



INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	THE SMALL AND MEDIUM ENTERPRISES IN GCCS: A COMPARISON BETWEEN SULTANATE OF OMAN AND UNITED ARAB EMIRATES <i>DR. THRESIAMMA VARGHESE</i>	1
2.	LAND TENURE AND FARMERS' INVESTMENT ON AGRICULTURE: EVIDENCES FROM THREE COUNTIES IN HAWZEN DISTRICT, TIGRAY, NORTHERN ETHIOPIA <i>DEREJE TEKLEMARIAM GEBREMESKEL & ABEBE EJIGU ALEMU</i>	5
3.	LEADERSHIP QUALITY PRACTICES AND PERFORMANCE OF AUTONOMOUS POLYTECHNIC COLLEGES IN TAMIL NADU <i>M.ISAKKIMUTHU & DR. S. GOWRI</i>	13
4.	STUDENTS PERCEPTION TOWARDS ENTREPRENEURIAL TRAITS AND THEIR COMPETITIVENESS: AN EMPIRICAL STUDY <i>DR. D. S. CHAUBEY, PRAVEEN KUKRETI & LOKENDRA YADAV</i>	17
5.	EMPOWERING WOMEN THROUGH SELF HELP GROUPS <i>DR. P. ABIRAMI & DR. J. SIVASUBRAMANIAN</i>	23
6.	PRODUCTIVITY GROWTH AND PRODUCTION STRUCTURE IN SMALL SCALE INDUSTRIAL SECTOR: A COMPARISON OF PUNJAB AND HARYANA <i>SATINDER KUMAR & DR. PARMINDER SINGH</i>	25
7.	POLITICAL ECONOMY AND LOCAL AREA DEVELOPMENT SCHEME IN TAMIL NADU <i>DR. S. RAJENDRAN & N. RAJASEKARAN</i>	32
8.	MARKET INTEGRATION OF INDIAN STOCK MARKETS: A STUDY OF NSE <i>DR. PRASHANT JOSHI</i>	36
9.	DEMOGRAPHY OF INDIA: THE DYNAMICS AND DIFFERENCES - A REFLECTIVE STUDY OF CENSUS 2011 <i>DR. S. P. RATH, DR. BISWAJIT DAS, PRIYA PUTHAN, A. K. SHARMA & LEENA NAIR</i>	41
10.	EMERGING SME CLUSTERS IN INDIA – A STUDY <i>DR. REKHAKALA A. M. & RUCHI MEHROTRA</i>	57
11.	NEED FOR CREDIT SCORING IN MICRO-FINANCE: LITERATURE REVIEW <i>ARUN KUMAR VAISH, DR. ARYA KUMAR & DR. ANIL BHAT</i>	69
12.	FULFILMENT OF MERGER MOTIVES - EVIDENCES FROM MERGERS AND ACQUISITIONS IN THE INDIAN BANKING SCENARIO <i>DR. V. K. SHOBHANA & DR. N. DEEPA</i>	74
13.	SERVICE QUALITY SATISFACTION IN INDIAN ORGANIZED RETAIL INDUSTRY - A CASE STUDY OF DELHI & NCR <i>SHISHMA KUSHWAHA & DR. M. K. GUPTA</i>	78
14.	BASEL I NORMS: BOON OR BANE TO INDIAN PUBLIC SECTOR BANKS - A PRELUDE TO BASEL II NORMS <i>DR. G. SHANMUGASUNDARAM</i>	82
15.	CORPORATE SOCIAL PERFORMANCE THROUGH VALUE ADDED REPORTING - A CASE STUDY OF HINDUSTAN PETROLEUM CORPORATION LTD. <i>DR. CHITTA RANJAN SARKAR & DR. KARTIK CHANDRA NANDI</i>	89
16.	TRENDS IN FDI INFLOWS IN INDIA <i>LAILA MEMDANI</i>	96
17.	CONCEPTUAL FRAMEWORK ON DESIGNING RURAL COMMUNICATION STRATEGY AND MARKETING OF PRODUCT: A MODEL BASED APPROACH TO STUDY RURAL MARKET <i>PANKAJ ARORA & ANURAG AGRAWAL</i>	100
18.	EXPORT OF COIR AND COIR PRODUCTS FROM INDIA: AN ANALYSIS <i>NAGARAJA.G</i>	109
19.	DEVELOPMENT OF CREDIT RISK MODEL FOR BANK LOAN RATINGS <i>DR. KAMALESHKUMAR. K. PATEL</i>	112
20.	ROLE OF MONETARY AND FISCAL POLICY IN INDIA'S DEVELOPMENT PROCESS <i>NEELAKANTA.N.T</i>	117
21.	A STUDY ON JOINT VENTURES BY THE INDIAN COMMERCIAL BANKS <i>DR. SAVITHA G.LAKKOL</i>	128
22.	BLUE OCEANS OF URBAN AFFORDABLE APARTMENTS <i>ROSHNY UNNIKRISHNAN</i>	136
23.	FOREIGN DIRECT INVESTMENT IN INDIA AND ITS ECONOMIC SIGNIFICANCE <i>S. HARISH BABU & DR. CYNTHIA MENEZES</i>	140
24.	A MARKOV CHAIN APPROACH TO INFLATION IN INDIA SINCE 2001 <i>DR. N. KUBENDRAN</i>	146
25.	LAW FOR SURROGACY: NEED OF THE 21ST CENTURY <i>DR. KIRAN RAI</i>	151
	REQUEST FOR FEEDBACK	155

A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at: [Ulrich's Periodicals Directory ©, ProQuest, U.S.A.](#), [The American Economic Association's electronic bibliography, EconLit, U.S.A.](#),

[Open J-Gate, India](#) as well as in [Cabell's Directories of Publishing Opportunities, U.S.A.](#)

Circulated all over the world & Google has verified that scholars of more than Hundred & Five countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

www.ijrcm.org.in

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana
Vice-President, Dadri Education Society, Charkhi Dadri
President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. AMBIKA ZUTSHI

Faculty, School of Management & Marketing, Deakin University, Australia

DR. VIVEK NATRAJAN

Faculty, Lomar University, U.S.A.

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Vice-Principal, Defence College of Education, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS

AMITA

Faculty, Government H. S., Mohali

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Business Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR

IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF _____.

(e.g. Computer/IT/Finance/Marketing/HRM/General Management/other, please specify).

DEAR SIR/MADAM

Please find my submission of manuscript titled ' _____ ' for possible publication in your journal.

I hereby affirm that the contents of this manuscript are original. Furthermore it has neither been published elsewhere in any language fully or partly, nor is it under review for publication anywhere.

I affirm that all author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if our/my manuscript is accepted, I/We agree to comply with the formalities as given on the website of journal & you are free to publish our contribution to any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:

Affiliation with full address & Pin Code:

Residential address with Pin Code:

Mobile Number (s):

Landline Number (s):

E-mail Address:

Alternate E-mail Address:

2. **INTRODUCTION:** Manuscript must be in British English prepared on a standard A4 size paper setting. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para.
6. **KEYWORDS:** Abstract must be followed by list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. Sources of data should be mentioned below the table/figure. It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. It must be single spaced, and at the end of the manuscript. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio," Ohio State University.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 <http://epw.in/user/viewabstract.jsp>

CONCEPTUAL FRAMEWORK ON DESIGNING RURAL COMMUNICATION STRATEGY AND MARKETING OF PRODUCT: A MODEL BASED APPROACH TO STUDY RURAL MARKET

PANKAJ ARORA

LECTURER

DISHA INSTITUTE OF MANAGEMENT & TECHNOLOGY

RAIPUR

ANURAG AGRAWAL

LECTURER

KRUTI INSTITUTE OF TECHNOLOGY & ENGINEERING

RAIPUR

ABSTRACT

The paper reviews the state of rural marketing in India and examines the difficulties which company face in establishing distribution network and running communication programme in rural India. It also exhibits the dilemma which company faces in crafting rural communication program. In Present paper researchers had examines the paradigm shift which had been in rural market, designed strategies for effective rural communication for rural managers and concludes with some further questions on how the future need of rural people can be addressed. The tempt of rural India has been the theme of vibrant discussion among corporate, researcher and academicians. And there is a superior reason too. With urban markets getting saturated for several categories of consumer goods and with rising rural incomes, marketers are running and discovering the strengths of the large rural markets as they try to enlarge their markets. In the vein of any market that has seen a demand and awareness boom, rural India has been seen significant changes in purchasing power and brand recognition. Shift in consumption patterns and easiness to medium of communication have made the rural market a vital mechanism in the churning sales, especially with demand for many categories increasing in the urban markets. The proposed framework can help contribute to the theoretical development of strategic issues of participant who are operating in market under different modalities and norms in present system. It may also provide insights communication gap and challenges in present rural market structures.

KEYWORDS

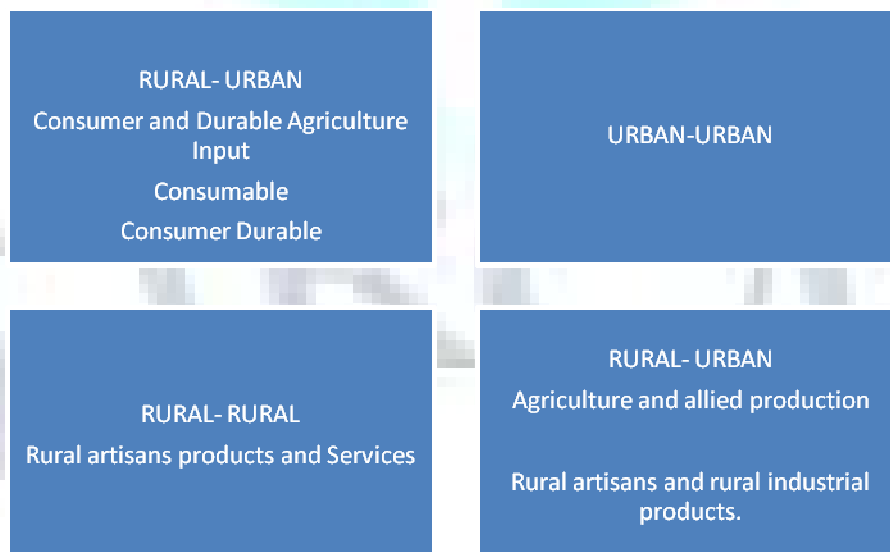
Rural Market, Rural Communication Framework and Strategies, Rural Consumer, Purchasing Power Framework.

DEFINING THE TERM RURAL

The Current acceptable definitions are those given in the Census of India 2001. It defines 'Rural' as any habitation with a population density of less than four hundred per sq km. where at least 70% of male working population is engaged in agriculture and where there is no Municipality or Board. Most companies in the FMCG sector define 'rural' as a place where population is up to 20000 Persons. Most durable and agri-input companies would consider any town with a population below fifty thousand as 'Rural' (Pradeep kashyap & siddharth Raut – The Rural Marketing: 2006) With the census definition as above, the 2001 census inform us of Rural Population of 743 million in the total population of India of 1029 million(2001). Thus 72.2% of the Indian population is in the rural areas.

DOMAIN OF RURAL MARKETING

FIG: 1

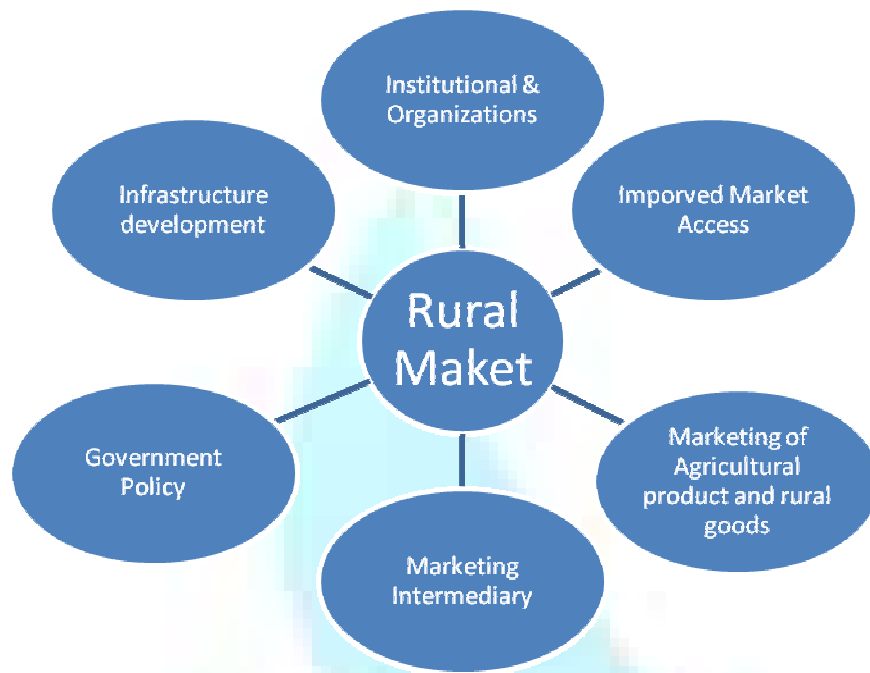


Source: (Pradeep kashyap & siddharth Raut – The Rural Marketing: 2006)

Rural marketing is thus a two way marketing process (other than internal aspect). Its content now encompasses inflow of product into rural areas for production or consumption purposes, and also outflow of product to urban areas.

DEMAND AND AWARENESS BOOM, RURAL INDIA

This market is not only large, but also geographically scattered. It exhibits linguistic, regional, cultural diversities and economic disparities, hence can be considered as more complex than the total market of a continent. Rural consumers represent a heterogeneous lot- a complex mosaic of mind-sets, cultures & lifestyle and this is depicted in their unique demands and preferences on how the product is designed and how the brand is positioned and promoted, and this calls for a methodical study and conscientious research of the rural consumers, their psyche, needs, buying patterns and their problems.

FIG: 2 RURAL MARKET & ITS FUNCTIONARIES

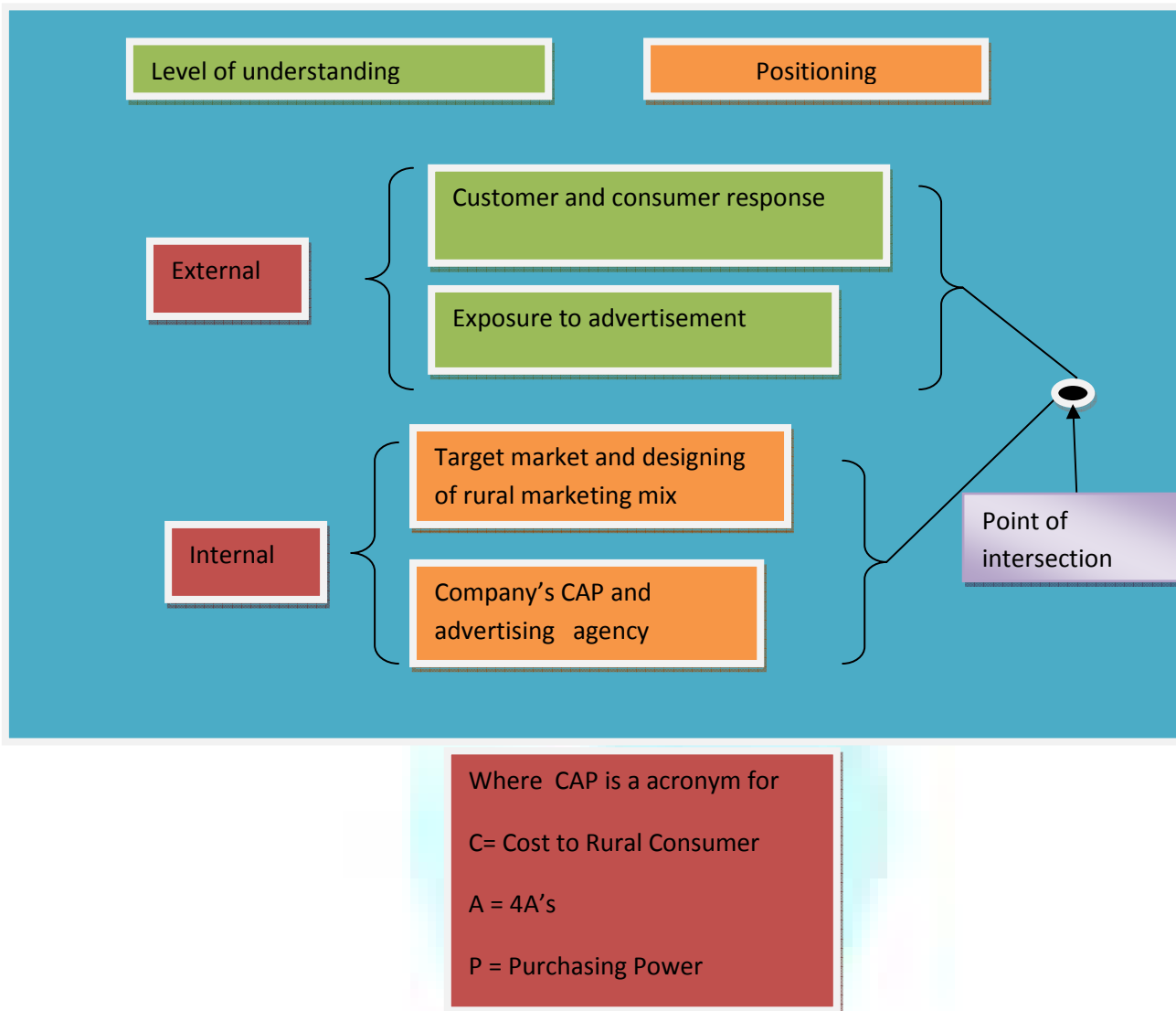
Enhanced access to quality roads, power and water supplies remains a pipedream, despite all the promises made by successive governments (Pothik Ghosh, 2005)¹. Living conditions (from kutcha houses to semi-pucca and pucca structures, from biomass to LPG for cooking, etc) in rural India seem to have been improving in recent years, as highlighted by the recent NSSO Survey (59th Round).

Rural areas in developing countries suffer from poor market access. As urbanization grows, the increased demand for processed food favors production areas with more favorable agricultural conditions. The Common Minimum programme (CMP) should be seen as a package that promises to make growth more sustainable by addressing a key variable – rural demand. After a decade and a half of reform, we seem close to arriving at the right growth-welfare mix (Editorial, The Times of India, and 30th May 2005).

PURCHASING POWER AND BRAND RECOGNITION

The framework for increasing purchasing power for rural market can be understood by pyramidal structure.

FIG: 3. PURCHASING POWER FRAMEWORK: MODEL 1

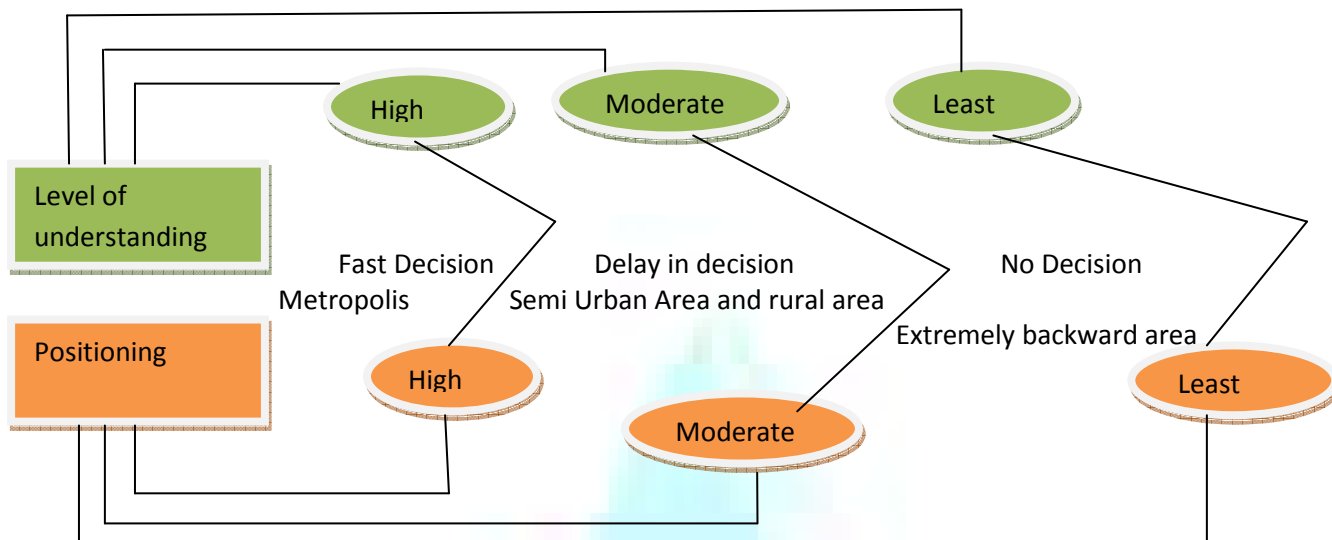


Here CAP is a new acronym which is being introduced by researcher after analyzing the concept of rural marketing and researcher objectively places CAP as the starting ladder towards the purchasing power and brand recognition process because it forms the integral and internal part of organization's strategy towards development of rural market.

COST TO RURAL CONSUMER

It relates to at what price the rural customer is ready to pay for certain benefits. It largely differs from urban purchase to rural purchase as because of primal aspect of differentiation in various categories of which prime one is income and culture and environment. There should be different cost strategy while moving from urban to rural and vice versa .product re-engineering would be one way to redefine product's value relative to benefits and cost. The point of intersection basically is known as decision point. Hence the decision point may be diagrammatically be shown as

FIG: 4. PURCHASING POWER FRAMEWORK: MODEL



- Metropolis=Tier 1 with high per capita income City.
- Semi Urban and rural area=tier 2 city with moderate per capita Income and population range 15,000-20,000
- Extremely Backward Area=With Least per capita Income

Focus should be on with moderate- moderate combination.

4A's

The alphabet A recognizes the most charismatic part of marketing strategies in churning out the various dimensions of rural customer as it requires a serious thought to be given by organization who are seeing to make their presence in untapped rural environment It stands for affordability, availability acceptability and awareness. The matrix form showing the relevancy of A is shown below.

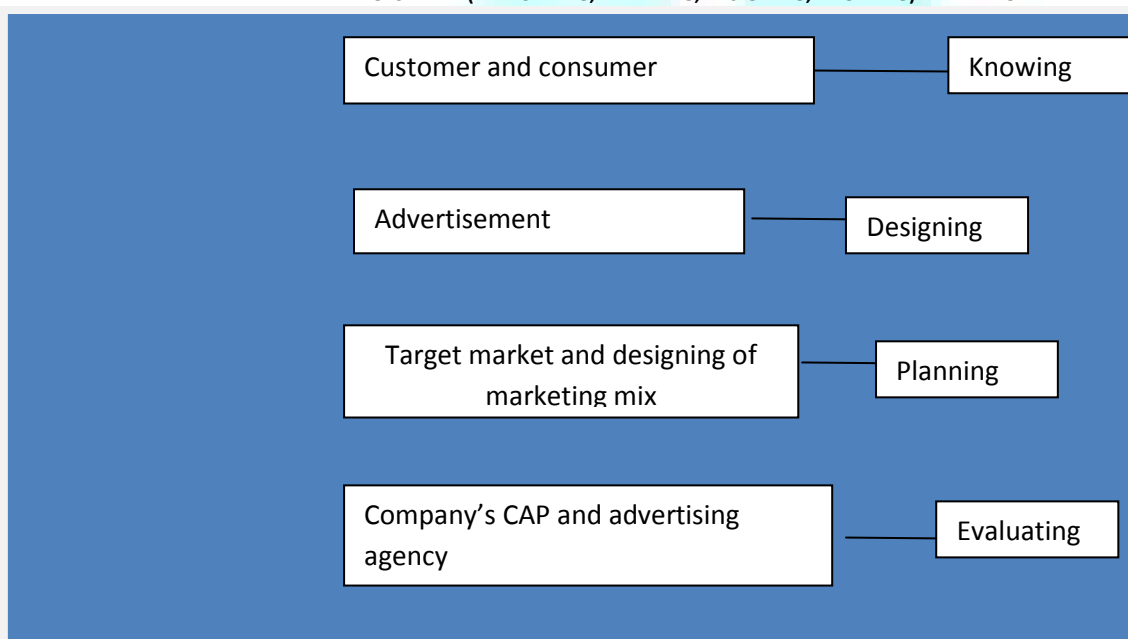
TABLE 1: 4 A'S

	Affordability	Acceptability
Availability	Product Positioning occurs	Cost evaluation
Awareness	Evaluation of product occurs-pre and post behavioural aspect	Demand flow is good

	Affordability	Acceptability
Availability	Where	When
Awareness	What	How

PURCHASING POWER TO RURAL CONSUMER

FIG: 5. EPDK (EVALUATING, PLANNING, DESIGNING, KNOWING) FRAMEWORK



Hence purchasing power of a rural customer can be analyzed through EPDK circle (researcher's own idea) of evaluating company's own strength and potentials where as planning, designing and knowing are action oriented part.

RURAL CONSUMER

India being a very vast geographically, consumer here are naturally scattered over a vast territory. As the country is also marked by great diversity in climate, religion, language, literacy level, custom and almanac, lifestyles and economic status, here consumer present a complex and bizarre group. The heterogeneity hold many implication for a marketer, especially to those going in national marketing (Ramasamy and Namakumari, 2002, p.34)

The buying behavior of the rural consumers is influenced by several factors such as socio-economic conditions, customs, cultural environment, literacy level, occupation, superstitions, geographical location etc. Usage of various forms (like cartoons etc) of religious gods or symbols in advertisements – Rural consumer is more religious and has a great depth of belief in God. When they see their gods have been used as say cartoon characters in any advertisements they feel highly offended. Marketers need to be very careful in this aspect while designing advertisements which are specially targeted for rural customers.

The launch of non durable into the market can be use demonstration and sampling to educate the consumer and create conviction. Demonstration and sampling for a new brand helps to create brand awareness and pushes the product through the channel. The marketer of an existing non durable brand can use reminder advertising and sales promotion to retain the loyalty of the rural consumer.

RURAL COMMUNICATION & MARKETING OF PRODUCT FRAMEWORK

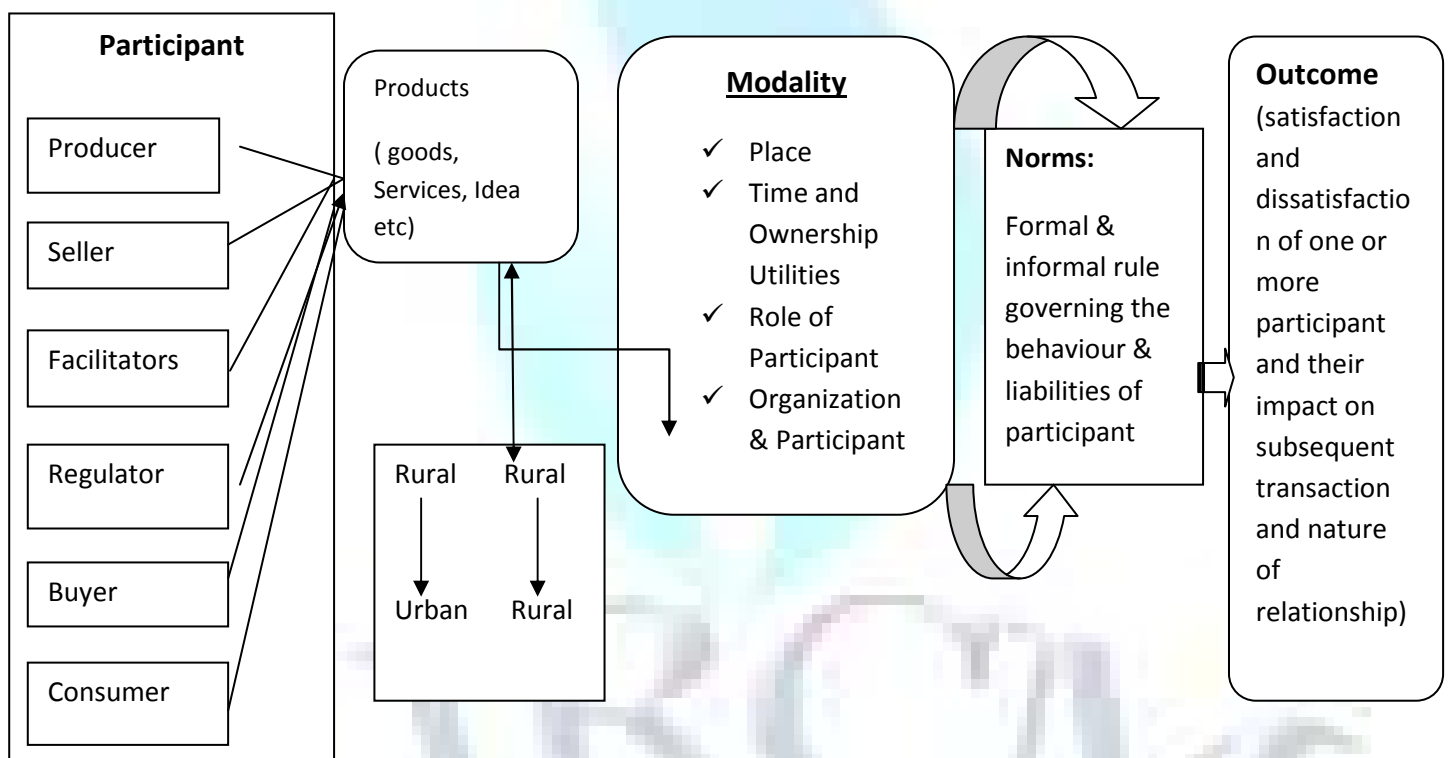
Rural communication is an interactive process in which information, knowledge and skills, relevant for development are exchanged between farmers, extension/advisory services, information providers and researchers either personally or through media such as radio, print and more recently the new “Information and Communication Technologies” (ICTs). In this process all actors may be innovators, intermediaries and receivers of information and knowledge. The aim is to put rural people in a position to have the necessary information for informed decision making and the relevant skills to improve their livelihoods. Communication in this context is therefore a non-linear process with the content of data or information. (Castello & Braun, 2006)

FRAMEWORK FOR MARKETING OF PRODUCT CAN BE DESIGNED BY TAKING IN CONSIDERATION FOLLOWING PARAMETER

- Participant: (producer, seller, facilitator, regulator, buyer and consumer) with their utility functions.
- Product: (goods, services and ideas)
- Modality : (Place, time and ownership utilities, roles of participants, the organization of participants, and terms);
- Norm: formal and informal rule governing the behavior of participants and liabilities of the participants); and
- Outcome (satisfaction and dissatisfaction of one or more participant and their impact on subsequent transaction and nature of relationship)

We can combine the two framework, domain of rural marketing and dimension of transaction (the core concept of marketing

FIG. 6: CONCEPTUAL FRAMEWORK FOR MARKETING OF PRODUCT



COMMUNICATION CHALLENGES IN RURAL MARKETING

The situation concerning communication in rural areas of developing countries especially in the case of country like India is characterized by the following. (Castello & Braun, 2006)

1. Lack of information (absence of source and of confined communication content) leading to lack of local knowledge, local flavor and local connection
2. Contrary messages (difficult to know about the appropriate/correct information for a specific rural area) as same message can be interpreted differently in different regions
3. A fragmented market for information with many individual clients or client groups
4. Spread & heterogeneity of rural markets: different regions need different communication strategies as one suit does not fit all due to the vast heterogeneity of rural areas.
5. Relatively few clients scattered over a large area makes the task of rural communication hectic and costly
6. Structural transformations leading to constantly changing channels and content and a lack of the necessary skills for communication is a major challenge
7. A lack of well developed ICT infrastructure and low levels of ICT skills pose threats against effective and advanced modes of communication.
8. Readiness and involvement: The rural environment has a lot of influence on the receiver and therefore he or she may not receive the intended message for any of the following four reason:
 - a. Selective attention: where the consumer may not notice the stimuli provided;

- b. Selective distortion: where the message is twisted to hear what the consumer want to hear.
- c. Selective recall: where the consumer permanently retain only a small fraction of the message that reach him/her.
- d. Selective comprehension: Comprehension of message is therefore a critical problem In Indian rural markets.

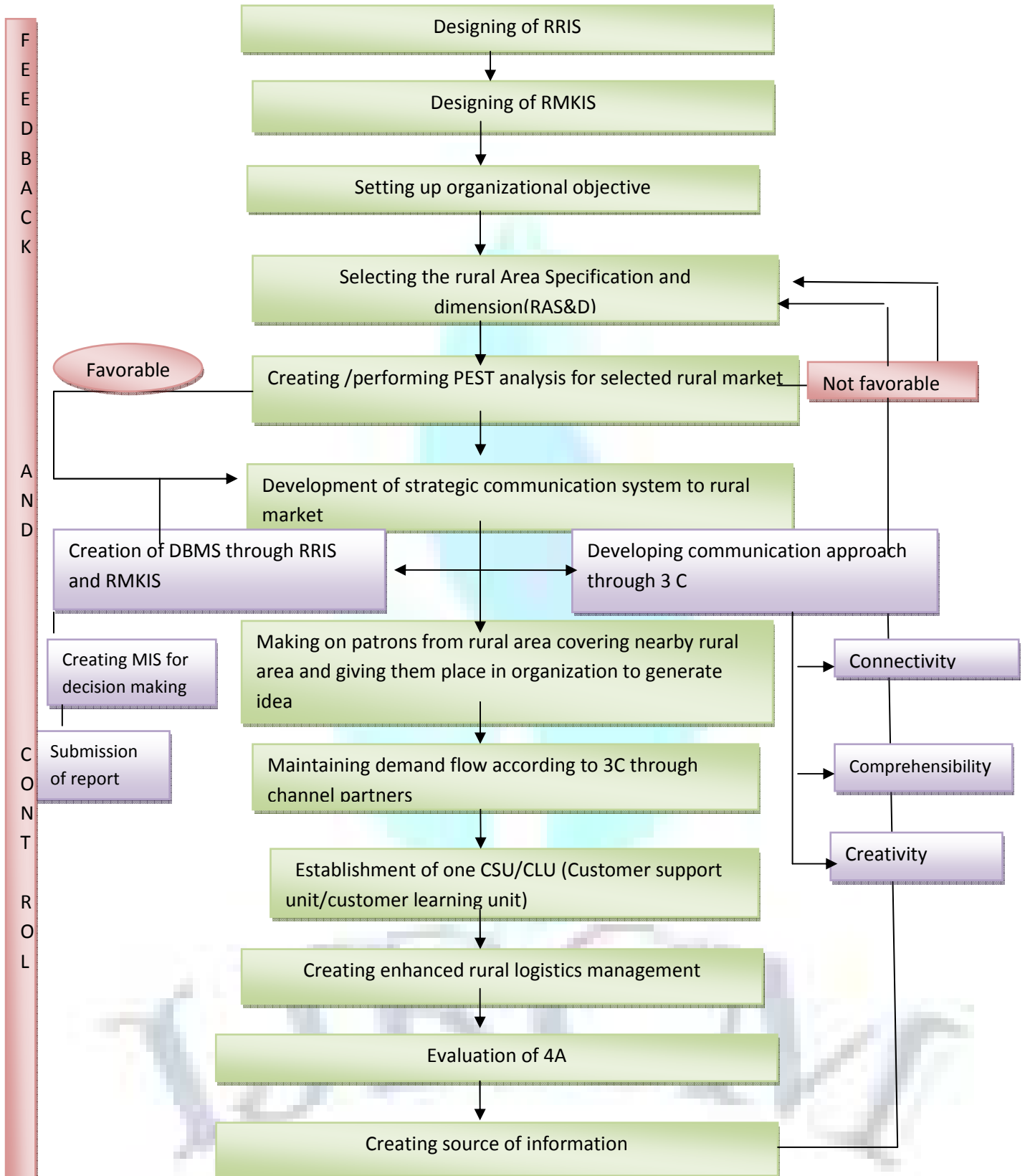
RURAL COMMUNICATION FRAMEWORK MODEL

The organization's most crucial part of managing resources is development of sustainable strategy for long term advantage on how to make product and services available at affordable cost and price. In this context it becomes ostensible to narrate the importance of adapting to various communication styles for fast changing market and market dimension. Once they diversify from urban to rural relative of same brand with different positioning and communication strategy then it will create sustain and competitive advantage for the business organization. Indian market and its taxonomy is widely diversified into spectrum of sectors vis a vis primary, secondary and tertiary and majority of population resides in rural area comprising nearly 70% of total population which requires a different outlook to be persuaded in terms of benefit consumption and value maximization.

This is a closed loop and iterative cyclical anatomy which gives a holistic and analytical approach towards development rural market. The structural but hierarchical framework which researcher suggest is indeed a way to gain strategic competitive advantage on the basis of organization's core competence towards various brands and extent of brand image in the urban and sub urban area, over the period of time.



FIG: 7: CONCEPTUAL FRAMEWORKS ON RURAL MARKETING COMMUNICATION

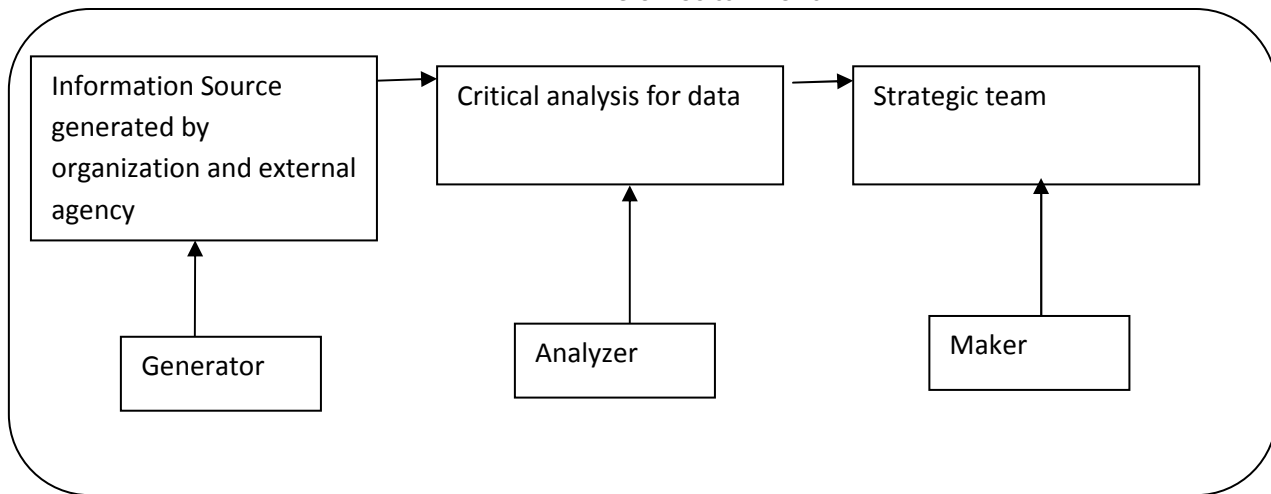


Acronyms

- RRIS –Rural research information system,
- RMKIS –Rural Marketing Information System
- RAS&D-Rural area Specification and dimension,
- PEST-Political, Environmental, Sociological and Technological
- 4A-Awareness, Availability, Affordability and Acceptability,
- 3C-connectivity Creativity Comprehensibility

The first building block towards rural persuasion /affiliation which every organization should look for is generation of information system through research which the researcher has acronym as RRIS i.e. rural research information system. It has three internal blocks that will work in coordination with each other and is depicted here.

FIG: 8 PROCESS INFLOWS



Here the last block is of strategic team which will comprise of middle level management to take and proliferate a policy and approach for reaching rural market and preparing a decision and control mechanism both internally and externally. This would comprise an empirical way of data collection in the domain of psychology, anthropology and geography.

The next building block in a loop is rural marketing information system abbreviated as RRIS. The prime objective of this block will comprise of evaluation of frequency of buying habit, trend analysis, motives of purchasing and valuation of influence of media and its acceptability among rural consumer and customer. The RMIS is based on the concept of creating ,exchanging and recording the information relative to various marketing tools and techniques for rural consumer and develop a liaison between internal and external environment so that the product and services can be offered in a creative way to vernacular group of consumer .In This direction the organization must carry his product positioning objective with an analysis of PEST which forms uncontrollable and external factor to be considered which shows a wide extent of dynamism in context of political, economical, sociological and technological in which only subscription for organization is to understand this and work smartly and precisely. The Pest analysis also enunciates the understanding of macro and micro economics which includes government policy, subsidization of agro-products, increasing infrastructural factors, connecting rural to urban. Another part of this is analysis at which rural segment is growing ie monitoring rural CAGR (compounded annual growth rate) and evaluating factors responsible for rural CAGR. In this case the organization should carry out their operation to niche marketing by deciding the rural area specification and testing its feasibility on the ground that if any two factors from PESTAL analysis comes to be favorable then it demands for implementation of strategic planning and action. ie to say

PEST factor	Favorable	unfavorable	Strategy
Political and economical	1	0	Product variation and product re-engineering, Adopting to blue ocean strategy, building communication approach
Sociological and technological	1	0	

PEST: Political, Economical, Sociological, Technological.

PEST FACTOR

PEST factor	Favorable	unfavorable	Strategy
Political and Economical	0	1	Preparation of team, research work, rural learning network
Sociological and technological	0	1	

Further it can be expressed mathematically as

MAXIMIZE CONSUMPTION THROUGH MEDIA AND COMMUNICATION

$$I = n$$

$$\sum_{i=1}^n \beta_i x_i \quad i=1,2,3,\dots,n$$

$$I = 1$$

$$\beta = \text{constant}$$

$$X_i = \text{Media and communication variable}$$

Subject to

$$\sum x_i > 0$$

$$P_i + E_i > .50 \quad P_i = P_1, P_2, P_3, \dots, P_n; E_i = E_1, E_2, E_3, \dots, E_n$$

$$S_i + T_i > .50 \quad S_i = S_1, S_2, S_3, \dots, S_n; T_i = T_1, T_2, T_3, \dots, T_n$$

$P_i = \text{Political Variable, } E_i = \text{economical Variable}$
 $S_i = \text{sociological Variable and } T_i = \text{technological Variable}$
 And non negativity condition $x_1, x_2, x_3 > 0$

It can further analyzed through models of multiple regression and correlation.

The development of systematic approach to communication system through 3C is yet another blend of communication strategy which is done in order to maximize the consumption. These three C stands for connectivity, comprehensibility, creativity

- Connectivity through Psychology and emotional, cultural and behavioral connectivity
- Comprehensibility through learning theories like classical conditioning and cognitive theory
- Creativity through simplicity in conveying message as it is dependent upon language and level of understanding, there must be proliferation of creativity in a simple and their language through which they feel much comfortable in decoding the message conveyed through any promotional medium and can decipher the brand image of organization.

Once the communication approach through 3C has been designed then is the task of designing of enhanced logistics management

- Creation of proximity
- Minimum gap between demand and supply
- Warehousing

- Channel partners
- Making product available at pick up centers.
- Evaluating PERT/CPM for designing shortest path.

After designing logistics management there is strong affirmation for 4A.

Each Company is making their way to Rural India. Most of them have studied the market and analyzed the things over there and ready to stand and compete at rural India. There are some of the companies which have already written their success stories in rural market. Companies like HUL, ITC, LG, and M & M have given a new format for rural marketing. They have done a great job. So, the marketing is always having the difference in Urban and rural, which makes the companies to think over the Marketing mix. Marketing mix is such an element in rural market which gives the sense to think of marketing activities. This 4A model is similar to the 4P model of marketing mix; the difference it shows is main streamline and rural market. 4A perceived to be more customer oriented. The 4A's are Affordability, Availability, Awareness, and Acceptability.

HOW TO COPE UP WITH THIS COMMUNICATION CHALLENGES

- Tie-ups with NGOs, Self Help Groups
- Setting up of Regional rural banks
- Improving the physical infrastructure.
- Stimulating the flow of market information,
- Promoting competitive conditions, monitoring prices, and the meeting of quality and food safety standards.
- Strengthening the institutional environment

This framework proposed in context of understanding the rural market and placing the offerings through sustainable approach in order to gain competitive advantage strategically and innovatively. These different variables are put together by developing taxonomy of communication strategies for rural market. These brands are the market leader in their target market.

CONCLUSION

The attitude towards growing rural market should be that of an investor. The approach is to be of 'market seeding'. The marketer has to develop a separate marketing programme and information system which can tracks sales to different markets as well as identify market potential to meet the customer needs. With knowledgeable and discriminating rural buyer, the suitable approach is to have product variants, differentiation and multiple brands. A marketer has to identify region specific media and develop regional messages. This is to be implemented by developing region and area wise budget for promotion. Marketers also need to research the audience state of readiness and information search behavior for their products for effective promotion.

Therefore, companies need to understand the social dynamics and attitude variations within each village though nationally it follows a consistent pattern. As a general rule, rural marketing involves more concentrated personal selling efforts compared to urban marketing. Marketers have to counter a number of challenges as well – understanding the pulse of rural consumers, physical distribution of products and services as well as communicating to a heterogeneous rural audience.

REFERENCES

1. Agadi, R.B. & Paramashivaiah, P. (1997), "Rural Marketing in India", IN: Rural Marketing: Thrust and Challenges/Edited by Saimuddin et. Al., National publishing House, Jaipur.
2. Babu, S. Dhineshet al (2008), "Emerging Trends in Rural Marketing", Viewed on May 14, 2011 www.bmsgroup.blog.co.in/files/2008/07/final-pro.doc
3. Bhattacharjee Abhigyan(June 2011), Indian Journal of Marketing "A comparative study among rural and urban households on their product purchase decision".pp 22-28
4. Bose, D.K reaching out to the Rural Millions', Brand Equity, The Economic times, October 28, 1992.
5. Brahankar, S.D. & Gupta, Tarun (2000), " Rural India: Market on Fast Track", The Economic Tiems, July 13,2000
6. Business World, The Marketing Whitebook 2010-2011
7. Chauhan, K.K.S (1997). Input Demand and Supply Scenario in Indian Agriculture", Agriculture Economic Research review, 10(2),1997.
8. Chubawalla.S.A,Sethia,K.C.(1997),Fundamentals Of Advertising.Theory and Practice,Himalaya Publishing House,Mumbai.P 1;218-219
9. Chundi J .and Srivastava A(2000),"Role of media in Rural Areas", Kurukshetra P 2-6
10. Del Castello, Ricardo, Maul Braun (2006), "Framework for effective rural communication for development"
11. Dogra. Balram, Ghuman. Karminder (2008), Rural Marketing- Concept and Practices, Tata McGraw-Hill Publishing Company Limited, New Delhi , pp 2-6)
12. Goswami, Rahul (2009) "Making sense of the rural rush", Viewed on April 17 <http://www.indiatogether.org/2009/apr/eco-ruraleco.htm>
13. <http://knowledge.wharton.upenn.edu/india/article.cfm?articleid=4386>
14. Iyer, Vidya (2009-2010), "Rural Marketing", SIES Journal of Management, Vol. 6, Iss.2; pg. 110, 4 pgs
15. Jha, mithleshwar, 'Rural Marketing: Some conceptual issue', Rural Scan, Vol.1, Issue 2, April 1999.
16. Jha, Neeraj (2000), "Gung-ho on rural marketing", The Financial Express, June 19
17. Kashyap, Predeep and Raut, Siddhartha (2010 ed.), The Rural Marketing Book
18. Kotler, Philip (2007), " Marketing Management", PHI
19. Krishnamurthy, Jagadeesh (2009), "Yeh 'Rural' Kya Hai? The Challenges and Opportunities of Marketing in Rural India", EF, December
20. Lane, Bernard, Kenji Yoshinaga (1994), "Niche markets for the rural world", The OECD Observer. Paris: Oct/Nov 1994. , Issue no. 190; pp. 14Vishwanathan, Gomathi, "Challenges in Rural Marketing", Viewed on May 4, 2011 http://EzineArticles.com/?expert=Dr._Gomathi_Viswanathan
21. Law, Vivek, 'Rual India rings a bell for mobile majors', The Economic Times, December 21, 2000.
22. Mirchandani, Rahul (2006), "Evolving a New Marketing Mix for Selling to Rural Indians", Viewed on May 18, 2011. <http://scribd.com/doc/2460997/Evolving-a-New-Marketing-Mix-for-Selling-to-Rural-Indians>
23. National Council of Applied Economic and Research (NCAER), 'India Market Demographic Report, 1998', New Delhi.
24. Paninchukunnath, Ajith (2010), "3P Framework: Rural Marketing in India", January – March, pp 54 – 67
25. Pongiannan K.(April 2011),Indian journal of Marketing,"Viewers' Perception Towards Advertisements On TV As A Promotional Strategy In Current Market Scenario",p39-45
26. Prasad L M (2006) organizational behavior," Classical conditioning and cognitive learning theory," P 110-114
27. Ramaswamy, V.S. & Namakumari, S.(2002). "Marketing Management: Planning, Implementation & Control: Global Perspective Indian Context", 3rd Ed. Macmillan, New Delhi.
28. R. V. Rajan(July 13), Chairman, Anugrah Madison Advertising Pvt. Ltd, and Past President, Rural Marketing Association of India (RMAI)," The rural consumer: S/he's different"
29. The Advertising Standard Council Of India,"The code for self-Regulation in Advertising ,"www.ascionline.org,pp1-6
30. The great Indian Bazaar, Indian Brand Equity Forum (IBEF) Report, p,1
31. Velayudhan, Sanal Kumar (2002), Rural Marketing: Targeting The Non-Urban Consumer", Response Book, New Delhi, pp. 87-88.
32. Vij Sandeep,Singh Ragbir(March 2011),Indian journal Of Marketing, "Dimension of consumers' Advertising beliefs In India p21-41
33. Wright, Kimberly Anne (2001), "Consuming identities: Global advertising, marketing and cultural identity in India", issue no. AAT 3041323, pp 256
34. www.trai.gov.in

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics & Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. **infoijrcm@gmail.com** or **info@ijrcm.org.in** for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail **infoijrcm@gmail.com**.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator