

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON JOB PERFORMANCE OF MANAGERS IN PHARMACEUTICAL INDUSTRY IN HIMACHAL PRADESH <i>ASHOK KUMAR BANSAL &amp; O. P. MONGA</i>	1
2.	CRAWLING TWITTER DATA <i>A. PAPPU RAJAN &amp; S. P. VICTOR</i>	7
3.	TREND ANALYSIS OF MARUTI SUZUKI (2010-2013) <i>G. SANTOSHI</i>	11
4.	A SURVEY OF DISCRETE IMAGE TRANSFORM METHODS IN IMAGE DATA COMPRESSION <i>DR. E. NAGANADHAN &amp; KALPANA. D</i>	22
5.	USING RADIAL BASIS FUNCTION NETWORKS TO EXAMINE SEMIOTIC THEORIES OF ACCOUNTING ACCRUALS <i>SOMAYEH NAEEMI &amp; GHODRATOLAH TALEBNIA</i>	27
6.	CLOUD COMPUTING SYSTEM <i>SUMIT BHATT</i>	32
7.	'BANK ON WHEELS' FOR FINANCIAL INCLUSION: A CASE STUDY <i>DIVYA PRABHU P</i>	36
8.	IMPACT OF RETAIL BANKING ON CUSTOMER SATISFACTION IN DELHI <i>KULDEEP SINGH</i>	41
9.	AN EXPLORATORY STUDY ON ORGANISATIONAL CRISIS IN INFORMATION TECHNOLOGY INDUSTRY <i>SHIVANI PANDEY &amp; DR. VINKY SHARMA</i>	46
10.	EFFECT OF TRAINING IN TEACHING SKILLS ON THE CLASSROOM BEHAVIOUR OF PROSPECTIVE TEACHERS IN RELATION TO THEIR LEVEL OF ASPIRATIONS <i>KUSUM LATA</i>	51
11.	STUDY ON PROFITABILITY IN NEW GENERATION PRIVATE SECTOR BANK IN INDIA <i>D. RAJAPRABU &amp; DR. V. DHEENADHAYALAN</i>	58
12.	INTERFERENCE EVADING USING SYMBIOTIC CODES FOR HIGH DENSITY WIRELESS NETWORKS <i>M.ANJALI &amp; R.SATHYA JANAKI</i>	66
13.	SECURITY CONCERNS OF ONLINE USERS IN INDIA <i>HARSHMEETA KAUR SONI</i>	72
14.	CORPORATE GOVERNANCE: AN ANALYSIS OF LEGAL FRAMEWORK AND INDIAN GOVERNANCE SYSTEM <i>NITIN KUMAR</i>	78
15.	WORD TRANSLATION DISAMBIGUATION <i>SHWETA VIKRAM</i>	82
16.	DETERMINANTS OF CORPORATE CAPITAL STRUCTURE: WITH SPECIAL REFERENCE TO HOME APPLIANCES INDUSTRY IN INDIA <i>ANKUR AGRAWAL &amp; Y. P. SINGH</i>	87
17.	TASK DEMAND AS A FACTOR CAUSING JOB STRESS: A STUDY OF WORKING WOMEN OF IT SECTOR IN NATIONAL CAPITAL REGION OF DELHI <i>MONICA AGARWAL, SANTHI NARAYANAN &amp; DR. DALEEP PARIMOO</i>	92
18.	RURAL MARKETING <i>MAMTA RANI</i>	98
19.	A STUDY ON THE WORKING FUND RATIO OF THE DISTRICT CENTRAL COOPERATIVE BANKS IN TIRUNELVELI REGION, TAMILNADU <i>DR. A. MAHENDRAN &amp; MOGES TADESSE</i>	103
20.	THE ROLE OF SOCIAL ENTREPRENEURSHIP APPROACH IN ENCOURAGING GROWTH OF SUSTAINABLE ENTERPRISES <i>JEPCHIRCHIR JUSTINA KORIR &amp; DR. GORRETTY A. OFAFA</i>	111
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	117

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## RURAL MARKETING

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## ABSTRACT

The Indian rural market has a huge demand base and offers great opportunities to marketers. Two-thirds of Indian consumers live in rural areas and almost half of the national income is generated from there. Rural marketing consists of marketing of inputs to the rural as well as marketing of outputs from the rural markets to other geographical areas. Rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of green revolution, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing has emerged. Fast pace of technology advanced every sphere of social, economic, political cultural life, produce, reduce costs, distribute, and expect higher profits. This paper presents a review of rural markets' environment, Problems and strategies in India. The rural market consist 70 percent population, twice as entire market of USA and would become bigger than total consumer market in countries like South Korea, and Canada in another 20 years. Several companies are exploring cost effective channels like HUL/ ITC/ Colgate/ Godrej/ Nokia/ BPCL.

## KEYWORDS

Rural Marketing, Rural Mindset, Rural Market Potential, RM Levels.

## INTRODUCTION

Rural Marketing is defined as a function that manages all activities involved in assessing, stimulating and converting the purchasing power of rural consumers into an effective demand for specific products & services and moving these products & services to the people in rural areas to create satisfaction and a better standard of living and thereby achieving organizational goals" (year- 2010). The process should be able to straddle the attitudinal and socio-economic disparity between the urban and rural customers.

The rural markets offer a great scope for a concentrated marketing effort because of the recent increase in the rural incomes and the likelihood that such incomes will increase faster because of better production and higher prices for agricultural commodities.

Adi Godrej, chairman of the Godrej group that is in a range of businesses from real estate and personal care to agri foods, has no hesitation proclaiming, It is a myth that rural consumers are not brand and quality conscious. A survey by the National Council for Applied Economic Research (NCAER), India's premier economic research entity, recently confirmed that rise in rural incomes is keeping pace with urban incomes. From 55 to 58 per cent of the average urban income in 1994-95, the average rural income has gone up to 63 to 64 per cent by 2001-02 and touched almost 66 per cent in 2004-05. The rural middle class is growing at 12 per cent against the 13 per cent growth of its urban counter- part. Even better, the upper income class those with household incomes of over Rs one million [\$22,700] per annum is projected to go up to 21 million by 2009-10 from four million in 2001-02. It will have a 22 to 23 per cent rural component. Higher rural incomes have meant larger markets. From the point of view of rural marketing, Ghaziabad district is an ideal district because it is very much near to the capital of the country.

- According to the National what is Rural Marketing? Commission on Agriculture: „Rural Marketing is a process which starts with a decision to produce a saleable farm commodity and it involves all the aspects of market structure or system, both functional and institutional, a base on technical and economic considerations and includes pre and post harvest operations, assembling, grading, storage, transportation and distributions". "Rural Marketing can be defined as a function that manages all activities involved in assessing, stimulating, and converting the purchasing power of rural consumers into an effective demand for specific products and services and moving these products and services to the people in rural areas to create satisfaction and a better standard of living and thereby achieving organizational goals." -Pradeep Kashyap
- Scope of Rural Marketing The Rural Marketing Matrix (Market) Urban Brand Consumables and durables (Organized) Rural Farm & Non-Farm and services (Unorganized Sector) Handicrafts, Handloom Textiles, Leather products (Semi organized) Rural Urban (Production)

India as a nation has come a long way from the place where only urban population which constitutes 20 per cent of customer base for companies are responsible for 80 per cent of their profits. The companies are looking for new opportunities and avenues, as they are witnessing a decline in their growth rates in urban markets due to market saturation and they do have a huge, untouched and untapped rural Indian market. The driving force for this is rural youth who are educated, have access to technology and have openness to change. Also rural markets have acquired significance, as the overall growth of economy has resulted into substantial increase in the purchasing power of the rural communities. A survey by India's premier economic research entity, National Council for Applied Economic Research (NCAER) indicates that rise in rural incomes is keeping pace with the rise in urban incomes. The rural middle class is growing at 12 per cent, close to the urban middle class which is growing at 13 per Cent. Punjab, Kerala, Haryana, Rajasthan, Gujarat, Andhra Pradesh and Maharashtra are considered highly

## OBJECTIVES

1. To understand the rural market.
2. To unleash the potential of rural market
3. To analyze the various opportunities in rural market.
4. To analyze different marketing strategies for rural markets.
5. To understand Issues & Challenges in Rural Marketing

## RESEARCH METHODOLOGY

The study is based on secondary sources of data. The main source of data are various Economic Surveys of India and Ministry of Commerce and Industry data, RBI bulletin, online data base of Indian Economy, journals, articles, news papers, etc.

## WHAT IS RURAL?

B.N. Garudachar, general manager, corporate communication and investor relations at Voltas, a Tata group company in air-conditioning and engineering services. "These are: low population numbers, low median income, poor infrastructure [roads, electricity, communications], and agrarian rather than industrial activity. Such rural areas are within the sphere of influence of neighboring cities and metros

## SALIENT FEATURES OF RURAL INDIA

Some common characteristics that do exist amongst most of the rural markets in India are as follows

**A. Population:** 83.3 per cent of the villages have a population of less than 2000 (Census of India 2001)

**B. Levels of Education:** Although the percentage of literates has increased from 36 in 1981 to 59 in 2001, there is still approximately 60 per cent of the rural population who lies below the middle education bracket. (Kashyap & Raut, 2010)

**C. Occupational Pattern:** Almost 76 per cent of the rural population depends on cultivation or wages for their living (NCAER, 2002).

**D. Characteristics:** in terms of occupation, consumption and buying behavior change prominently from urban to rural in locations with population more than 10000.

**INDIA'S TOP RURAL MARKETERS (JUNE 7, 2009)**

- 1



**BRITANNIA**  
*Eat Healthy. Think Better.*

The leading biscuit maker in the country today, Britannia is banking on last mile reach, product innovation and local level re-tail activation to increase its rural sales.
- 2



**HERO HONDA**

The rural portfolio, getting bigger over time, now contributes roughly 60 percent of its sales. It has created brands like CD 100 SS, CD Dawn and CD Deluxe to meet rural needs.
- 3



**Hindustan Unilever Limited**

HUL can teach any marketer a lesson or two when it comes to how to do rural sales. Its 'Project Shakti' has been a huge success and contributes over 15percent of its rural sales
- 4



**ITC Limited**

Its e-Choupal initiative has been a huge success creating a mutual benefit cycle for both the rural populace as well as ITC which out-sources its raw material needs through it.
- 5



**NOKIA**  
Connecting People

Nokia knows where the tide will turn and that's what makes them the biggest MNC in India today surpassing HUL. It's focusing big time on villages, the next telecom frontier

**TABLE 1: RURAL POPULATION STATISTICS POPULATION**

Population	Number of Villages	Percentage of total villages
Less than 200	114267	17.9
200-499	155123	24.3
500-999	159400	25
1000-1999	125758	19.7
2000-4999	69135	10.8
5000-9999	11618	1.8
10000 & above	3064	0.5
<b>Total</b>	<b>638365</b>	<b>100</b>

Source: Census 2001



**UNDERSTANDING THE POTENTIAL OF RURAL MARKET**

- 1. LARGE POPULATION:** 742 million Indians constituting 138 million households reside in 6,38,365 villages (Census, 2001). The size of rural market itself speaks of its potential
- 2. GROWTH IN MARKET:** The market has been growing at 3-4% per annum adding more than one million new consumers every year. Consumer is brand loyal and understands symbols better.
- 3. IT PENETRATION IN RURAL INDIA:** Today's rural children and youth will grow up in an environment where they have 'information access' to education opportunities, exam results, career counseling, job opportunities, government schemes and services, health and legal advice and services, worldwide news and information, land records, mandi prices, weather forecasts, bank loans, livelihood options. If television could change the language of brand communication in rural India, affordable Web connectivity through various types of communication hubs will surely impact the currency of information exchange. As the electronic ethos and IT culture moves into rural India, the possibilities of change are becoming visible.
- 4. IMPACT OF GLOBALIZATION:** The impact of globalization will be felt in rural India as much as in urban. But it will be slow. It will have its impact on target groups like farmers, youth and women. Farmers, today 'keep in touch' with the latest information and maximize both ends. Animal feed producers no longer look at Andhra Pradesh or Karnataka. They keep their cell phones constantly connected to global markets. Surely, price movements and products' availability in the international market place seem to drive their local business strategies. On youth its impact is on knowledge and information and while on women it still depends on the socio-economic aspect. The marketers who understand the rural consumer and fine tune their strategy are sure to reap benefits in the coming years. In fact, the leadership in any product or service is linked to leadership in the rural India except for few lifestyle-based products, which depend on urban India mainly.
- 5. INCREASING INCOME AND PURCHASING POWER:** The agricultural development programs of the government have helped to increase income in the agricultural sector. These in turn have created greater purchasing power in rural markets.
- 6. ACCESSIBILITY OF MARKETS:** The attraction of a market depends not only on its potential but also on its accessibility. The road network has facilitated a systemized product distribution system to villages. An increasing number of companies are supplying village markets directly. Increasing direct contacts to villages helps product promotion and availability of the product in the village shop.
- 7. CONSUMER BEHAVIOUR CHANGES:** Increased literacy and greater awareness in rural markets create new demands and discriminating buyers. This is observed more in the younger generation. In villages today, this segment of buyers consumes a large variety of products, both durables and non-durables. There is a visible increase in the consumption and use of a variety of products, which is easily observed.
- 8. COMPETITION IN URBAN MARKETS:** Intensified competition in urban markets increases costs and reduces market share. The rural markets are therefore increasingly attractive in relation to urban markets. The automobile market brings this out clearly. Rajdoot motorcycles, Bajaj scooters or Ambassador Cars find ready acceptance in rural markets as compared to urban markets where there is a proliferation of brands.
- 9. NEW EMPLOYMENT OPPORTUNITIES:** Government schemes like IRDP (Integrated Rural Development Programme), JRY (Jawahar Rozgar Yojana) and TRYSEM (Training Rural Youth for Self Employment) have created new employment opportunities in Rural India. Co-operative banks and Public sector banks are extending loans to rural people, thereby creating job opportunities for them. As a result very few rural people are now flocking to urban centres.
- 10. GREEN REVOLUTION:** The vision of Dr. Swami Nathan, the father of the green revolution to achieve self-sufficiency in food grain production in 1995, gave a major breakthrough in food grain production by the use of scientific methods in agriculture. At present, Rural India generates 299 million tons annually.
- 11. VARIOUS GOVERNMENT POLICIES:** The government's stress on self-sufficiency resulted in various schemes like Operation Flood (White Revolution), Blue Revolution, Yellow Revolution, etc. resulted in the production of 15 million tons of milk per annum.
- 12. BETTER CREDIT FACILITIES THROUGH BANKS:** With co-operative banks taking the lead in the rural areas, every village has access to short, medium, long-term loans from these banks. The credit facilities extended by public sector banks through Kisan Credit Cards help the farmers to buy seeds, fertilizers and every consumer goods on installments.
- 13. GREEN CARD / CREDIT CARD FOR FARMERS:** The government initiated credit cards for farmers through public sector banks. Canara bank and Andhra bank were the pioneers in the launch of the Kisan Credit Card. The farmer had a choice to take short or medium term loans through these credit cards to buy seeds, fertilizers, etc. This enabled him to produce more and thereby increase his income.
- 14. IMPROVED EXPORTS DUE TO EXPORT POLICY:** The new Export Policy 2000 paved the way for open market (OGL- Open General License System) status for agriculture. The World Trade Organization's (WTO) Policy for agro-exports has increased exports of Indian agricultural produce thereby increasing incomes of the rural population.
- 15. REMITTANCES FROM INDIANS WORKING ABROAD:** These remittances are a sizeable contribution to growing rural income & purchasing power.
- 16. POLITICAL & SOCIAL CHANGES THROUGH FAVOURABLE GOVERNMENT POLICIES:** The Indian Government launched a number of schemes like IRDP (Integrated Rural Development Programme) and REP (Rural Electrification Programme) in the 1970's, which gave a boost to the agrarian economy. This resulted in changes in people's habits and social life. REP gave impetus to the development of consumer durable industry. Mass Media has created increased demand for goods and services in rural areas. Smart marketers are employing the right mix of conventional and non-conventional media to create increased demand for products. The role cable television has been noteworthy in bringing about the change in rural people's mindset and influencing their lifestyles.

**SOME MYTHS**

- Myth 1: Rural Market is a Homogeneous Mass Reality:** It's a heterogeneous population. Various Tiers are present depending on the incomes like Big Landlords, Traders, Small Farmers, Marginal Farmers, Labourers, and Artisans. State wise variations in rural demographics are present viz. literacy (Kerala 90%, Bihar 44%) and population below poverty line (Orissa 48%, Punjab 6%).
- Myth 2: Disposable Income is Low Reality:** Number of middle class HHs (annual income Rs. 45,000 - 2,15,000) for rural sector is 27.4 million as compared to the figure of 29.5 million for urban sector. Rural incomes CAGR was 10.95% compared to 10.74% in urban between 1970-71 and 1993-94.
- Myth 3: Individuals Decide about Purchases Reality:** Decision making process is collective. Purchase process - influencer, decider, and buyer, one who pays - can all be different. So marketers must address brand message at several levels. Rural youth brings brand knowledge to Households (HH).

**OPPORTUNITIES**

Infrastructure is improving rapidly - In 50 years only, ~ 40% villages have been connected by road, in next 10 years another 30% would be connected. More than 90% villages are electrified, though only 44% rural homes have electric connections. Rural telephone density has gone up by 300% in the Social indicators have—last 10 years; every 1000+ pop is connected by STD. improved a lot between 1981 and 2001 - Number of "pucca" houses doubled from 22% to 41% and "kuccha" houses halved (41% to 23%). 2 Percentage of BPL families Low—declined from 46% to 27%. P Rural literacy level improved from 36% to 59%. penetration rates in rural areas, so there are many marketing opportunities - Durables Urban Rural Total (% of Rural HH) CTV 30.4 4.8 12.1 Refrigerator 33.5 3.5 12.0 FMCGs Urban Rural Total (% of Rural HH) Shampoo 66.3 35.2 44.2 Marketers can make effective use of the large—Toothpaste 82.2 44.9 55.6 available infrastructure - Post Offices 1,38,000 Haats (periodic markets) 42,000 Melas (exhibitions) 25,000 Mandis (agri markets) 7,000 Public Distribution Shops Proliferation of large format Rural Retail—3,80,000 Bank Branches 32,000 Stores, which have been successful also - DSCL Haryali Stores D M & M Shubh Labh Stores M TATA / Rallis Kisan Kendras T Escorts Rural Stores E Warnabazaar, Maharashtra (Annual Sale Rs. 40 crore) .

**RURAL MARKETING STRATEGIES**

Corporate realized that there was saturation, stiff competition and clutter in the urban market, and a demand was building up in rural areas. Seeing the vast potential of 75 per cent Indians living in rural areas, they started focusing on these unexplored, high-potential areas. Companies came up with special rural

products, like Chic Shampoo sachets @ Re 1, Parle G Tikki Packs @ Rs 2, customized TVs by LG, Shanti Amla oil by Marico. All these brought positive results for them. Also, campaigns like Project Bharat by Hind Lever, where trials were generated across India in 1999, saw 30 per cent of its total personal products growing to contribute 50 per cent five years down the line. In the first phase, they covered 11.5 million rural households and increased awareness by 41 per cent.

### Here are some of the strategies may adopt by Companies for Rural Markets for their products and Services:

- **Best Promotion and Quality Perception:** Companies with new technology are properly capable to communicating its products and services to their customer. There is a trade-off between Quality a customer perceives and a company wants to communicate. Thus, this positioning of technology is very crucial. The perception of the Indian about the desired product is changing. Now they know the difference between the products and the utilities derived out of it. As a rural Indian customer always wanted value for money with the changed perception, one can notice difference in current market scenario especially in case of services given by the companies.
- **Easy-Way Communication especially for Rural Market:** The companies have realized the importance of proper communication in local language for promoting their products especially in rural market. They have started selling the concept of quality with proper communication and easily understandable way of communications. Their main focus is to change the Indian customer outlook about quality.
- **Changing Pattern of Rural Customers:** Nowadays villagers are constantly looking forward for new branded products and good services. Indian customer in rural market was never price sensitive, but they want value for money. They are ready to pay premium for the product if the product is offering some extra utility for the premium. Regards for Cultural and Social Values Companies have recognized that social and cultural values have a very strong hold on the people in rural markets. Cultural values play major role in deciding what to buy. Furthermore rural people are emotional and sensitive. Thus, to promote products and services we should regard their social and cultural values.
- **Focus on Customer Requirement:** Every customers want value for their money. They do not see any value additional associated with the products. They aim for the basic functionality. However, if the sellers provide frills free of cost they are happy with that. They are happy with such a high technology that can fulfill their need. For example Nokia and Reliance has launched a simple product, which has captured the market. Promoting Products and Services with Right Person in Case of Celebrity Endorsement Companies are picking up Indian models, actors for advertisements as this helps them to show themselves as an Indian company. Diana Hyden and Shahrukh Khan are chosen as a brand ambassador for MNC quartz clock maker "OMEGA" even though when they have models like Cindy Crawford. Another example Penelope Cruz endorses for Pantene Shampoo but it's more effective with Indian Models and Actors because peoples know them very well.
- **Patriotism with Products and Services :** Companies are associating themselves with India by talking about India, by overtly saying that they are Indian and they are more patriotic. Using Indian Tricolor while doing advertisement during Independence Day and Republic Day like Nokia has designed a new cellular phone 5110, with the India tricolor and a ringing tone of "Sare Jahan se achcha".
- **Promoting Indian Sports Team:** Companies are promoting Indian sports teams so that they can associate themselves with India. With this, they can influence Indian mindset like during Cricket World Cup. For example Hero Honda has launched a campaign "Dhak Dhak Go" Similarly, Other companies has also launched a campaign during world cup. Product/Services Campaign like "Be Indian" Companies are now talking about Be Indian. It is a normal tendency of an Indian to try to associate him/her with the product. If he/she can visualize himself/herself with the product, he /she become loyal to it.
- **Developing Specific Products for Specific Segment:** Many companies are developing rural-specific products. Keeping into consideration the requirements, a firm develops these products. Electrolux is working on a made-for India fridge designed to serve basic purposes: chill drinking water, keep cooked food fresh, and to withstand long power cuts. In Service Sector like Insurance they are focusing on Micro insurance products for rural segments.
- **Effective Media Modes of communication:** Traditional media or the modern media used for rural marketing is being used by companies. The traditional media include melas, puppetry, folk theatre etc. while the modern media includes TV, radio, e-chaupal. LIC uses puppets to educate rural masses about its insurance policies. Govt of India uses puppetry in its campaigns to press ahead social issues. ITC's e-chaupal (chaupal is the common place where villagers gather) has been the most elaborate and extensive venture in this field so far. Conceived by ITC's international business division and launched in 2000, the e-chaupal project has since grown to around 2,700 chapels' covering a population of around 1.2 million in five states - Madhya Pradesh, Karnataka, Andhra Pradesh, Uttar Pradesh and Maharashtra.
- **Adopting Best localized way of Distributing Channels:** Proper distribution channels are recognized by companies. The distribution channel could be big scale Super markets; they thought that a similar system can be grown in India. However, they were wrong; soon they realized that to succeed in India they have to reach the nook and the corner of the country. They have to reach the "Local Paanwala, Local Baniya or Kirana Shop Owners" only they can succeed. Big Multinational companies in India capture the rural market share in India if they have to go the local market shoe sellers and with the low priced products.

### WHY DIFFERENT STRATEGIES?

Rural markets, as part of any economy, have untapped potential. There are several difficulties confronting the effort to fully explore rural markets. The concept of rural markets in India is still in evolving shape, and the sector poses a variety of challenges. Distribution costs and non-availability of retail outlets are major problems faced by the marketers. The success of a brand in the Indian rural market is as unpredictable as rain. Many brands, which should have been successful, have failed miserably. This is because most firms try to extend marketing plans that they use in urban areas to the rural markets. The unique consumption patterns, tastes, and needs of the rural consumers should be analyzed at the product planning stage so that they match the needs of the rural people. Therefore, marketers need to understand the social dynamics and attitude variations within each village though nationally it follows a consistent pattern.

### ISSUES & CHALLENGES IN RURAL MARKETING

India is ingenious with a good degree of ethnic, cultural and regional diversity. About 3/4th of the total population resides in the rural areas and majority of them are dependent upon agriculture for their subsistence. Agriculture contributes about 24.7% to the Gross Domestic Product (GDP) of the country. It also contributes about 13.1% to the total Indian exports. This sector provides employment to 58.4% of the country's workforce and livelihood to more than 650 million people. Despite this fact, the condition of these people has not shown any significant improvement. The development of the nation largely depends upon the development of the rural population.

Rural market witnesses a high demand & it's the rural segment of market that contributes more profit than its urban counterpart. Rural marketing broadly involves reaching customers, understanding their wants, supply of goods and services, and ultimately satisfying consumers, leading to more sales. The general impression is that only agricultural inputs like seeds, fertilizers, pesticides, cattle feed and agricultural machinery has a potential for growth in the rural market. However, there is a growing market for consumer goods now. It has been estimated the rural market is growing at the rate of five times its urban counterpart.

### CHALLENGES IN RURAL MARKETING

Despite the fact that rural markets are a huge attraction to marketers, it is not easy to enter the market and take a sizeable share of the market, in the short time due to the following reasons.

- **Low Literacy:** There are not enough opportunities for education in rural areas. The literacy level is as low (36%) when compared to all-India average of 52%.
- **Seasonal Demand:** Demand for goods in rural markets depends upon agricultural situation, as agriculture is the main source of income. Agriculture to a large extent depends upon monsoon and, therefore, the demand or buying capacity is not stable or regular.

- **Transportation:** Many rural areas are not connected by rail transport. Kacha roads become unserviceable during the monsoon and interior villages get isolated.
- **Distribution:** An effective distribution system requires village-level shopkeeper, Mandal/ Taluka- level wholesaler or preferred dealer, distributor or stockist at district level and company-owned depot or consignment distribution at state level. The presence of too many tiers in the distribution system increases the cost of distribution.
- **Communication Problems:** Facilities such as telephone, fax and telegram are rather poor in rural areas.
- **Traditional Life:** Life in rural areas is still governed by customs and traditions and people do not easily adapt new practices. For example, even rich and educated class of farmers does not wear jeans or branded shoes.
- **Buying Decisions:** Rural consumers are cautious in buying and decisions are slow and delayed. They like to give a trial and only after being personally satisfied, do they buy the product.
- **Media for Promotions:** Television has made a great impact and large audience has been exposed to this medium. Radio reaches large population in rural areas at a relatively low cost. However, reach of formal media is low in rural households; therefore, the market has to undertake specific sales promotion activities in rural areas like participating in meals or fairs.
- **Future Trends:** Markets which are not able to face the stiff competition posed by MNCs can restore their profits in the rural sector. The market share of urban market when compared to the rural market is low; hence if Indian industries concentrate on rural markets their sales will increase. If rural markets are brought into the limelight of development, they marked towards the prosperity. Prosperity of India lies in the prosperity of every Indian; hence no rural segment should be left untapped. Rural market has a tremendous potential that is yet to be tapped. A small increase in rural income, results in an exponential increase in buying power.

## CONCLUSION

Looking at the challenges and the opportunities, which rural markets offer to the marketers, it can be said that the future is very promising for those who can understand the dynamics of rural markets.

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