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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>AN EMPIRICAL STUDY ON FACTORS INFLUENCING THE SELECTION OF VAS (VALUE ADDED SERVICES) IN MOBILE TELECOM INDUSTRY</b> <i>VARUN BHARDWAJ &amp; C. L. CHANDAN</i>	1
2.	<b>DYNAMICS OF RURAL RETAILING IN INDIA: CHALLENGES AND OPPORTUNITIES</b> <i>Dr. SATHYNARAYANA. S &amp; SUDHINDRA GARGESHA</i>	7
3.	<b>IMPACT OF EMOTIONAL INTELLIGENCE OVER THE TEACHING PERFORMANCE IN HIGHER EDUCATIONAL INSTITUTIONS</b> <i>Dr. KANAGARAJ.N &amp; KARTHICK.K</i>	17
4.	<b>CRM: CONSEQUENCE IN ORGANISED RETAIL STORES AN EMPIRICAL STUDY</b> <i>P. JANANI &amp; V. PRIYANKA</i>	20
5.	<b>NON PERFORMING ASSETS AND PROFITABILITY OF COMMERCIAL BANKS IN INDIA</b> <i>Dr. REKHA GARG</i>	23
6.	<b>EFFECTS OF STRESS AND ITS CONSEQUENCES ON CONSUMER SAVINGS PATTERN</b> <i>Dr. L. A. RAZIA FATHIMA</i>	26
7.	<b>HUMAN RESOURCE DEVELOPMENT AND THE OPERATIONAL PERFORMANCE OF ENTREPRENEURS IN NIGERIA</b> <i>Dr. S.O. ONIMOLE</i>	28
8.	<b>EFFECTIVENESS OF HEDGING A PORTFOLIO OF SELECTED SHARES USING INDEX FUTURES BASED ON THE STUDY CONDUCTED IN OUR INVESTMENTS ENTERPRISE LTD. (ERSTWHILE COCHIN STOCK EXCHANGE LTD.)</b> <i>GREGORY JOHN</i>	34
9.	<b>THE INFLUENCE OF MICROECONOMIC FACTORS TOWARDS NPL OF MICRO SMALL ENTERPRISES (MSE) BANK XYZ</b> <i>DUDY BUDIANA, HERMANTO SIREGAR &amp; TUBAGUS NUR AHMAD MAULANA</i>	44
10.	<b>A STUDY OF EFFECTIVENESS OF TRAINING PROGRAM</b> <i>SUJIT BABURAO CHAVAN</i>	48
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	51

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**DYNAMICS OF RURAL RETAILING IN INDIA: CHALLENGES AND OPPORTUNITIES**

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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. In recent years, rural markets have acquired a lot significance, as the overall growth of the rural economy due to good monsoon, improved method of crop yields have resulted into substantial increase in spending power of the rural consumers. However, the major challenge for marketers while catering this market is to ensure the availability of the product and services to these remote locations. The retailers are the main link between the FMCG manufacturers and rural consumer. Generally, they buy FMCGs from the nearby feeder towns and distribute it to the rural consumers. Therefore, the effectiveness of rural marketing by marketers heavily depends on the understanding of behavior, attitudes and functioning of retailers. In order to understand the dynamics and practices of rural retailing the current empirical study has been undertaken. To realise the stated objectives, the researchers have employed a survey method. For this purpose a structured questionnaire has been framed, pre-tested, and administered on the 320 rural retailer respondents. The validity of the questionnaire was adjudged, using Cronbach's coefficient ( $\alpha$ ). Based on the analysis of the study a brief summary of findings has been made and a meaningful conclusion has been drawn. Finally, the results have been compared with the possible evidence. The study revealed that there is a significant influence of religion of the retailer on the motive behind entering rural retail business. A majority of the rural retailer respondent's consumers ask for a specific product. The most important factor considered by consumers while buying FMCG are both quality and price. There is a significant influence of distance to the nearest town on product groups sold by the retailer. Opinion of retailers also has a say in rural areas. Retailers influence the choice of a brand at the point of sale for rural consumers. Most of the time, rural retailers give preference to regional brands over national brands, because of better margin, reasonable quality and credit facilities provided by sellers.*

**KEYWORDS**

FMCG, supply chain management, haats and melas.

**I. INTRODUCTION**

These villages and small towns are now getting the attention of national and global marketers. The drivers for the attention received by rural markets being, infrastructure development, increasing rural disposable income, globalization and IT revolution. With increasing literacy level and media explosion, people are becoming conscious about their lifestyles and desire to live a better life. Of late, there has been an improvement in rural incomes because of successive good monsoon; higher procurement prices and untaxed agricultural income, which are responsible for improvement in disposable income and rural spending power of rural households. The Rural market is not only large, but highly scattered geographically (Das Gupta and Menon, 1990). It should also be recognised that it is not that easy to operate in rural market because of several daunting problems that adversely affect the growth of the rural market that are also to be enlisted. Therefore, the real problem for the marketers with respect to exploitation of the rural markets is understanding heterogeneous rural consumers, reaching products to these remote locations, and communicating with media-dark rural audience. Even greater challenge lies in terms of the vast differences in the rural areas, which severely limits the marketer's ability to segment, target and position his offerings.

The physical distribution involves a large number of interdependent functions, i.e., transportation, storage of products, safety and security of the product, local delivery and sub-distribution, processing of orders and shipping out form warehouses; communication and control, record keeping, information and instruction flow (Ramasway 1970). India is the world's seventh-largest country in terms of area, with a majority of the population living in rural areas. Product distribution and retailing has developed into a highly specialised activity in urban India (Bhandari & Iyer 1995). According (KPMG) to rural distribution is considered a nightmare because of the 6 lakh-odd villages in the country. Reaching this fragmented and widely dispersed market significantly increases the complexity of distribution for companies in India. However, before reaching the rural consumers, marketers need to ask, from where do rural consumers buy? Take when taken in durables, the answer is 90 per cent is purchased from 20,000-plus-population towns (as per an IMRB study) (Kashyap 2003), totaling 2,300 only. The situation with FMCG's is more complex, because most of the studies indicate that the purchase of consumer products is almost equally distributed. Bhandari & Iyer (1995) listed the following limiting factors for rural distributions: (i) lack of transportation and communication facilities; (ii) highly dispersed village settlements, isolated from external developments; (iii) low occurrence of retail outlets (iv) low customer population per village settlement and (v) low off take per outlet; and (vi) low spend power per village.

Apart from this scale of operations, most of these retail outlets are usually small. These retailers are not able to carry stocks without adequate credit facility. Unless institutional credit is provided, it is very difficult task for the marketer to sell the products on credit basis to such a large number on national scale (Narasimham1995).

For long, marketers have been obsessed with improving the poor distribution network in rural India. But, now, thanks to improved infrastructure and transportation facilities, rural marketing requires more than a mere distribution orientation. Other elements are also to be considered. In the words of Narasimha Rao (1991). Even biggest companies don't have physical access to villages below a population of 5,000. Products find their own way into these clusters. This is due to a consumer pull which automatically ensures availability of the products. Success in rural marketing therefore depends on effectively promoting the product and generating a consumer pull, thereby obviating the necessity to personally distribute it in the remote villages Bose, (1992).

In the context of the above said challenges, it is essential for the marketers to analyse the characteristics of the rural market and design strategies specifically to reach rural markets.

**II. LITERATURE REVIEW**

In the Indian marketing literature, a dominant theme under rural marketing is agricultural marketing focusing mainly on the marketing of agricultural produce and that of agricultural inputs. For example, most of the literature on agricultural marketing (Reddy & Kumar (1982); Saxena, Mathur & Lal (1981); Seetharam & Jha (1984); Subramanyam (1981)). The other stream of Indian marketing literature focuses on the areas like identifying basic needs like food, health, education, housing etc. for example, Chambers (1980); Krishna & Ray chowdhury (1982); Magrabi (1975); (1979); Rao (1982). However, yet another stream of researchers tried to investigate caste system, socio, economic, political and cultural systems, family values and attitudes in rural areas for example Volken (1978); Desai (1976);

Unnithan (1976). Focus was mainly on agricultural and farm produce Gupta (1972); Seetharaman & Jha (1984); Das (1985); Monga (1972); Zaidi (1982). In the twentieth century, intensive empirical studies of the village economy became quite popular for social research for example, Baden Powell (1899); Lipton, M. (1970); (Lanjouw 1999).

The concept rural marketing has received a prominent attention in the literature with empirical studies being conducted on a wide variety of areas for example consumer goods marketing in rural areas, (Amte (1982); Baig (1980);Monga (1972)), rural consumer behaviour (Kapoor (1976); Shekar (1994); Sarwade & Ambedkar (2002); Das and Somnath (1991); Velayudhan (1998); Shivakumar (2002); Rakesh Handa (1992); Natarajan (1998); Sehrawet (2007); Sathyanarayana S. (2011) and Sathyanarayana, S. & Suresh B. H. (2017a); rural Marketing Strategy for FMCGs (Radha (1992)), marketing of rural industry products through rural Haats (C. S. Adhikari (2002), counterfeit brands (Sathyanarayana (2014); Gunjan Sharma Rana1 (2005), opinion leaders (Dube (1967); Canfield (1961); Navin Mathur (1981); Sathyanarayana(2014)); distribution and supply chain management (Ramaswamy and Namakuari); Gulati (2000) rural communions (Dixit (2002); Mehra & Kaushik (2003); Suri & Sudan (2003), Suresh & Sathyanarayana (2008); Sanal Kumar & Suri (1996), Emotional Surplus Identity (ESI) ((Sen & Jhala 2005); Sengupta (2003); Bullis (1997); Sara Huhmann ;(Kazmi 2007); (Srivastava, 2003), Haats and melas (Sathyanarayana and Suresh (2017f)); stores choice (Sathyanarayana, S., & Gargesh, S. (2017)); role of packing in rural marketing Sathyanarayana, S. & Suresh B. H. (2017); rural retailing practices Sathyanarayana, S. & Suresh B. H. (2017b) and media habits of rural consumers (Sathyanarayana and B. H. Suresh (2017c)).

The word retail is derived from the French word roottailer, which means to cut. Retail means literally to recut from a large to a smaller whole (Gibson G Vedoman). Therefore the noun, 'retailing' means the act, or technique of buying and selling of goods and services, which naturally implies the transfer of goods from producers to consumers. The issue of retailing in rural areas has received relatively little attention in recent years Byrom, (2003). The retail establishment where most rural consumers purchase their day-to-day goods is at a kirana or street shop. Consumers purchase everything from bananas to razors at a kirana (Sara Huhmann 2004). With over 2.5 million kiranas throughout India's rural towns and villages, keeping store shelves stocked is one of the main challenges to consumer goods manufacturers (Bullis, 1997). In order to reach these local shops and establish a brand presence in them, companies need substantial amounts of working capital and a large committed sales force (Dawar and Chattopadhyay, 2002).

Sathyanarayan (2014) tried to explore the role of spurious products in rural areas and collected data from 310 retailers and 1,620 rural consumers across Karnataka state, the authors find that multi-brand wholesalers, suppliers are the key players behind the whole issue and examine the various methods to reform situations by offering various suggestions based on this research.

The place where consumers buy is important for a marketer in order to design his distribution strategy because if the product is not made available at the place where consumer shops, the consumer will buy other available brand (Venkateshwaralu H. 1995).

In a study conducted by Byrom, Medway and Warnaby (2003) on retail businesses in a remote, rural area, the Uist chain in the Western Isles of Scotland. It is evident that retailers may mix strategic directions for their business within the specific geographic context that they are located.

Ramaswamy and Namakuari explore the problems of rural markets. They say that the problem arise basically out of the peculiar dynamics of the rural markets of India, the uniqueness of the rural consumers, the uniqueness of the structure of the rural market and the peculiarities of the distribution infrastructure in the rural areas. Therefore it requires an altogether different approach.

Sathyanarayana and B. H. Suresh (2017d) tried to explore the role of packing on buying behaviour of rural consumers in Karnataka state and they found that majority of the rural consumer respondents preferred sachets and loose packs while buying FMCG. The majority of the rural respondents recognize brands through reading, colours, scanning of logos/pictures/trademarks. The researchers found a significant difference in the packing size preference of the rural consumer respondents while purchasing products.

Gulati (2000), in his study observed that, the shopkeepers in the villages of Rajasthan buy stocks from semi wholesalers in nearby towns and villages, as there is no direct supply of major players in these areas. The shopkeepers only keep as much stock as they can exhaust without investing extra into inventory, as they are willing to keep more inventory only when credit is provided.

Kaushik Mukerjee (2007) suggested Indian FMCG marketers to employ two crucial elements in their advertisement strategy to build brands by extensive use of local language; and incorporation of Indian-ness

In a study by Sathyanarayana and B. H. Suresh (2017) tried to explore the major drivers of a particular store choice in rural areas found that credit facilities, good service and quality products and Nearness were the major factors for the choice of a particular retail outlet in rural Karnataka State.

In a study conducted by Sarwade and Ambedkar in (2002), regarding the factors influencing brand preference in rural areas, it was concluded that, good quality and availability are the key factors, which influenced the rural consumers of a particular brand of a product. Retail price, advertisement, word of mouth and retail shopkeepers are the other factors influencing the brand choice in rural areas.

In an exploratory study by Sathyanarayana and B. H. Suresh (2017c) to explore the media habits of the rural consumers found a significant influence of gender of the respondents on the preferred timings for viewing television, significant preference in rural consumers' viewing pattern of advertisements when they are aired and there was found to be a significant influence of gender of the respondents on the advertisement-viewing pattern. Majority of the rural consumers enjoyed the advertisements aired on television and agree that advertisements help them make informed decisions.

The objective of the current empirical paper is to understand, the dynamics of retailing practices of FMCG products in rural Karnataka and to offer suggestions to the marketers to frame better distribution strategies to cater to the needs of the rural markets. The review of the literature on the proposed topic, thus throws light on facts relating to the gap in the study of the chosen subject. (i) Most studies have been retrospective, and have neglected to collect the first hand information from rural respondents; (ii) the companies have taken up research in rural marketing independently to suit their needs; (iii) Most of the studies covered only a few conceptual aspects of the rural marketing. With this knowledge, it is assumed that the present work would make an addition to existing works on rural marketing by collecting firsthand information from the rural respondents. The structure of this analytical study is as follows. Section two provides a brief discussion of various empirical studies from the current topic undertaken for the purpose of the study. Section three outlines the objectives, the data sources and the methodology employed for the purpose of the study. Section four deals with the empirical results and in the last section discussion and conclusion have been made and the results are compared with the possible evidence.

### III. RESEARCH DESIGN

#### OBJECTIVES OF THE STUDY

1. To study the retailing practices in rural Karnataka with reference to remoteness and capital employed by the retailers;
2. Motive behind entering into retailing;
3. Understanding the rural consumers' buying habits from the perspectives of retailers;
4. Rural retailer's behavior towards handling / serving rural consumers and
5. Stock holding or keeping pattern, replenishment habits and sources of supply

#### HYPOTHESIS OF THE STUDY

H0: There is no significant influence of religion of the retailers on the motive behind entry into rural business.

H0: There is no significant influence of distance to the nearest town of the retailer and reaction of the customer when a sought after brand is not available.

H0: There is no significant difference in the movement of categories of product sold by the retailer, based on capital employed by the retailer.

H0: There is no significant influence of distance to the nearest town on product groups sold by the retailer.

H0: There is no significant influence of capital employed on the frequency of replenishment pattern of stock by the retailer.

H0: There is no significant influence of distance to the nearest town and replenishment of stock.

H0: There is no significant influence of distance to the nearest town on the source of replenishment of stock.

#### NATURE OF THE STUDY

The study is exploratory in nature as it endeavors to uncover the latent behavioural aspects of rural retailers in the state of Karnataka.

**UNIVERSE OF STUDY AND POPULATION**

The universe of the study is rural retailers and consumers in the rural villages of Karnataka situated in India. The universe of the study is classified as North Karnataka, South Karnataka, East Karnataka and West Karnataka. The scope of the study is limited to retailing practices in rural areas. The study is based on the empirical survey of 200 villages situated in the state of Karnataka (based on census 2011 reports).

**PRIMARY DATA SOURCE**

Firsthand information was obtained from respondents through a structured questionnaire. An interview schedule was constructed to elicit information from the respondents. The researcher chose an interview schedule since the respondent has to be coaxed to answer the questions put forth in the questionnaire. Moreover the researcher had a stringent requirement for the data to be pure and in all senses comprehend the very spirit of the questionnaire and thus the research. The researcher could also clarify any doubts to the respondent and explain the objective of each question whenever the respondent raised doubts.

**PILOT STUDY**

Before scaling for full research, the researcher initiated a pilot study with 30 rural retail respondents. The validity of the questionnaire was adjudged, using Cronbach's coefficient ( $\alpha$ ) was calculated to test the reliability and internal consistency of the responses. Cronbach's coefficient, having a value of more than 0.7 is considered adequate for such exploratory work. The values of  $\alpha$  in this study for the reported questions were found to be 0.736, 0.805 and 0.765, giving an average value of 0.768. It implies that there is a high degree of internal consistency in the responses to the questionnaire.

**SAMPLE SIZE**

The researcher has arrived at a sample size of 320 for rural retail respondents from among four zones of Karnataka state comprising approximately 200 accessible villages. (The methodology applied for calculation of sample size is appended in the appendix).

**ANALYTICAL METHOD**

The data collected is initially organized in a meaningful manner with the help of software. Once organized, the researcher tabulated the frequencies, which provided the requisite profile of the data collected and helped the researcher build the contingency tables for further detailed analysis. On performing detailed analysis, patterns from the data is further put for validation through testing of hypothesis, wherever the researcher deemed important and based on the conditions set for such test.

**IV. DATA ANALYSIS****TABLE NO. 4.1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS**

<b>GENDER OF THE RESPONDENTS</b>		
	Frequency	Percent
Female	54	16.9
Male	266	83.1
Total	320	100.0
<b>AGE OF THE RESPONDENTS</b>		
	Frequency	Percent
21 - 27	53	16.6
28 - 34	73	22.8
35 - 41	70	21.9
42 - 49	70	21.9
50 and above	54	16.9
Total	320	100.0
<b>EDUCATION OF THE RESPONDENTS</b>		
	Frequency	Percent
Some Primary	104	32.5
SSLC	75	23.4
PUC	103	32.2
Graduation	38	11.9
Total	320	100.0
<b>RELIGION OF THE RESPONDENTS</b>		
	Frequency	Percent
Hindu	259	80.9
Muslim	42	13.1
Christian	10	3.1
Jain	9	2.8
Total	320	100.0
<b>TYPE OF OWNERSHIP OF RETAIL OUTLETS</b>		
	Frequency	Percent
Single	238	74.4
Family Owned	82	25.6
Total	320	100.0
<b>MOTIVE BEHIND VENTURING INTO RURAL RETAILING</b>		
	Frequency	Percent
Ancestors Business	100	31.3
Own Interest	17	5.3
Side Business	34	10.6
Unemployment	159	49.7
Without any Motive	10	3.1
Total	320	100.0

Source: Field survey

**Inference:** Intention of the researcher with Tables 4.1 is to provide an overview of the pertinent characteristics of the respondents used by the researcher in executing the study to fulfill the objectives stated in the study. From Table: 4.1, the researcher provides an overview of the composition of the sex of the retailers used in this study. This table evinces that, 83.1% of the retailers surveyed are male and 16.9% of the retailers surveyed are female. From Table 4.1, it is clear that the respondents' age fell between 21 and 60 years, banded into 6 groups. 22.8% of the respondents fell between the age group of 28 to 34 followed by 21.9% each within the age group of 35 to 41 and 42 to 49 respectively. 16.6% of the respondents each fell between the age group of 21 to 27 years and 50 and above years respectively. From Table: 4.1, the researcher intends to portray the education of the respondents included in the retailer's survey. 32.5% of the respondents possess only primary education, followed with 32.2% of the respondents qualifying PUC. Only 23.4% of the respondents have completed SSLC and 11.9% graduates.

From the above table, the researcher depicts the religion of the respondents included in the survey. From the Table 4.1, it is clearly evident that the researcher had encountered respondents falling into four religions – namely, Hindu, Muslim, Christian and Jain. Majority of the respondents with a percentage of 80.9 adopted the sect of Hindu, 13.1% following the sect of Muslim, and feeble percentage of the respondents adopting Christian and Jain, with 3.1% and 2.8% respectively. From Table 4.1, it is evident that the ownership of the retail outlet fell into two classes, namely single owned and family owned. Majority of the respondent retailers with 74.4% owned their business individually and the rest with 25.6% of the respondent retailers as family owned. In the above table the researcher presents the motive of entering the business by the retailer respondent’s. The researcher has classified the choices as – ancestors business, own interest, side business, unemployment and without any motive. From the Table 4.1, it is evident that majority of the rural retailers ventured into retailing, motivated to circumvent unemployment, scoring 49.7%. The second predominant motive articulated being ancestors business with 31.3%, followed by side business as a motive with 10.6% and a meager without any motive with a percentage of 3.1.

Researcher here tries to understand the influence of religion of the respondents on the motive behind entering rural business. The basic reason why the researcher was induced in construction of such a hypothesis is of the fact that, those respondents adopting Hinduism, the predominant motives articulated are unemployment and ancestral business; those respondents following Islam, their motives for entering rural business are ancestral business and unemployment and those respondents adopting Christianity and Jainism articulated unemployment and ancestral business respectively. To test the above interaction the researcher constructed the following hypothesis and used Pearson Chi-Square analysis to prove or disprove the hypothesis.

H0: There is no significant influence of religion of the retailers on the motive behind entry into rural business.

**Pearson Chi-Square Tests**

**TABLE NO. 4.2: TEST OF SIGNIFICANCE: RELIGION OF THE RETAILER RESPONDENTS ON MOTIVES BEHIND ENTRY INTO RURAL RETAILING BUSINESS**

Motive behind entry into rural business	Chi-square	125.623
	df	12
	Sig.	.000

**Result:** Since the tabulated value of  $\chi^2$  is 125.623 at 12 degrees of freedom with a significance level of 0.000 which is lesser than set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we can reject the null hypothesis.

**TABLE NO. 4.3: TYPE OF CONSUMERS**

	Men		Women		Youth		Kids	
	F	%	F	%	F	%	F	%
No	-	-	-	-	5	1.6	6	1.9
High	304	95.0	100	31.3	17	5.3	11	3.4
Medium	11	3.4	78	24.4	123	38.4	17	5.3
Low	5	1.6	142	44.4	175	54.7	286	89.4
Total	320	100.0	320	100.0	320	100.0	320	100.0

Source: Field survey

**Inference:** The intention of the researcher in constructing table 4.3 is to understand the type of consumers frequenting the rural retail outlet of the respondents. From table 4.3, it is clearly evident that 95% of the men consumers frequent the shop with high frequency as opined by rural retail respondents, 31.3% stating that women frequent their shop with high frequency, 5.3% stating that youth frequent with high frequency and 3.4% indicating that kids frequent their rural retail outlet with high frequency. Also 24.4% of the rural retail respondents stated that women frequent the shop with medium frequency and the same being the opinion for youth too with 38.4% responses and 5.3% for kids. 1.6% of the rural retail respondents state that men frequent their shop at low frequency, the same being opined by 44.4% responses for women, 54.7% responses for youth and 89.4% responses for kids.

**TABLE NO. 4.4: SHOPPING PATTERN OF RURAL CONSUMERS WHILE BUYING FMCG**

	Specific Product		Just about any brand		Specifically Priced Products		Nothing Particular	
	F	%	F	%	F	%	F	%
No	20	6.3	48	15.0	95	29.7	240	75.0
Yes	112	35.0	15	4.7	26	8.1	0	0
Sometimes	188	58.8	257	80.3	199	62.2	80	25.0
Total	320	100.0	320	100.0	320	100.0	320	100.0

Source: Field survey

**Inference:** The intention of the researcher here is to understand the certainty by which the customer asks for FMCG products. The researcher from field survey and discussion have understood, the responses can be categorized into following – ask for a specific product, ask for just any brand, ask for specifically priced products and ask for nothing particular. 35% of the rural retailer respondents consumer ask for a specific product and 58.8% of the rural retailer respondents consumer ask for specific product sometimes, 80.3% asking sometimes just about any brand, 62.2% sometimes ask for specifically priced products and 25% sometimes ask for nothing particular.

**TABLE NO. 4.5: VARIOUS FACTORS CUSTOMER LOOKS FOR WHILE BUYING FMCG**

	Responses	
	N	Percent
Nothing Particular	74	7.7
Brand Image	148	15.4
Quality	39	4.1
Only Price	59	6.1
Both Quality and Price	264	27.5
Packaging	161	16.8
Special Schemes and Offers	210	21.9
Others	6	.6
Total	961	100.0

Source: Field survey

**Inference:** The intention of the researcher in constructing table 4.5 is to understand from the perspective of the retailer what factors are being considered by their consumers while buying FMCG. From discussion with retailers and from research, the researcher has developed the following – nothing particular, brand image, quality, only price, both price and quality, packaging, special schemes and offers and other factors. From the responses evinced, it is quite evident to the researcher that the most important factor being both quality and price with 27.5% responses, followed by special schemes and offers with 21.9%, followed by packing with 16.8% and brand image with 15.4% responses.

TABLE NO. 4.6: REACTION OF RURAL CONSUMER RESPONDENTS ON THE NON-AVAILABILITY OF A BRAND SOUGHT BY THEM AT THE POINT OF PURCHASE

	Go for other Brand		Seek your suggestions		They go to the next shop		They do not buy	
	F	%	F	%	F	%	F	%
No	6	1.9	70	21.9	85	26.6	55	17.2
Yes	49	15.3	0	0	0	0	23	7.2
Sometimes	265	82.8	250	78.1	235	73.4	242	75.6
Total	320	100.0	320	100.0	320	100.0	320	100.0

Source: Field survey

**Inference:** The intention of the researcher is to understand the customers' reaction from the perspective of rural retail respondents with respect to non-availability of brand sought after by the consumer. 15.3% of the rural retail respondents consumers stated that they will go for other brands, followed by 7.2% stating that they do not buy any other brand. 82.8% of the rural retail respondent's consumers stated that they sometimes go for other brand, followed by 78.1% stating that they will sometimes seek the rural retailer's suggestion, followed by 75.6% stating that they sometimes do not buy and 73.4% stating that they sometimes go to the next shop.

The intention of the researcher is to understand the influence of distance to the nearest town on the reaction of the customers when a sought after brand is not available. To test the above influence the researcher constructed the following hypothesis and used Pearson Chi-Square test to prove or disprove the said hypothesis.

H0: There is no significant influence of distance to the nearest town of the retailer and reaction of the customer when a sought after brand is not available.

**Pearson Chi-Square Tests**

TABLE NO. 4.7: TEST OF SIGNIFICANCE: DISTANCE TO THE NEAREST TOWN (REMOTENESS) ON CUSTOMER REACTION TO NON AVAILABILITY OF BRANDS SOUGHT BY THEM

		Distance to the Nearest Town
When a brand sought by the customer not available - Go for other Brand	Chi-square	116.213
	df	8
	Sig.	.000
When a brand sought by the customer not available - Seek your suggestions	Chi-square	7.917
	df	4
	Sig.	.095
When a brand sought by the customer not available - They go to the next shop	Chi-square	18.974
	df	4
	Sig.	.001
When a brand sought by the customer not available - They do not buy	Chi-square	50.822
	df	8
	Sig.	.000

**Results:** Since the tabulated value of the  $\chi^2$  is 116.213 with 8 degrees of freedom for, when a sought after brand is not available – go for other brand with 0.000 significance level, the consumers going to next shop when a sought after brand is not available with a  $\chi^2$  value of 18.974 with 4 degrees of freedom with a significance level of 0.001 and the consumers do not buy when a sought after brand is not available with a  $\chi^2$  value of 50.822 with 8 degrees of freedom with a significance level of 0.000, all of which is lesser than the set value of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we can reject the null hypothesis. Also since the tabulated value for consumers seeking the rural retailers suggestion, when a sought after brand is not available with a  $\chi^2$  value of 7.917 with 4 degrees of freedom with a significance level of 0.095, which is greater than the set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we cannot reject the null hypothesis.

**Accepted Hypothesis (H1):** There is a significant influence of distance to the nearest town of the retailer and reaction of the customer when a sought after brand is not available with respect to going for another brand, consumers going for next shop and consumers do not buy the brand.

**Accepted Hypothesis (H0):** There is no significant influence of distance to the nearest town of the retailer and reaction of the customer when a sought after brand is not available with respect to seeking the rural retailer's suggestion.

TABLE NO. 4.8: RETAILER'S REACTION TO CUSTOMERS ASKING FOR JUST ABOUT ANY BRAND

	Push Branded		Push Unbranded		Depends upon the customers	
	Frequency	Present	Frequency	Present	Frequency	Present
No	223	69.7	223	69.7	6	1.9
Yes	54	16.9	28	8.8	268	83.8
Sometimes	43	13.4	69	21.6	46	14.4
Total	320	100.0	320	100.0	320	100.0

Source: Field survey

**Inference:** The intention of the researcher is to understand the stance of the rural retail respondents when the consumers ask for just any brand of product. The researcher from analysis and discussion has understood the following are the actions that the rural retailer will ensue – push branded products, push unbranded and push based upon the customers. From table 4.8, it is clearly evident to the researcher that 16.9% of the rural retail respondents push branded products, 21.6% of the rural retail respondents sometimes push unbranded products and 83.8% of the rural retail respondents state that the type of product they push depends upon the type of consumer who is purchasing the product.

**FACTORS INFLUENCING THE PUSH OF UNBRANDED PRODUCTS**

The intention of the researcher in constructing this question is to understand the prime factors that decide the push of unbranded products by the rural retail respondents. From discussion and primary research the researcher has understood the following motives being the reason for pushing unbranded products – viz – no difference in quality between branded and unbranded products, more margin, affordable price to the customer, retailer favorite, and non-availability of branded goods. 47.8% of the responses of the rural retail respondents indicate rank 1 for no difference in quality between branded and unbranded products, rank 2 for affordable price for customers with 42.2% responses, rank 3 for more margins with 42.2% responses and rank 4 for pushing retailer favorite brand with 15.9% responses.

TABLE NO. 4.9: SHELF MOVEMENT OF VARIOUS PRODUCT CATEGORIES

	Hair Care		Skin Care		Fabric Care	
	F	%	F	%	F	%
Fast Moving	210	65.6	233	72.8	267	83.4
Normal Movement	80	25.0	67	20.9	33	10.3
Slow Movement	30	9.4	20	6.3	20	6.3
Total	320	100.0	320	100.0	320	100.0
	House hold Care		Beverages		Loose Provisions	
	F	%	F	%	F	%
Not Moving	20	6.3	25	7.8	20	6.3
Fast Moving	27	8.4	37	11.6	300	93.8
Normal Movement	68	21.3	147	45.9	-	-
Slow Movement	205	64.1	111	34.7	-	-
Total	320	100.0	320	100.0	320	100.0
	Packaged Foods					
	F	%				
Not Moving	54	16.9				
Fast Moving	43	13.4				
Normal Movement	47	14.7				
Slow Movement	176	55.0				
Total	320	100.0				

Source: Field survey

**Inference:** The intention of the researcher constructing Table 4.9 is to understand the movement of various categories of product categories sold by the retailer respondents. The categories of the products as observed by the researcher sold prevalently in rural market are hair care, skin care, fabric care, household care, beverages and loose provisions. From Table 4.9, it is evident that 65.6% of the respondents state that hair care products are fast moving; 72.8% of the respondents also articulated that skin care products are also fast moving and 83.4% of the retailer respondents also articulated that fabric care products too are fast moving. The table clearly depicts that loose provisions is fast moving as expressed by 93.8% of the respondents. 45.9% of the respondents expressed that beverages are normal moving and 64.1% of the retailer respondents articulated that household care products are slow moving.

The intention of the researcher in constructing Table 4.10 is to understand whether there is any influence of capital employed on the categories of products sold in the retail outlet and the movement of these items. To test the significance of this phenomenon, the researcher constructed the following hypothesis and used a Pearson Chi-Square test to prove or disapprove the hypothesis.

H0: There is no significant difference in the movement of categories of product sold by the retailer, based on capital employed by the retailer.

**Pearson Chi-Square Tests**

TABLE NO. 4.10: TEST OF SIGNIFICANCE: CAPITAL EMPLOYED BY THE RETAILERS ON SHELF MOVEMENT OF VARIOUS CATEGORIES OF FMCG

	Capital Outlay	
Oral Care	Chi-square	30.906
	df	8
	Sig.	.000
Hair Care	Chi-square	28.489
	df	8
	Sig.	.000
Skin Care	Chi-square	12.704
	df	8
	Sig.	.122
Fabric Care	Chi-square	15.608
	df	8
	Sig.	.048
Packaged Food	Chi-square	34.476
	df	12
	Sig.	.001
House hold Care	Chi-square	53.884
	df	12
	Sig.	.000
Beverages	Chi-square	44.652
	df	12
	Sig.	.000
Loose Provisions	Chi-square	3.438
	df	4
	Sig.	.487

**Result**

Since the tabulated value of  $\chi^2$  is 30.906 with 8 degrees of freedom for oral care with 0.000 significance level, 28.489 at 8 degrees of freedom for hair care with a significance level of 0.000, 15.608 at 8 degrees of freedom with a significance level of 0.048 with respect to fabric care and, 34.476 with 12 degrees of freedom with a significance level of 0.001 for house care products, 44.652 at 12 degrees of freedom with a significance level of 0.000 for beverages all of which is lesser than set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore we can reject the null hypothesis.

For skin care products and loose provisions the  $\chi^2$  are 12.704 with 8 degrees of freedom with a significance level of 0.122 and 3.438 with 4 degrees of freedom with a significance level of 0.487 for the tabulated value, which is greater than the set significance level of 0.05 (95% confidence limit) for the tabulated relationship. Therefore we cannot reject the null hypothesis.

**Accepted Hypothesis: (H1)** - There is a significant difference on the movement of oral care, hair care, fabric care, packaged food, house hold goods and beverages based on capital employed by the retailer.

**Accepted Hypothesis: (H0)** - There is no significant difference on the movement of loose provisions, skin care products based on the capital employed by the retailer.

The intention of the researcher is to understand whether there is any influence of distance to the nearest town of the retailer on type of products that are fast moving among retailers in the rural region. To test the significance of this phenomenon, the researcher constructed the following hypothesis and used a Pearson Chi-Square test to prove or disapprove the hypothesis.

H0: There is no significant influence of distance to the nearest town on product groups sold by the retailer.

**Pearson Chi-Square Tests**

**TABLE NO. 4.11: TEST OF SIGNIFICANCE: DISTANCE TO THE NEAREST TOWN (REMOTENESS) ON PRODUCT CATEGORIES**

		Distance to the Nearest Town
Oral Care	Chi-square	17.098
	df	8
	Sig.	.029
Hair Care	Chi-square	31.120
	df	8
	Sig.	.000
Skin Care	Chi-square	74.924
	df	8
	Sig.	.000
Fabric Care	Chi-square	48.480
	df	8
	Sig.	.000
Packaged Food	Chi-square	29.482
	df	12
	Sig.	.003
House hold Care	Chi-square	51.464
	df	12
	Sig.	.000
Beverages	Chi-square	49.400
	df	12
	Sig.	.000
Loose Provisions	Chi-square	34.168
	df	4
	Sig.	.000

**Result:** Since the tabulated value of  $\chi^2$  is 17.098 with 8 degrees of freedom for oral care with 0.029 significance level, 31.120 at 8 degrees of freedom for hair care with a significance level of 0.000, 74.924 at 8 degrees of freedom for skin care with a significance level of 0.000, 48.480 at 8 degrees of freedom with a significance level of 0.000 with respect to fabric care, 29.482 with 12 degrees of freedom with a significance level of 0.003 for packaged food, 51.464 with 12 degrees of freedom with a significance level of 0.000 for house care products, 51.464 at 12 degrees of freedom with a significance level of 0.000 for household care products, 49.400 at 12 degrees of freedom with a significance level of 0.000 for beverages and 34.168 at 4 degrees of freedom with a significance level of 0.000; all of which is lesser than set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we cannot reject the null hypothesis.

**TABLE NO. 4.12: FREQUENCY OF REPLENISHMENT OF STOCK**

	Responses	
	N	Percent
Everyday	165	44.6
Once in a Week	132	35.7
Whenever Required	73	19.7
Total	370	100.0

Source: Field survey

**Inference:** The intention of the researcher here is to understand the replenishment frequency of the products that the rural retailer respondents are trading in. From Table 4.12 it is evident that 44.6% of the responses from the rural retail respondents state that they replenish stock on a daily basis. 35.7% of the rural retail respondents state that they replenish stock once in a week and only 19.7% stated that they replenish stock as and when the need arises.

The intention of the researcher is to understand the pattern of replenishment frequency of the stock based on the capital outlay of the retailer. Table 4.13 is naturally an extension to Table 4.13 as the researcher intends to understand the replenishment frequency of rural retailer respondents based on their invested capital. To test this relationship is significant or not, the researcher constructed the following hypothesis and tested them using Pearson Chi-Square test.

H0: There is no significant influence of capital employed on the frequency of replenishment pattern of stock by the retailer.

**Pearson Chi-Square Tests**

**TABLE NO. 4.13: TEST OF SIGNIFICANCE: CAPITAL EMPLOYED BY THE RETAILER ON REPLENISHMENT FREQUENCY**

		Capital Outlay
Replenishment of stock	Chi-square	55.423
	df	12
	Sig.	.000

**Result**

Since the tabulated value of  $\chi^2$  is 55.423 at 12 degrees of freedom with a significance level of 0.000, which is lesser than set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we cannot reject the null hypothesis.

**Inference:** From Table 4.13, it is evident to the researcher that as the capital employed by the rural retailer respondents increase; the replenishment frequency migrates from daily replenishment to weekly replenishment. The rural retailer respondents whose invested capital is less than Rs 100000, and Rs 100001 to Rs 200000 opined that they are replenishing stock every day with 55.6% and 57.7% responses respectively. In the invested capital category of Rs 200001 to 300000, Rs 400001 to 500000 and greater than Rs 500000 category the replacement frequency happens once in a week, as opined by the rural retailer respondents with 67.9%, 80% and 90.9% responses respectively. Since the chi-square test has conclusively rejected the null hypothesis, the researcher can state that the pattern that is evolving is significant and not random.

Researcher here tries to understand the influence of distance to the nearest town for the retailer and frequency of replenishment of stock. To test the above interaction the researcher constructed the following hypothesis and used Pearson Chi-Square analysis to prove or disprove the hypothesis.

H0: There is no significant influence of distance to the nearest town and replenishment of stock.

Pearson Chi-Square Tests

TABLE NO. 4.14: TEST OF SIGNIFICANCE: DISTANCE TO THE NEAREST TOWN (REMOTENESS) ON REPLENISHMENT FREQUENCY

		Distance to the Nearest Town
Replenishment of stock	Chi-square	82.571
	df	12
	Sig.	.000

Result: Since the tabulated value of  $\chi^2$  is 82.571 at 12 degrees of freedom with a significance level of 0.000, which is lesser than set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we cannot reject the null hypothesis.

TABLE NO: 4.15: SOURCES FOR REPLENISHMENT OF STOCK

	Responses	
	N	Percent
Visiting Nearby Town / Cities	278	36.4
Dealers Van / Sales People Visits	147	19.2
Weekly Haats	289	37.8
Company Sales People Visit	45	5.9
Other sources	5	.7
Total	764	100.0

Source: Field survey

Inference: The intent of the researcher is to understand the replenishment sources of stock of rural retail respondents. From discussion and observation the researcher understood the following as the sources of replenishment available to the rural retail respondents viz – visiting nearby town or cities, dealers vans or sales people visits, weekly haats, company sales people visit and other sources. 37.8% of the rural retail respondents responded that their source of replenishment is weekly haats, followed by 36.4% of the responses stating that they visit nearby town and cities for replenishment of stock. Only 19.2% responses of the rural retail respondents stated of their dependence of dealers van or sales people visits for replenishing their stock. A meager of 5.9% responses and 0.7% of the responses of the rural retail respondents stated that they depend on company sales people and other miscellaneous source of replenishing stock for their trade. The intention of the researcher is to understand the influence of distance to the nearest town on place of replenishment of stock by the retailer for his business. To test the above influence the researcher constructed the following hypothesis and used Pearson Chi-Square test to prove or disprove the said hypothesis.

H0: There is no significant influence of distance to the nearest town on the source of replenishment of stock.

Pearson Chi-Square Tests

TABLE NO. 4.16: TEST OF SIGNIFICANCE: DISTANCE TO THE NEAREST TOWN (REMOTENESS) ON SOURCES FOR REPLENISHMENT OF STOCK

		Distance to the Nearest Town
Place of Replenishment of stock	Chi-square	118.129
	df	20
	Sig.	.000

Result: Since the tabulated value of  $\chi^2$  is 118.129 at 20 degrees of freedom with a significance level of 0.000, which is lesser than set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we cannot reject the null hypothesis.

V. DISCUSSION AND CONCLUSION

For most of the marketers, rural begins where their controllable, distribution and media reach ends. They have treated rural markets as adjuncts to their urban strongholds and rural consumers as a homogeneous mass without segmenting them into target markets and positioning brands appropriately therefore, the current empirical study has been undertaken with an intention to understand the dynamics of rural retailing practices in Karnataka state to understand the ground realities of rural markets. In order to realise the stated objectives the researcher has prepared a structured questionnaire and pre tested and administered on the rural 320 retail respondents across Karnataka state. The study revealed the following vital information: 83.1% of the rural retailer respondents surveyed are males and 16.9% were females. 22.8% of the rural retail respondents are in the age group of 28 to 34, 21.9% each between the age group of 35 to 41 and 42 to 49 years, and 16.9% each between the age group of 21 to 27 years and 50 and above, years respectively. Education of the rural retail respondents: 32.5% of the rural retail respondents possess only primary education, 32.2% qualifying PUC, 23.4% completed SSLC and 11.9% were graduates. 80.9% of the rural retail respondents followed the sect of Hindu, 13.1% the sect of Muslim, and 3.1% and 2.8% of the respondents adopting Christian and Jain sect. 74.4% of the rural retail respondents owned their business individually and 25.6% of them were family owned. 50.9% of the rural retailer respondent's fathers were farmers by profession, 31.3% were with business, 10.3% as service and 7.5% as others. 49.7% of the rural retail respondent's motive behind entering rural retailing is to circumvent unemployment, 31.3% motive being to continue ancestors' business, 10.6% the motive being side business. There is no significant influence of age, education, sex on the motive behind entering rural retail business. There is no significant influence of age, sex on the motive behind entering rural retail business by the rural retail respondents. There is a significant influence of religion of the retailer on the motive behind entering rural retail business. 95% of the men consumers frequent the shop, followed by 31.3% women, 5.3% stating that youth and 3.4% indicating that kids, as opined by rural retail respondents, with high frequency frequent their rural retail outlet with high frequency. 35% of the rural retailer respondent's consumers ask for a specific product, 58.8% ask for specific product sometimes, 80.3% sometimes ask for just about any brand, 62.2% sometimes ask for specifically priced products and 25% sometimes ask for nothing particular. There is a significant difference as to how a customer asks for a product for purchase from the retailer. The most important factor considered by consumers are both quality and price with 27.5% responses, followed by special schemes and offers with 21.9%, packing with 16.8% and brand image with 15.4% responses. There is a significant difference in attributes that the customer looks while purchasing FMCG. 15.3% of the rural retails respondents consumers stated that they will go for other brands, followed by 7.2% stating that they do not buy any other brand, 82.8% state that they sometimes go for other brand, 78.1% stating that they will sometimes seek the rural retailer's suggestion, 75.6% stating that they sometimes do not buy and 73.4% stating that they sometimes go to the next shop. There is a significant difference in how the customer orients his decision when a sought after brand is not available. There is a significant influence of the distance to the nearest town of the rural retail respondent to the following ways the customer react – go for another brand, go to the next shop and customers do not buy; when a sought after brand is not available at the rural retail outlet. 16.9% of the rural retail respondents push branded products, 21.6% sometimes push unbranded products and 83.8% push the product depending upon the type of consumer who is purchasing the product. 47.8% indicate rank 1 for non-difference in quality between branded and unbranded products, 42.2% responses for rank 2 for affordable price for customers, 42.2% responses for rank 3 for more margins and rank 4 for pushing retailer favorite brand with 15.9% responses. There is a significant difference among the factors that determine the push of unbranded products. 82.2% of the consumers sometimes, based on the type of product they purchase ask clarifications from rural retail respondents, 3.1% ask suggestions before buying products and 14.7% indicate that they are not asked for suggestion at all by the consumers. There is a significant difference among customers requesting for suggestions to the retailer before buying the product. There is a significant impact of distance to the nearest town and customers willingness to ask suggestions before buying FMC good. 65.6% of the rural retail respondents state that hair care products are fast moving; 72.8% articulate skin care products are also fast moving, 83.4% articulate that fabric care products too are fast moving, 93.8% of the respondents articulate loose provisions are fast moving, 45.9% articulate that beverages are normal moving and 64.1% articulate that household care products are slow moving. There is a significant difference on the movement of oral care, hair care, fabric care, packaged



food, household goods and beverages based on capital employed by the retailer. Also, there is no significant difference on the movement of loose provisions, skin care products based on the capital employed by the retailer. There is a significant influence of distance to the nearest town on product groups sold by the retailer. 44.6% of the rural retail respondents replenish stock on a daily basis, 35.7% replenish stock once in a week and 19.7% replenish stock as and when the need arises. There is a significant influence of capital employed on the frequency of replenishment pattern of stock by the retailers. There is a significant influence of distance to the nearest town and replenishment of stock. 37.8% of the rural retail respondents' source of replenishment is weekly haats, 36.4% visit nearby town and cities for replenishment of stock, 19.2% depended on dealers van or sales people visit for replenishing their stock, 5.9% depend on company sales people and 0.7% on other miscellaneous sources. There is a significant influence of distance to the nearest town on the source of replenishment of stock. On the background of the above summary of findings the following suggestions have been offered to the FMCG marketers. Opinion of retailers also has a say in rural areas. Retailers influence the choice of a brand at the point of sale for rural consumers. Most of the time, rural retailers give preference to regional brands over national brands, because of better margin, reasonable quality and credit facilities provided by sellers. Therefore to overcome this tendency, consumer pull is what needs to be initiated among rural consumers as this strategy works through the route of diffusion of innovation.

As the rural masses replenish their grocery stock on a daily, weekly or monthly basis, rural retail outlet will have business all year round. As the lower income group purchase their basic requirements on a daily basis, retailers can stock sachets, loose provisions to cater to their needs (brands for these customers are not essential). For those shoppers who purchase on a weekly basis, rural retailers can stock ½ - 1kg packs, both branded and unbranded, as choice of the product will determine the loyalty to the outlet. The rural retailer can also stock by understanding the buying pattern of his customers. Family packs- both branded and unbranded can be stocked to cater to needs of customers who purchase on a monthly basis. The purchase pattern of household groceries is a direct outcome of the needs.

## VI. MANAGERIAL IMPLICATIONS

1. Practitioners can get significant clarity and understanding on rural retailing practices, limited to Karnataka state.
2. Highlighting the problems in logistics and channel management in the rural marketing, limited to Karnataka state.
3. It enables the managers to understand the level of current infrastructure in rural villages, limited to Karnataka state.
4. Bring light upon the following – demographic factors of the retailers, procurement practices, credit facilities, and consumption pattern of FMCGs of the rural consumers from the perspective of retailers, limited to Karnataka state. Based on this they can frame effective strategies to reach the rural consumers through retailers.
5. It enables the managers to understand the role of spurious products in rural areas and its usage among rural consumer respondents.
6. Clarity upon the role of haats in rural marketing and its significance for promotional and marketing of FMCG products in haats and melas.

## VII. LIMITATIONS OF THE STUDY AND SCOPE FOR FUTURE RESEARCH

Any experiment has its own limitation and in the same genre this research too has its limitations. The study was confined only to geographical limits of Karnataka state and has been restricted to FMCG sector only. Another significant limitation of this research is that only unorganized retailing practices in rural areas have been studied. While executing this study, the researcher has come across problems pertaining to rating and ranking of rural respondents. It is primarily due to illiteracy. The sample is supposed to represent the views of the whole population. In the background of the present study, the researchers have identified the following areas for future research which can be carried in the field of rural marketing. Since the study was confined to geographical limits of Karnataka state only, an extended study of this kind encompassing more number of states and other media over a longer period of time may be taken up. The present study on rural markets has been restricted to FMCG sector only. A study covering both consumer products, durables, electronics, mobile phones, automobiles etc. may be taken up.

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