

Retailing at the Margins: Evidence-based Insights from Emerging Markets

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Proposed Special Session Title:

Retailing at the Margins: Evidence-based Insights from Emerging Markets

Session Chairs: Iris Steenkamp (Bocconi University) - submitting chair
Magda Hassan (University of Manchester)

Session papers:

Paper 1.

Title: **Silent Negotiations: The Impact of Gender Norms on Buyer Dependency**

Authors: **Magda Hassan*** (Alliance Manchester Business School, University of Manchester)
Soniya Gupta-Rawal (Cambridge Judge Business School, University of Cambridge)
Jaideep Prabhu (Cambridge Judge Business School, University of Cambridge)
Jarrod Vassallo (University of Sydney Business School, University of Sydney)

Paper 2.

Title: **Thinking Bigger: Digital Transformation among MSMEs in North East Romania**

Authors: Stephen J Anderson (Texas A&M University, Mays Business School)
Alexandra Avdeenko (World Bank)
Rajesh Chandy (London Business School)
Juan Espinosa-Balbuena* (London Business School)
Leonardo Iacovone (World Bank), and Łukasz Marek Mar (World Bank).

Paper 3.

Title: **Migrant Price Penalty. Field Evidence from South Africa.**

Authors: Shreya Kankanhalli (Cornell University)
Rupali Kaul (INSEAD)
Iris Steenkamp* (Bocconi University)

Paper 4.

Title: **Who Gets Paid, What Gets Bought: Women Micro-entrepreneur's Financial Ownership and Shifts in the Purchase Mix in Organised Rural Retail**

Author: Soniya Gupta-Rawal* (Judge Business School, University of Cambridge)

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This special session centers micro-entrepreneurs and small-scale retailers in emerging markets as crucial yet under-studied actors in marketing systems. We examine the barriers they face, how decisions are made within constrained social and institutional environments, and how these barriers can be alleviated, deriving managerial and policy recommendations in line with the recent “Better Marketing for a Better World” initiative (Chandy et al., 2021).

Four papers trace the forces shaping everyday retail: gendered norms that shape access, payout control that steers baskets and payment choices, digital support that changes routines and investment, and customer perceptions at the point of sale that influence prices and growth. Together, they (1) show how local social structures and retailer identities (e.g., gender, migrant status) shape decisions, pricing, and channel dependence; (2) assess how institutional and design choices, from payment architecture to digital grants, shift firm behavior and consumer demand; and (3) showcase rigorous empirical methods: RCTs, large-scale surveys, conjoint experiments, and scanner/administrative data. Taken together, this session offers the session advances an actionable research agenda for inclusive, resilient retailing and a methodological playbook for conducting research with retailers and micro-entrepreneurs in informal settings.

The first paper, “*Silent Negotiations: The Impact of Gender Norms on Buyer Dependency*” by Magda Hassan, Soniya Gupta-Rawal, Jaideep Prabhu Judge, and Jarrod Vassallo examines buyer dependency among Cairo grocery micro-entrepreneurs. Using survey data from 562 stores, the authors show that female entrepreneurs are significantly more likely than male counterparts to depend on a single supplier, despite similar business experience and growth orientation.

Second, “Thinking Bigger: Digital Transformation among MSMEs in North East Romania” by Stephen Anderson, Alexandra Avdeenko, Rajesh Chandy, Juan Espinosa-Balbuena, Leonardo Iacovone, and Łukasz Marek Mar reports an RCT with 1,038 small firms. Financial incentives and digital capacity-building shift behavior, investment, and growth expectations, with digital grants delivering 28% higher profits, especially when paired with managerial training and advisory support.

Third, “*Migrant Price Penalty: Field Evidence from South Africa*” by Shreya Kankanhalli, Rupali Kaul, and Iris Steenkamp quantifies the consumer-side price penalty faced by migrant-owned shops and separates statistical discrimination from animosity. Two in-person, incentive-compatible conjoint experiments with Johannesburg consumers (N = 3,950), plus a survey of

432 local micro-entrepreneurs, show migrant retailers face an 8–12% lower willingness to pay driven by xenophobic attitudes.

Last, “*Who Gets Paid, What Gets Bought: Women Micro-entrepreneurs’ Financial Ownership and Shifts in the Purchase Mix in Organised Rural Retail*” by Soniya Gupta-Rawal studies whether who receives the payout changes what households buy and how they pay. In a prosumer setting linking over 100,000 Indian dairy suppliers to their own baskets at an organised rural retailer, a stacked event-time design and randomized encouragement at collection centres nudge payouts into women’s accounts. Results show recipient identity is a marketing lever: paying women shifts category mix and payment behavior and positions payment architecture in informal retail.