Unmasking the African Consumer

Understanding the Consumers at the ‘Bottom of the Pyramid’

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Abstract
This paper provides insights on how brand-owners can tap into “The Fortune at the Bottom of the Pyramid” (lower–middle mass market, LSM 1 – 5). The consumers at the bottom of the pyramid (about 500 million consumers in Africa) present an enormous opportunity for growth and profitability if well targeted.

This paper focuses on the hidden market opportunity in this forgotten (yet untapped) market. We present Kenyan success stories while extracting learnings on how to make headways in this market.
1. Introduction

The distribution of wealth and the capacity to generate incomes in the world can be captured in the form of an economic pyramid. At the top of the pyramid are the wealthy, with numerous opportunities for generating high levels of income. On the other hand more than 4 billion people live at the Bottom of the Pyramid (BOP) on less than $2 per day (Prahalad, 2006).

Vijay Mahajan, Author of ‘Africa Rising’ divides Africa into 3 segments: Africa one is composed of at most 15% of the population (150 million) these have the most disposable income and behave the most like elite segments in other global markets, Africa two is composed of about 35% (350million consumers) representing the lower/ future middle class, then there is Africa three representing about half or more of the consumers (500 million) and this is what we are mainly referring to as the bottom of the pyramid (BOP). In Kenya about 20million consumers would fall in this category.

The main business problem is that most organizations focus on ready markets in the Africa one and two segments. This results to an underserved low-end market which many large organizations may view as poor and not viable. However, new thinking has evolved in which organizations are thriving in reaching out to the BOP. We give an analogy of two salesmen who came to Africa from the first world exploring the market for shoes. When they got back: One reported that there was no market for shoes as they found almost nobody wearing shoes while the other one reported a huge market for the same reason. We are inspired by the report by the second salesman. The Time magazine, Ten Ideas Changing the World Right Now list as No.6 the fact that Africa is now a destination for business. Perry (2008) highlight that, IMF puts Africa's average annual growth for 2004 to '08 at more than 6% — better than any developed economy — and predicts the continent will buck the global recessionary trend to grow nearly 3.3% this year. Perry also note that in 2006 foreign investment in Africa reached $48 billion, overtaking foreign aid for the first time. The explanatory notes on he quotes IMF experts equating the change in Africa to Asia 1980s and view this as evidence that, “growth is taking off” in Africa. Table 1.1 below represents the dominant logic held by large organizations about BOP.
Table 1.1 The Dominant Logic of large organizations as it Relates to BOP

<table>
<thead>
<tr>
<th>Assumption</th>
<th>Implication</th>
</tr>
</thead>
<tbody>
<tr>
<td>The poor are not our target customers; they cannot afford our products or services</td>
<td>Our cost structure is a given; with our cost structure, we cannot serve the BOP</td>
</tr>
<tr>
<td>The poor do not have use for our products sold in developed countries</td>
<td>We are committed to a form over functionality. The poor might need sanitation, but can’t afford detergents in formats we offer. Therefore, there is no market in the BOP</td>
</tr>
<tr>
<td>Only developed countries appreciate and pay for technological innovations</td>
<td>The BOP does not need advanced technology solutions; they will not pay for them. Therefore, the BOP cannot be a source of innovations.</td>
</tr>
<tr>
<td>The BOP market is not critical for long-term growth and vitality of large organizations</td>
<td>BOP markets are at best an attractive distraction</td>
</tr>
<tr>
<td>Intellectual excitement is in developed markets; it is very hard to recruit managers for BOP markets.</td>
<td>We cannot assign our best people to work on market development in BOP markets</td>
</tr>
</tbody>
</table>


According to Prahalad (2006), the dominant logic does not only affect large organizations, it affects politicians, governments, NGOs, civil society organizations and the BOP consumers themselves. The charitable organizations see private organizations as greedy and uncaring and thus cannot be trusted with addressing the needs of the poor. A recent study on poverty alleviation in the Eastern province found that there was low reception of ideas that would result to self reliance because some residents would want to continue enjoying relief food. According to Prahalad (2006) the dominant logic of each group restricts its ability to see the market opportunities at the BOP. Once we overcome these intellectual barriers, we will get to discover that the BOP market also represents a major engine of growth and global trade. (This market has legs).

The Nature of BOP Market

This market has distinct characteristics which must be incorporated into your thinking if you want to succeed in it. Prahalad (2006) outlines these characteristics as follows;

a) There is Money at the BOP

The dominant assumption is that the poor have no purchasing power and therefore do not represent a viable market. Africa where quite a large part of the BOP exists had a
combined GNI of close to $1 trillions in 2006 making it equivalent to the 10\textsuperscript{th} largest economy in the world (Mahajan, 2008). The power is also in the numbers, 500 million consumers earning less than $2 a day amount to about $1 billion a day in latent purchasing power which must be unlocked. It is also important to note that the poor in the developing countries tend to pay a premium for everything from rice to credit. According to UN Habitat, property owners in Kibera slums in Nairobi have a payback period of less than 2 years. This is as a result of what is referred to as ‘poverty penalty’ which comes up as result of local monopolies, inadequate access, inadequate distribution and strong traditional intermediaries and can be as high as 25 times. There is need for businesses to unlock the ‘poverty penalty’.

b) BOP Markets are difficult to access

The assumption is that distribution access to the BOP markets is very difficult and therefore represents a major impediment for the participation of large firms and Multi National Corporations (MNCs). The BOP market does not lend itself to a single distribution solution with urban and rural markets representing different challenges. This market is in need of unique distribution methods of distributing goods and services. In Kenya there is a company that distributes to the slum areas by use of bicycles. Some banks offer mobile banking services in some parts of Kenya. A company in India developed a direct distribution network in hard to reach markets by selecting entrepreneurial village women as distributors. In Kenya East Africa Breweries distribution of Senator (Keg beer) through recyclable cylinders is an innovative adaptation that is cost efficient allowing the company to provide the product at a lower cost to the BOP consumers.

c) The BOP Markets are Brand – Conscious

The dominant assumption is that the poor are not brand – conscious. On the contrary, the poor are very brand – conscious. They are also extremely value-conscious by necessity. Experience indicates that BOP consumers are very brand-conscious. This is mainly driven by aspiration motivations. BOP consumers are value buyers and they expect great quality at affordable prices. To meet the BOP market expectations we have to make aspirational products affordable to BOP consumers. This call for cost efficiency in all aspects of business. A Kenyan beer manufacturer named earlier reported 18% increased revenue in a beer brand targeting the BOP compared to single digit growth for the other beer portfolio in 2008 (EABL, 2008).

d) The BOP Market is connected

Contrary to the popular view, BOP consumers are getting connected and networked. They are rapidly exploiting the benefits of information networks. The growth of cell phone usage among the poor is proof of a market at the BOP. Globally, both the current market size and growth rates indicate BOP market is a critical in worldwide wireless growth. From Grameen phone in Bangladesh to Simu ya Jamii in Kenya this means this market has embraced wireless technology making them much easier to reach. A
charitable organization resulted to sending money through cell phone via mobile phone money transfer system to the hungry in a remote part of Kenya after research indicated that it was costing about eighteen percent more to deliver food rations compared to what it would cost the beneficiaries to buy their own food (IRIN,2008). According to a representative from the organization, "If there is money the food will come ... merchants will come. People suffer because they can't buy." According to a 2008 report by the UN Foundation–Vodafone Group Foundation Partnership, titled 'Wireless Technology for Social Change: Trends in NGO Mobile Use' Most of the projects that have used the mobile-phone technology have been small in scale and preliminary probably due the high costs of developing and deploying mobile technologies," An evaluation of the Concern project, however, found that M-Pesa was better than food distributions, "provided the difference between wholesale and retail prices is within a certain range, local food markets are actually functioning and that the cash transfer programme is long enough to justify the costs of the equipment (phones, chargers etc.)".

The increased connectedness also means that the spread of good bargains as well as bad news becomes very rapid. Also consider the growth in internet usage, according internetworkworldstats.com and International Telecommunication Union (2009) internet penetration in Africa was at 5.6% by end of 2008 or 54 million users a 1,100% growth between 2000 and 2008. For the rest of the world penetration was at 26.5% or 1.5 billion users with a growth rate of 326% between 2000 and 2008 (Banking Survey, 2008).

e) BOP Consumers Accept Advanced Technology Readily

Contrary to popular belief, the BOP consumers accepted advanced technology readily. From complicated biogas installations for cheap energy to checking commodity prices on phone while in the farm, the BOP customers have easily accepted technology. A Kenyan bank that has for a long time provided passbooks to its customers is currently phasing them out with electronic ATM cards. Dr James Mwangi, CEO Equity Bank notes that the banks has over 350 ATM machines 76% of the transactions are done in the ATMs. He also notes that people have even embraced ATMs for cash deposits.

f) Create the Capacity to Consume

To convert the BOP into a consumer market, we have to create the capacity to consume. Cash – poor and with a low level of income, the BOP consumer has to be accessed differently. Traditional consumption capacity creation by offering goods and services for free may feel philanthropic. But this rarely solves the problem in a scalable and sustainable fashion.

The emerging approach is to encourage consumption and choice at the BOP is to make unit packages that are small and therefore affordable. A single serve revolution is sweeping through the BOP market. For example cooking oil, margarine, sugar, ketchup, and coffee are all available at BOP in single serve format. In Kenya it is commonly refered to as Kadogo economy meaning the economy of small.
Innovative purchase and credit schemes are also another approach of creating capacity to consume. Complicated credit rating schemes coupled with counseling and group formation has enabled BOP to acquire appliances and services they could not afford. These schemes also recognize the income patterns that are some times irregular. This target has low default rate when it comes to credit. One women micro-finance organizations in Kenya reports a 99% repayment rate for loans.

Consumption Capacity creation is based on 3 basic principles best described as 3 As; Affordability (without sacrificing quality e.g. single serve), Access (easy to reach stores-walking distance), extended opening time as the poor have to work long days) and Availability (buying based on cash in hand which calls for distribution efficiency).

g) The Need for New Goods and Services

The involvement of the private sector at the BOP can provide opportunities for the development of new products and services. For example, by understanding the milk consumption patterns of the BOP milk consumers, a Kenyan dairy cooperative moved from hawking dairy milk to affordable treated packaged milk. They developed a BOP milk brand that has became very hard to beat by the larger competition. An insurance company in Kenya recently developed a personal accident cover that is paid for daily through Mobile phone money transfer. A Bolivian financial services company has ATMs that recognize fingerprints, use colour coded touch screen and speak in 3 local languages ensuring access to high quality financial services to illiterate BOP consumers. There is an email joke about a Kenyan Microfinance Bank ATMs using local languages.

h) Dignity and Choice

When the poor are converted into consumers, they get more than access to products and services. They acquire the dignity of attention and choices from the private sector that were previously reserved for the middle-class and rich. For example in a single serve situation the ‘switching’ and trial costs to a consumer are negligible because she can buy a sachet of cooking oil today and if not satisfied switch brands the next day. This calls for continuous innovation and product upgrades to keep consumers interested in their brands. A Kenyan Power Distribution company lowered the cost of connecting BOP customers by encouraging group formation. This increased new connections per year from tens to hundreds of thousands. Access to electricity especially in the rural areas is perceived as very dignifying. Another example is the growth of second hand market commonly known as ‘mitumba’ in Kenya. Mitumba have become acceptable in the society in terms of growing access to clothes, vehicles etc. The youth in particular find mitumba clothes attractive in that most are unique designs.

i) Trust Is a Prerequisite

Both sides – the large firms and the BOP consumers – have traditionally not trusted each other. The mistrust runs deep and recent research suggests growing mistrust for large
organizations. However, private – sector firms approaching the BOP market must focus on building trust between themselves and the consumers.

In Banking there has been a general assumption that the default rates among the poor is likely to be higher than that of the well off customers. The opposite is true, the poor often pay on time and default rates are very low in addition to the earlier case of a women microfinance bank in Kenya with over 100,000 customers and 1% default rate, the default rate at Grameen Bank, the Microfinance pioneer in Bangladesh is less than 1.5% among more than 2.5 million customers. The lesson is clear that companies need to create mutual trust between themselves and BOP customers. Also traditional products, services and management processes will not work making innovation key to success in this market.

J) Innovating for BOP markets

Just like approaching emerging markets with successful products from developed markets, the BOP market is largely an illusion for anyone who approach it with products meant for the top of the pyramid. Product developers need to embrace disruption when attacking this market. The basic economics of BOP markets based on small unit packages, low margin per unit, high volume and high return on capital employed. This is different from the standard large unit packs, high margin per unit, high volume and reasonable return on capital employed. The challenges in BOP markets such as poor infrastructure and low literacy also call for unconventional thinking.

Twelve Principles of Innovation for BOP Markets


1. Focus on price performance of products and services. Serving BOP markets is not just about lower prices. It is about creating a new price – performance envelope. Quantum jumps in price performance are required to cater for BOP markets. The cell phone market is the best example, in Kenya the unit cost for a handset was about Ksh 100,000 in 1999, the mobile subscribers were 15,000, 5 years later the price had gone down by about 20 times and subscribers were at 4.6million (306 times) (CCK, 2008). The same case happened to bank account numbers after introduction of account opening “with almost nothing” in Kenya. This calls for a significant ‘forgetting curve’ to discard traditional 10% price cuts to the new level multiple price performance improvements.

2. Innovation requires hybrid solutions. BOP consumer problems cannot be solved with old technologies. Most scalable, price – performance – enhancing solutions need advanced and emerging technologies that are creatively blended with the existing and rapidly evolving infrastructures. A good example is a mobile phone that can be charged by either solar or electricity.
3. As BOP markets are large, solutions that are developed must be scalable and transportable across countries, cultures and languages. Scale of operations is critical in making an economic case for BOP mainly because the basis for returns on investment is volume. This also calls for significant geographical ambitions especially in Africa where the BOP market in one country maybe small. Partnerships with NGOs and other companies to co-create products is also important. Here we note the rapid growth of regional micro-finance service providers in East Africa. Perry (2009) wrote:

*Togo's capital, is home to Ecobank, a 21-year-old pan-African retail and corporate bank that, according to CEO Arnold Ekpe, employs 11,000 people in 620 branches in 26 countries, with a balance sheet of $8 billion.*

Unlike a lot of other banks, Ecobank is expanding. It has opened 200 branches since 2006 and aims to set up in three more countries by June. What's more, it actually makes money: annual profits were up 47%, to $191 million, in 2007 and up 32%, to $104 million, for the third quarter of 2008 alone, the latest period for which figures are available. Even more extraordinary, it is managing to raise money in the "crunched" capital markets — $700 million since August. Granted, the world's banks are in a historic crisis. That does not make any less arresting the thought that some of the best-performing bankers on the planet right now come from a place called Togo. "Warren Buffett is based in Nebraska," says Ekpe- CEO Ecobank. "It's not where you are. It's what you do."

4. Sustainable development: Eco friendly. The developed markets are accustomed to resource wastage. For example, if the BOP consumers started using as much packaging per capita as the typical American or Japanese consumer, the world could not sustain that level of resource use. All innovations must focus on conserving resources: eliminate, reduce and recycle. Reducing resource intensity must be a critical principle in product development, be it for detergents or ice cream.

5. Product development must start from a deep understanding of functionality, not just form. Marginal changes to products developed for rich customers in the United States, Europe or Japan will not do. The infrastructure BOP consumers have to live and work in demands a rethinking of the functionality anew. Washing clothes in an outdoor moving stream is different from washing clothes in the controlled conditions of a washing machine that adjusts itself to the level of dirt and for batches of colored and white clothes. For example, when one of the oldest powder detergent was introduced in the Kenyan Market, the marketers at that time had to buy basins for the housewives and provide soaking tutorials to get the consumers out of the river.

6. Process innovations are just as critical in BOP markets as product innovations. In developed markets, the logistics system for accessing potential consumers, selling
to them and servicing products is well developed. A reliable infrastructure exists and only minor changes might have to be made for specific products. In BOP markets, the presence of a logistics infrastructure cannot be assumed. Often, innovation must focus on building a logistics infrastructure, including manufacturing that is sensitive to the prevailing conditions. Assessing potential consumers and educating them can also be a daunting task to the uninitiated. This calls for redefining the process to fit the infrastructure. Equity bank in Kenya introduced Cash Back, a system where customers can withdraw cash from the supermarket cashiers as they shop.

7. Deskilling work is critical. Most BOP markets are poor in skills. The design of products and services must take into account the skill levels, poor infrastructure and difficulty of access for service in remote areas.

8. Education of customers on product usage is key. Innovations in educating a semiliterate group on the use of new products can pose interesting challenges. Further, most of the BOP also live in “media dark zones”, meaning they do not have access to radio or TV. In the absence of traditional approaches to education – traditional advertising – new and creative approaches, such as video mounted on trucks and traveling low – cost theatrical productions whose job it is to demonstrate product usage in villages, must be developed. Refer to the introduction of the first powder detergent in Kenya.

9. Products must work in hostile environments. It is not just noise, dust, unsanitary conditions and abuse that products must endure. Products must also be developed to accommodate the low quality of the infrastructure, such as electricity (e.g. wide fluctuations in voltage, blackouts and brownouts) and water (e.g. particulate bacterial and viral pollution). Nokia has designed low end mobile phone sets with hooks after research indicated that consumers in some crowded markets live in flood prone areas.

10. Research on interfaces is critical given the nature of the consumer population. The heterogeneity of the consumer base in terms of language, culture, skill level and prior familiarity with the function or feature is a challenge to the innovation team.

11. Innovations must reach the consumer. Both the highly dispersed rural market and a highly dense urban market at the BOP represent an opportunity to innovate in methods of distribution. Designing methods for accessing the poor at low cost is critical.

12. Paradoxically, the feature and function evolution in BOP markets can be very rapid. Product developers must focus on the broad architecture of the system – the platform – so that new features can be easily incorporated. BOP markets allow (and force) us to challenge existing paradigms. For example, challenging the grid – based supply of electricity as the only available source for providing good – quality, inexpensive energy is possible and necessary in the isolated poor BOP
markets. It is clear that unless we are willing to discard our biases, the BOP opportunity will remain invisible and “unattractive”.

It is evident that to excel at innovating for the BOP we must start with a “zero based” view. The twelve above principles become critical to understand and apply. It is also clear that managers can learn a lot by active participation in the BOP market; this can help improve efficiency and eliminate waste in these difficult times.
Some notable differences between Formal and Informal Markets

The table below highlights the differences between the Formal/traditional markets and informal markets. The informal market represents the BOP. The figure that follows represents the traditional growth curve vs. the BOP growth curve.

<table>
<thead>
<tr>
<th>Attributes</th>
<th>Formal Segment</th>
<th>Informal Segment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales</td>
<td>Higher revenue per customer</td>
<td>Low revenue per customer</td>
</tr>
<tr>
<td>Payments</td>
<td>Financing generally not required</td>
<td>Financing Important</td>
</tr>
<tr>
<td>Demand</td>
<td>Depends on economy</td>
<td>More or less steady demand</td>
</tr>
<tr>
<td>Price Sensitivity</td>
<td>Driven by bargaining power</td>
<td>Convenience driven (such as credit, delivery and so on)</td>
</tr>
<tr>
<td>Brand Equity</td>
<td>Recognized and trusted</td>
<td>Should build trust to deliver as promised</td>
</tr>
<tr>
<td>Growth</td>
<td>Slow growth</td>
<td>High potential for growth</td>
</tr>
<tr>
<td>Customer Location</td>
<td>Usually located in places of easy access</td>
<td>Mostly located in remote areas</td>
</tr>
<tr>
<td>Relationships</td>
<td>Stops at the distributor level</td>
<td>Requires close ties with end customers.</td>
</tr>
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The shape of BOP curve suggests that a company in a mature or maturing market can energize its brands by entering into the BOP. This will help prolong growth stage in the product life cycle significantly.

*Figure 2 Traditional and BOP Growth Patterns*
The Real Test: From the Pyramid to the Diamond

Simply stated, the pyramid must become a diamond. The economic pyramid is a measure of income inequalities. If these inequalities are changing, then the pyramid must morph into a diamond. A diamond assumes that the bulk of the population is middle class.

Business Success Stories at the Bottom of the Pyramid

Financing the BOP

The world’s poor traditionally are trapped in the dilemma of having neither money nor the means to borrow any. Micro-financing to the level of their needs has not been part of the agenda of formal banking, until now. For the poor in Kenya, particularly in rural areas, Equity Bank, K-Rep Bank, Kenya Women Finance Trust have been to converting the poorest of the poor into customers and thus at the same time empowering them.

K-Rep Bank executives faced resistance from key stakeholders when they decided to host their headquarters in Kawangware an area associated with low income informal businesses. “The Central Bank of Kenya wondered loudly and the insurers were very cautious” explained the Bank’s MD. But with great fortitude they stuck to their vision of taking banking services to the informal people work places and it has paid off. Today there are four other banks in Kawangware alone including a multinational. (Banking Survey, 2008) The bank MD sees innovation as the way to go for financial services but notes that regulatory framework tend to lag behind innovation because regulators don’t have regulatory framework that anticipates or foresees the products of the future. This might delay future innovations from seeing the light of the day.
Micro-insurance has also made major inroads with CIC Insurance (Medical insurance targeting 1 million customers, Majani Insurance Brokers (Life and medical insurance targeting 500,000 small scale tea farmers, Old Mutual (Low cost life insurance at Kshs 250 per month and Oriental insurance (Safari Bima Personal Accident Cover- daily subscription of Kshs 30 per day via M-PESA Mobile Phone Money Transfer).

The following is an extract from a micro-insurance conference communication.

The poor in Africa are exposed to many risks from death of breadwinner, ill health, weather, and loss of property. Yet despite these risks, African markets show some of the world’s lowest levels of insurance penetration. There are huge opportunities for insurers to develop products and services for the poor in Africa, but few have done so, citing a need for more technical capacity, challenges with product development, difficulties with delivery channels, and regulatory hurdles among the reasons that this business has not grown further. The World Bank’s Insurance for the Poor Program (www.worldbank.org/insuranceforthepoor) is stepping up to the challenge, working with partners including donors, governments, and the insurance industry, to build technical capacity, develop distribution service channels, and promote an enabling environment for insurance to serve the poor better.

The Worldbank organized a regional workshop on Expanding Access to Insurance for the Poor in East and Southern Africa that took place March 2\textsuperscript{nd}-4\textsuperscript{th}, 2009 at the Sheraton Kampala Hotel, in Kampala, Uganda. The course work focussed on three areas related to micro insurance: Product design, Alternative and cost-effective distribution channels and service delivery models.

The Free Business Model

While a lunch is never free, thankfully everything else can be. A century ago this statement would have elicited several sniggers but in today's environment there is a strong argument to be made for making services and information available for free. Top businesses are realizing the merits of the 'free' business model and it's fast becoming a central strategy behind many success stories. This is especially important while serving the BOP market.

Chris (2008) of Wired Magazine has presented a fascinating idea of "$0.00 Services" and has explored mechanisms for making money off this seemingly pointless business strategy. Consider the following three simple models (as described by Chris):

Model 1: Companies provide something for free once and then charge you. It functions on the same model as the popular drug dealer's "the first hit's free" philosophy. Any company which allows for a free trial etc. is employing this strategy.

Model 2: The user's attention is sold to a 3rd party in the form of surveys, advertising etc.
Model 3: The few subsidize the many. The best example of this is Wikipedia where donations from 'the few' are enough to keep the content free for the many.

A hybrid between these three concepts has been shown to be a very successful business model and many of the top companies apply it as their central strategy - Google is a prime example.

WordPress.org (the world's favourite blog management system) is a fantastic example. Users can host their sites for free - including free access to the WordPress software and bandwidth - and those who want additional services can pay a relatively small fee to receive them.

Some WordPress statistics:

- 6.7 billion blogs in operation
- 200 000 new blogs a week
- Cost to user: $0.00
- Year on year growth of 230%

Alternatively look at the top 5 websites (according to Alexa):

1. Yahoo!
2. Google
3. YouTube
4. Windows Live
5. Facebook

Spotted the trend? (Hint: they're all free)

This mechanism for achieving HIGH volumes with a VERY low marketing budget is a fantastic model and has started seeping into every element of modern business and for three simple reasons:

- Firstly, companies can make enough money in this way to create healthy profits;
- Secondly, consumers are fast realising that there is always a free option - why pay when it's free (and if it isn't free then it's typically 'cheaper' to spend a couple of hours surfing the net and finding a copy); and
- Thirdly, if your service is good it will grow exponentially as each user is also a brand ambassador.

The reality is that by making everything free, the playing field is levelled and companies will need to compete more according to consumer-focussed needs. Companies are finally being measured according to what they bring their clients (in terms of service delivery, client service and value adds). In exchange, clients are providing companies with their attention - which they can then build revenue streams around.
The trick to success is therefore not the acquisition of clients but rather improving the quality of your service in order to ensure new clients remain with your service and do your marketing on your behalf (as word-of-mouth agents) - a sure fire way to guarantee exponential, low cost growth. The free business models are the stuff BOP marketing and business managers dream of. The economy of free is here for the BOP consumers to enjoy, don’t miss the train.

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