkata (formerly Calcutta)
Mall Case	Jalgaon, western India	Field-based study of new mall in a second tier city

In general, we found support for the following key characteristics of general trade:

- An average store is quite small and a retailer is typically located very conveniently close to residential areas.
- Visual and physical navigation is constrained and verbal navigation is the common method by which a shopper participates in the process.
- Product assortment can be wide but not very deep.
- Product display allows more visual than tactile inspections.
- Personalized services, credit and delivery are conveniently available.
- Store hours are long and a high proportion of regular customers visit stores frequently.

The stores at which the shoppers were interviewed were the stores normally patronized by our respondents. They visited these stores frequently; location convenience was the most important reason for patronizing the store.

In India, 20 percent of the shoppers interviewed with a structured questionnaire reported visiting the store at least once daily and 45 percent frequent the store once a week. Location convenience was the most important reason for patronizing the store.



### ***Planned and Unplanned Shopping: Role of STS***

The shoppers at these general trade stores not only frequent them regularly and often, they also occasionally buy packaged goods from more modern, big stores. A few of them (a small minority at this juncture), however, go to modern big stores regularly – especially in the largest metro city, Mumbai. We identified five distinct shopping missions undertaken in the STS outlets:

- Comprehensive/Main Shopping: Large planned grocery shopping undertaken regularly, usually monthly
- Replenishment or Top-up: Trip triggered by need to top-up grocery shopping
- Meal for the Day: Buying items for consumption on the same day or within one or within one or two days. For example, sachets of shampoo
- Emergency: Items needed immediately

In terms of the corner general stores, the shoppers regularly place their monthly requirements in one large order and supplement that with shopping trips for specific items. Ordering by phone is not very common, occurring occasionally and home delivery also occurs occasionally. Most shoppers carry their purchases themselves. Ordering of items by phone and home delivery of merchandise by the STS retailer, however, have increased in major metro cities like Mumbai and Delhi.

### ***Brand Specification, Targeted Transactions***

In nearly 65% of observed shopping in India the brand and brand-plus-SKU was specified by the shopper in the first action itself. Here is a relevant comment from a Mumbai shopper:

However I specified the brands for each product, i.e., Maggie-tomato sauce (500 gm), Nescafe-coffee (100gm), Mother's Recipe pickle (350 gm), Kissan orange squash (750ml).

When the shopper is not the decision maker, the brand is specified by the user or the decision maker from home.

Even though I live with my mother, my mother buys her own shampoo. Her brand is Pantene. Sometimes she asks my children to buy her shampoo in sachets from the store.

The specific transaction that featured most in our intercept interviews in the 4-city study entailed few items per shopper. In most cases, the shopper knew exactly the brand and even the brand variant (the Stock Keeping Unit or SKU) of the desired item and called it out to the shopkeeper or shopkeeper's assistant.

I entered the shop, Good Luck General Stores, located 200 meters from my residence, and was welcomed by the shopkeeper and his assistant. The assistant inquired about the products that I wanted to buy. I took out the list of monthly household items that I had prepared and then asked the assistant to note down the items (Mumbai shopper).

Around 44 percent of shoppers bought for the entire family and 40 percent of shoppers made their monthly comprehensive purchase from these stores. About 34% of the shoppers came with a list of items to be purchased; they called out the products they wanted to buy.

I first make a list of things to be bought as it gives me a clear picture of my budget (Vizag shopper).

The shopping trips were successful in the sense over 90% of the shoppers interviewed purchased everything they wanted. The transaction value was small – an average of Rs. 270 – but it was larger among those who came with a list (Rs. 452) than for those who did not come with a list (Rs. 174).



### ***Wait Time, Limited Access: Some STS Negatives***

Given the physical characteristics of general stores where most shoppers do not have direct access to product shelves, the interaction is at-the-store rather than in-the-store. Waiting to get the shopkeeper's attention is quite common at various stages of the purchasing process. Even when there is no initial waiting time, the shopper usually has to wait for one or more items to be fetched. This creates "waiting time windows" ranging from under a minute to several minutes, depending on how busy the store is.

Some people try to minimize waiting time in various ways including going to the store when they think the shopkeeper will be relatively free, leaving the list of items with the shopkeeper, picking up the items later or asking for delivery. Visual scanning of displays/POP materials by the shopper is very common while the shopper waits for shopkeeper attention.

### ***Rising Importance of Display/POP in STS***

Even though brand specification is high, we observed considerable visual scanning of Point-of-Purchase (POP) material and visible display items during the "waiting time windows". Our research suggested 33 percent of all shoppers scan POP of which 47 percent made purchases. Of purchases in these stores studied in our intercept interviews, 34 percent were unplanned – and of these, 39 percent were POP reminded.

In particular, we observed instances of:

- Display-influenced addition of items to the purchase bundle;
- POP-influenced addition of items to the purchase bundle;
- Deal-oriented POPs leading to deal-related inquiry, purchase;
- Display shelf or POP reminding shoppers of items they forgot to put on the list;
- Shopper pointing to specific items that are visible;
- Shopkeeper pointing to visible items to show what is available;
- Shopper reaching and self-selecting items for purchase.

These in-store signs and displays perform several valuable roles and the shoppers' comments from various Indian cities indicate that they are very conscious of these functions and actively seek them out:

After I had finished dictating the list I ran my eyes over all the shelves in the shop to see if I had missed out anything and to check out any new arrivals (Mumbai shopper).

Although I try to carry a list of things most of the time, the goods displayed on the shelves also serve to remind me of things to buy sometimes (Kolkata shopper).

### ***Shopkeeper Relationships and Recommendations***

The relationships between shopkeepers and shoppers appear to be of the identification-based trust type. The general stores have close and long relationships with their shoppers with average length of store patronage being 9 years. The owners of the stores usually appear to know more than 100 of their regular shoppers by name. Credit is often extended based on personal relationships. The store also charged less than Maximum Retail Price (MRP, printed by law in India) to their regular shoppers.

In this type of relationship, both parties come to closely identify with each other's wants and needs, display empathy, and engage in personal and family-related conversations. Some of the relationships have been established over many years, as these comments indicate:

Meanwhile the shopkeeper as well as his assistant kept on suggesting other items, not included in the list, to enable me to recollect any item that I might have missed out like tomato sauce, coffee, pickle, orange squash and the newly arrived 5-in-1 grain biscuits of Britannia all of which I asked to be included in the list (Mumbai shopper).

The shopkeeper is well acquainted with my husband. My husband visits this shop often, as the shopkeeper is an old man who besides exchanging pleasantries with my husband almost always offers him a chair to sit upon and take rest. When he saw me approaching he stepped forward to offer me a chair and inquired about my husband's health (Kolkata shopper).

I am purchasing my monthly supplies from the same shop for the last 13 years after experimenting with all leading shops of the area and I came to the conclusion that at this shop you get not only the variety but also the quality and also you are well attended and there is lots of space in the shop so you can stand easily (Aligarh shopper).

Shopper-shopkeeper relationships had multiple impacts on the nature of transactions. Deeper relations resulted in a variety of observed behaviours such as:

- Credit sales and purchases
- Money being deposited with the store in advance (the opposite of credit sales)
- Arrangements for later item pickups (after work, after other shopping)
- Home delivery arrangements

- Telephone ordering and delivery
- Reliance on shopkeeper for brand, SKU, and substitute recommendations
- Relying on a surrogate (servant, others) doing appropriate shopping
- Shopkeeper making efforts to procure out-of-stock or special need items
- Children being offered freebie treats
- Even instances of children being left at store for “babysitting” for a little while

The product related information exchange – whether in response to shopper queries or information volunteered and offered by the shopkeeper – varied in credibility, depending on the relationship between the store and the shopper. When the shopper-store relationship was strong, the product information from the shopkeeper was perceived as highly credible. The shopkeeper was seen as looking out for the customer's interest. In around 6 percent cases the brand asked for by the shopper was out-of stock. In two-thirds of such cases, however, the shopper accepted the alternative brand suggested by the shopkeeper. In some cases, the shopkeepers cemented the credibility further by offering a personal guarantee or additional services:

I inquire the shopkeeper about the validity and reliability of the advertised new product. A little conversation with the shopkeeper gives me knowledge about the particular brand. Being a regular shopper is an advantage over others in that the shopkeeper sometimes supports me with advice about buying the new product or not (Aligarh shopper).

For the past one year the shopkeeper himself rings up to inform about any new offers on products available at the store. So he feels that for him this store is the best in this locality (Vizag shopper).

I made the payment and was about to leave when he asked whether I wanted potatoes or onion. I said I didn't, but added that I was going to buy 2kgs of green peas from the vegetable seller which also his assistant would have to carry home for me. He agreed (Kolkata shopper).

## **Theoretical Implications**

Theories of retail evolution have to be reformulated in order to take into account the nature of retail competition occurring between the unorganized and organized sector in India in addition to changes occurring within the organized sector. Furthermore, because of government policy, ownership structure – foreign vs. domestic – has added a further twist to retail evolution in India. It would appear that retail specialists are currently more dominant in

the urban markets; however, their presence has to consider government policy which has – hitherto – allowed entry of only single-brand, foreign-owned retailing (such as, for example, Ermengildo Zegna apparel). The role of government policy in shaping retail evolution has not played a big part in existing theories of retail evolution to date, and this is a fertile area for future research.

## **Managerial and Policy Implications**

Both managerial and public policies have benefited from past developments in retail institutions in other advanced and emerging markets. Branded manufacturers like Unilever, Procter & Gamble, Colgate-Palmolive – who have seen their channel power erode as a result of the growth of large-scale, multi-store retailing in other countries; and specifically because of the Walmart effect – have started to take initiatives to protect their channel power. As large, organized retailers extract more favourable terms of trade from these manufacturers, the STS sector becomes even more important to these manufacturers. Several initiatives attempt to improve the market standing of these general trade stores. For example, Unilever awards the “Super Value” store distinction to their best performing STS outlets, who are given special incentives to not only promote the brands but also offered higher margins and new product introductions to increase their competitiveness with larger stores.

Retailers who are investing in multi-store, large scale organized stores have also benefitted from past experience and have started to extract better terms of trade from these manufacturers at a much earlier stage of retail evolution. Private labels are also being introduced at a much earlier stages shaping the influence of brands (national vs. private) and customer loyalty. With the power of customer relationship management tools, these retailers are shaping the customer experiences at a much earlier stage of retail evolution.

At the same time, these large-scale retailers have to consider the nature of the Indian consumers. The entry of Reliance Retail and Bharti-Walmart has been based on low prices. Reliance Retail, for instance, offers several different products to the end consumers at prices that are 15-20% cheaper than the ongoing market rate at the Kirana stores. This has put tremendous pressure on retail margins and the question remains whether the value-conscious, Indian consumer will also incur the travel and time costs to shop regularly in the large-scale retail stores. Furthermore, the frequency of shopping and different shopping missions leads consumers who have accepted the large format stores to split their purchases and patronize

both large supermarkets and neighbourhood stores. There is an open question whether the share of the consumer wallet will favour the large-format or the neighbourhood stores.

Public policy is taking these developments into consideration as well. In India, the size of the unorganized sector and its ‘employment’ of massive numbers of people, has prompted political concerns. A study by the Indian Council of Research on International Economic Relations has concluded that – with the entry of large organized retail chain outlets – unorganized retailers in vicinity of organized retailers have undergone a decline in their volume and business profit initially. But this negative impact on sales and profit has decreased over time. The data from international studies is similarly mixed. A recent study conducted in Florida suggests that entry and exit rates of small stores depend on proximity to Walmart as well as specific product overlap (Paruchiri et al. 2009). In Asia, with the exception of Hong Kong, Singapore and Malaysia, traditional channels still control more than half of the grocery retail market. The experience in China and Indonesia shows, however, that – while both organized and unorganized sectors exist and grow for the first 5-10 years, although at different rates – the structural changes create an adverse impact on the unorganized sector after the share of the organized retail reaches 25%-30%.

In India, the active role of Government policy has resulted in protection of the traditional retailer, at least in the short term, from the threat posed by large foreign retailers. Foreign investment in wholesale operations, for instance, as in the case of the German multinational chain Metro cash-and-carry, is an attempt to allow the economies of scale to benefit the traditional retailers. Similarly, single-brand foreign retailing, has been allowed since it poses no threat to STS, and yet allows affluent, urban consumers to benefit from the quality and product assortment of these modern retailers.

As a result of all these forces, the threat posed by self-service modern retailers is unlikely to eliminate the STS sector in the immediate future. Both the shopper and the retail systems are in transition and will remain so for the foreseeable future. Even in the most advanced urban settings there are no “true modern shoppers” – shoppers divide their custom between modern stores and STS.

## **Concluding Observations**

Our research suggests that even in markets where there are modern retail outlets, consumers continue to shop at these traditional stores. Consumers in the large Indian cities

are starved for time and the percentage of grocery shopping is the highest from the neighbourhood store.

The general trade offers the convenience of taking orders over phone and making home delivery which enables these stores to get a sizeable comprehensive shopping even at places where modern trade retailers are present in close proximity.

General trade retail – as was the case in the past, prior to the rise of modern retail formats – continues to get the major chunk of emergency and replenishment shopping due to the convenient location of STS outlets. The provision of home delivery services by larger STS retailers and the extending of credit to their regular shoppers, often even by very small STS outlets, also help the STS format stores to be resilient in the face of modern, large-scale competition.

A vast majority of Indians are employed in the unorganised sector. Such workers have no fixed income. These consumers are daily wage earners and small business owners who make regular purchases for daily consumption. This group is catered to by the general trade stores as they stock smaller SKUs like sachets, extend credit and also offer a small discount on the MRP. From a social policy perspective also, therefore, it is unlikely that large-scale modern retailing will be allowed to have a Walmart-style free reign in the fast-evolving retail sector of India.

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