

# INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

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**HYPOTHESES**

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**RESULTS & DISCUSSION**

**FINDINGS**

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- 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.

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**RURAL MARKETING IN INDIA: ISSUES AND CHALLENGES**

**ANJU DAGAR**  
**ASST. PROFESSOR**  
**DELHI COLLEGE OF ARTS & COMMERCE**  
**DELHI UNIVERSITY**  
**DELHI**

**ABSTRACT**

*The rural market has been growing steadily over the past few years and is now even bigger than the urban market. About 70 per cent of India's population lives in villages. More than 800 million people live in villages of India. 'Go rural' is the marketer's new slogan. Indian marketers as well as multinationals, such as Colgate-Palmolive, Godrej and Hindustan Lever have focused on rural markets. Thus, looking at the opportunities, which rural markets offer to the marketers, it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage.*

**KEYWORDS**

Rural Market, E- choupal, Self Help Groups, Haats, Agri –Markets.

**INTRODUCTION**

Marketing is all about identifying the needs of customers and potential customers, providing products/services that satisfy their needs, and developing efficient processes or systems to deliver your product/service to the market when, where, and how consumers want it.

**RURAL MARKETING**

Rural marketing is now a two-way marketing process. There is inflow of products into rural markets for production or consumption and there is also outflow of products to urban areas. The urban to rural flow consists of agricultural inputs, fast-moving consumer goods (FMCG) such as soaps, detergents, cosmetics, textiles, and so on. The rural to urban flow consists of agricultural produce such as rice, wheat, sugar, and cotton. There is also a movement of rural products within rural areas for consumption.

**FEATURES OF RURAL MARKETING**

The main reason why the companies are focusing on rural market and developing effective strategies is to tap the market potential, that can be identified as follows:

**1. LARGE AND SCATTERED POPULATION**

According to the 2001 census, 740 million Indians forming 70 per cent of India's population live in rural areas. The rate of increase in rural population is also greater than that of urban population. The rural population is scattered in over 6 lakhs villages. The rural population is highly scattered, but holds a big promise for the marketers.

**2. HIGHER PURCHASING CAPACITY**

Purchasing power of the rural people is on rise. Marketers have realized the potential of rural markets, and thus are expanding their operations in rural India. In recent years, rural markets have acquired significance in countries like China and India, as the overall growth of the economy has resulted into substantial increase in purchasing power of rural communities.

**3. MARKET GROWTH**

The rural market is growing steadily over the years. Demand for traditional products such as bicycles, mopeds and agricultural inputs; branded products such as toothpaste, tea, soaps and other FMCGs; and consumer durables such as refrigerators, TV and washing machines has also grown over the years.

**4. DEVELOPMENT OF INFRASTRUCTURE**

There is development of infrastructure facilities such as construction of roads and transportation, communication network, rural electrification and public service projects in rural India, which has increased the scope of rural marketing.

**5. LOW STANDARD OF LIVING**

The standard of living of rural areas is low and rural consumers have diverse socio-economic backwardness. This is different in different parts of the country. A consumer in a village area has a low standard of living because of low literacy, low per capita income, social backwardness and low savings.

**6. TRADITIONAL OUTLOOK**

The rural consumer values old customs and traditions. They do not prefer changes. Gradually, the rural population is changing its demand pattern, and there is demand for branded products in villages.

**7. MARKETING MIX**

The urban products cannot be dumped on rural population; separate sets of products are designed for rural consumers to suit the rural demands. The marketing mix elements are to be adjusted according to the requirements of the rural consumers.

**RURAL MARKETING POTENTIAL IN INDIA**

While we all accept that the heart of India lives in its villages and the Indian rural market with its vast size and demand base offers great opportunities to marketers, we tend to conclude that the purse does not stay with them.

Rural marketing involves addressing over 700 million potential consumers and over 40 per cent of the Indian middle income. No wonder, the rural markets have been a vital source of growth for most companies. For a number of FMCG companies in the country, more than half their annual sales come from the rural market.

Among various media of communication, television and radio have played prominent roles in the rural India to-day. In the South, the penetration of satellite television is very high. Due to globalisation, economic liberalisation, IT revolution, female power, and improving infrastructure, middle and rural India today has more disposable income than urban India.

Rural marketing is getting new heights in addition to rural advertising. Rural marketing gives challenge to ensure availability of product or service in India's 6, 27000 villages spread over 3.2 million square kilometers. Marketers have to locate over 700 million rural Indian and finding them is not easy.

The size of the rural market is one that companies cannot afford to ignore, particular, as the number of simple lining in non-metro areas increased by 10 percent over the past decade. Thus, looking at the challenges and opportunities, which rural markets offer to the marketers, it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage. Rural marketing is currently growing at about 20% every year and companies are spending amount Rs. 600 crore per years for promotional budget.

**MAIN PROBLEMS IN RURAL MARKETING ARE AS FOLLOWS****1. UNDER DEVELOPED PEOPLE AND UNDERDEVELOPED MARKETS**

The impact of agricultural technology is not felt uniformly throughout the country. Some districts in Punjab, Haryana and the Western U.P. where the rural consumers are somewhat comparable to their urban counter part; but there are large areas and grown of people who have repaired beyond the technological breakthrough. In addition, the farmers with small agricultural land holding are also unable to take advantage of the new technology.

**2. LACK OF POWER PHYSICAL COMMUNICATION FACILITIES**

Nearly 50 percent of the villages in India do not have all weather roads, physical communication to the villages is highly expensive. Especially during the monsoon 4 months these villages become complete inaccessible.

**3. IN ADEQUATE MEDIA COVERAGE FOR RURAL-COMMUNICATION**

A large number of rural families own radio and TV sets, there are also community radio and TV sets. These have been used to diffuse agricultural technology to rural areas. However, the coverage relating to marketing is inadequate.

**4. MANY LANGUAGES AND DIALECTS**

The number of languages and dialects vary from state to state and region to region. This type of distribution of population warrants appropriate strategies decide the extent of coverage of rural market.

**5. OTHER PROBLEMS OF RURAL MARKETING ARE NATURAL CALAMITIES**

Of draught or examine rain, epidemics, primitive methods of cultivation, lack of printer storage facilities, transportation problem and inadequate market intelligence, including long chain of intermediaries between cultivator and farmer and wholesaler and retailers. There are also problems of extending marketing efforts to small villages with 200-500 population. Vast cultural diversity, vastly varying rural demographics, poor infrastructure, low income levels and low levels of literacy often tend to lower the presence of large companies in the rural markets.

**RURAL MARKETING STRATEGY**

Rural marketing strategy is based on their A's – Availability Affordability and Acceptability. The first 'A'-Availability emphasises on the availability of the product for the customers, i.e., this gives importance on effective distribution through efficient channels of distribution.

The second 'A'- Affordability which focuses on product pricing, i.e, this gives importance for smaller packages/pouches easily affordable by families in the rural areas, The third 'A' – Acceptability focuses on convincing the customers to buy the product, i.e., extending suitable promotional efforts to influence the customers to buy the product. Marketers need to understand the psycho of the rural consumers and then act accordingly.

Rural marketing involves more intensive personal selling efforts compared to urban marketing. Firms should refrain from pushing goods designed for urban markets to the rural areas. To effectively tap the rural market a brand must associate it with the same things the rural consumers do. This can be done by utilizing the various rural folk media to reach them in their own language and in large number so that the brand can be associated with the myriad rituals, celebration, festivals, melas, fairs and weekly hats.

**RURAL DISTRIBUTION STRATEGY**

One of the ways would be using company delivery mass, which can serve two purposes – it can take the products to the customers in every hook and corner of the market and it also enables the firm to establish direct contact with them and thereby facilitate sales promotion.

However, only the large manufactures can adopt this channel. The companies with relatively fewer resources can go in for the syndicated distribution where a tie-up between non-competitive marketers can be established to facilitate distribution.

**BACK-HAUL METHOD FOR THE DISTRIBUTION VEHICLES**

Organising a suitable back-haul method for distribution vehicles may prove to be an economic to transport the "urban goods" like soap, detergent, oil, cream, shampoo, tooth paste, and other daily necessary items for the rural consumers and in the return journey, the energy verticals will transport the fruit and vegetables etc. from rural areas to the nearest towns and cities for distribution among the urban consumers.

But this needs a well co-ordinated "VMS" distribution strategy in which the manufacturer, distributor/relation and the customers jointly make a strong distribution chain. Annual "melas" and "fairs" organized are quite popular and provide a very good platform for distribution because profit visits them to make several purchases. According to the Indian Market Research (IMRB) Bureau, around 8000 such nulas and fairs are held in the rural India every year. Rural markets have the practice of faxing specific days in a week as weekly market days, i.e., "Haats" when exchange of goods and services are carried out. This is another potential low cost distribution channel available for the marketers.

Also, every region consisting of several villages is generally served by one satellite town, formed as "Mandia" or Agri-markets where people prefer to go and buy from their commodities. The marketers using their feeder fown will be able to cover a large section of rural population.

**RURAL MARKETING BY INDIAN COMPANIES**

1. **State Bank of India (SBI)** has started a zero-balance bank account program for villagers. Called the SBI Tiny account, there are no physical branches or officials, just a paid volunteer who is equipped with a small box and a cellphone. The box enables biometric measurements (fingerprints), at the time of opening the account to confirm the account holder's identity. The cellphone enables communication with the zonal office to check on available balance. Payments under programs such as the NREGS and pensions are made directly to these accounts. The advantage for the villagers is that they can withdraw money from their accounts at any time of the day or night. (Withdrawals are never more than a few dollars.) SBI hopes to cover 100,000 villages by 2012. The bank has tied up with India Post for some services.
2. **Maruti Suzuki**, India's leading automobile manufacturer, today sells 5% of its vehicles in the rural markets. The company expects this number to rise to 15% in the next two years. "This is not just our wish, but reflects market demand," says director (marketing & sales) Shuji Oishi.
3. **In telecom, service providers** are making a beeline for the villages. That's where the growth in what is now the world's fastest growing mobile market lies. According to industry estimates, 70% of all new subscribers will come from rural areas. (Mobile device manufacturers are also tailoring their products to this market. Nokia had earlier launched a basic handset with a torch (large parts of rural India don't have electricity) and an alarm clock. .
4. Companies like ITC have set up the IT-enabled eChoupal network, and Hindustan Unilever has project Shakti, under which women's self-help groups act as the last link of the retail chain.
5. Business Process Outsourcing (BPO) companies are now going away from the main metro cities to the hinterlands in search of talent as well as to economise the cost of their operations.

**CONCLUSION**

The study concluded that rural India offers huge opportunities which companies can tap for their growth and development. However, Companies face many challenges in tackling the rural markets. 833 million people reside in India as compared to 377 millions in urban India so vast untapped opportunities are available in rural India, but marketer unable to tap these opportunities because of lack of infrastructure facilities. Literacy rate is low in rural area so people are unable to identify brand difference. Now trend has gone to change literacy rate in rural area is increasing. Number of middle and higher income household in rural India is expected to grow from 80 million to 111 million. There is rapid development in infrastructure all these opportunities attract companies to target rural market. With some technologies breakthrough in distribution and marketing of products in rural India, companies in rural market can earn more profits, market share, etc. The Rural market is a greater future prospect for the marketers and there are many opportunities available for them in rural markets.



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