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A STRATEGIC FRAMEWORK TOWARDS INDIAN RURAL RETAIL INDUSTRY IN THIS COMPETITIVE ERA**URVASHI GUPTA****ASST.PROFESSOR****BADDI UNIVERSITY OF EMERGING SCIENCES & TECHNOLOGIES****MAKHNUMAJRA****ABSTRACT**

Retail is an emerging sector in India. The country's dynamic retail landscape presents a grand opportunity to investors from across the globe, to use India as a strategic business hub. Marketers are shifting their focus to rural retail as it offers huge potential which can be tapped effectively through innovative distribution channels with retailing being the most critical element. The concept of rural malls is becoming popular. Famished of modern forms of entertainment, the rural middle class have greeted these malls with great passion. Despite being visibly a huge green pasture this rural retail sector penetration offers several bottlenecks which include rural infrastructure, life styles and varied perceptions of rural consumers. Only those companies who understand that there is no short cut to seize rural markets and frame their strategies altogether different from metros are likely to tap this resource. The purpose of this paper is to study the present scenario of rural retailing, noteworthy rural initiatives of the marketers, problems and myths. Further, it also highlights the strategies the marketers need to lay focus on before entering this segment.

KEYWORDS

Rural market, retail, Rural Retail Outlets.

INTRODUCTION

The Retail Industry in India is emerging as a one of the largest industries estimated to account for more than 10 per cent of the country's GDP and around 8 per cent of the employment. As a highly dynamic and fast growing industry undergoing a major shake-up it is heading towards next boom industry. India has already weathered the earlier economic recession and it's after effects faced by many developed and established economies and on all counts may come out of the present slow down also successfully. As a 'Vibrant Economy', India topped A T Kearney's list of emerging markets for retail investments for three consecutive years and stood 2nd fastest growing economy in the world, the 3rd largest economy in terms of GDP in the next 5 years and the 4th largest economy in PPP terms. After USA, China & Japan India is rated among the top 10 FDI destinations. Currently, as a fastest growing economy by 2030, India may become one of the Top 5 economies in terms of GDP.

Presently, the Indian retail industry is in a highly unorganized state. The organized retailing share in the total retail volume has been below double digits in India as compared to 20% in China, 25% in Indonesia, 35% in Philippines, 40% in Thailand and 50% in Malaysia, around 80% in US and 70 % in Europe while as in Asia on the whole it comes to around 20%.

Several agencies have projected different estimates of Indian retail volume both for organized and unorganized sectors. The **BMI India Retail Report** for the first quarter of 2011 forecasts that the total retail sales will grow from US\$ 392.63 billion in 2011 to US\$ 674.37 billion by 2014 whereas its report for the first quarter of 2012 estimated that the total retail sales will grow from US\$ 422.09 billion in 2011 to US\$ 825.46 billion by 2015.

The **Technopak Advisors** have also estimated that the country's retail market accounted for US\$ 310 Bn in 2006, estimated to touch US\$ 420 Bn in 2011 and may reach the levels of US\$ 675 Bn in 2016 at CAGR of 7.5 % and 620 billion Euros (around Rs 37 lakh crore) by 2020. The organized retail market which was estimated at US\$ 10 Bn during 2006 and US\$ 26 Bn for 2011 may grow to US\$ 84 Bn by 2016, at CAGR of 26%. **Talwar (2010)** has also projected India's overall retail sector to US\$ 833 Bn by 2013 and to US\$ 1.3 trillion by 2018, at a compound annual growth rate (CAGR) of 10%. A report by **Boston Consulting Group (BCG)** has revealed that the country's organized retail is estimated at US\$ 28 Bn with around **7 per cent** penetration. It is projected to become a US\$ 260 billion business over the next decade with around 21 per cent penetration.

The modern retail segment in India has accelerated its growth rate since 2007 as the major global players and Indian corporate houses were seen entering the fray in a big way. Organized retailing in small-town India is already growing at over 50-60 per cent a year, compared to 35-40 per cent growth in the large cities. About 200 tier-III cities with population of less than 2 million and another 500 rural towns have the potential to be the hub for rural markets.

India's retail markets offer tremendous opportunities with almost half of it shared by rural India. According to National Council of Applied Economic Research (NCAER) reports, rural India is home to 720 million consumers across 627,000 villages. Seventeen per cent of these villages account for 50 per cent of the rural population as well as 60 per cent of rural wealth. This implies that reaching out to just 100,000 plus villages will ensure access to most of the rural opportunity. India's rural retail market was expected to grow by 29 percent to 1.8 trillion rupees (US\$ 45.34 Bn) by 2010. A study by CII and Yes Bank revealed that Retail opportunity in Indian villages is set to reach US \$58 billion by 2015 shared by rural households which stood at 135 million in 2001-02 with estimated increase to 153 million in 2009-10. Global consulting firm McKinsey and Co. has projected that India's rural market would touch US \$ 500 Bn by 2020.

Rural markets emerge as a huge opportunity for retailers as is reflected in the share across most categories of consumption. A study conducted by the Chennai based **Francis Kanoi Marketing Planning Services** reveals that the annual rural market for FMCG is worth \$14.4 Bn, far surpassing the market for tractors and agri- inputs, which is estimated at US\$10 Bn. Here the sale of cars, scooters and bikes amount to \$ 1.7 Bn and sale of consumer durables over \$ 1 Bn, all these total to an astounding figure of US \$ 27 Bn.

While these estimates appear to have been arrived at taking literacy, accessibility, degree of penetration, increasing income levels, distance from major commercial and business hubs, brand awareness, and concepts of quality increasing consumerism among middle class in rural areas yet these do not necessarily indicate a green pasture in rural India as more than 45000 villages continue to remain uninhabited besides about 2.20 Lakh villages having a population of less than 500 souls continue to be without effective/functional retail sales outlets. 29% of our population (2001 census) falling below poverty level with increasing levels of retail prices from other gray areas require due considered before making an optimistic estimation.

With the changing face of country's dynamic retail landscape the Indian consumer is in for a rapid transformation. Corporate bigwigs such as Reliance, AV Birla, Tata, Godrej, Bharti, Mahindra, ITC, RPG, Pantaloon, Raheja and Wadia Group are expected to invest close to Rs.1 trillion in the business of retail over the next five years. Reliance Retail is investing Rs.30, 000 crore in setting up multiple retail formats backed by a 68-strong distribution network, with expected sales of over Rs.100,000 crore by 2010. The Future Group's Pantaloon Retail and RPG's Spencer's are also going all out to maintain their dominant position on India's retail horizon. Subhiksha has earned global accolades for its fast-track growth. The Lifestyle India, Indiabulls, Wadhawan Group, Vishal Retail, petroleum majors IOCL, BPCL & HPCL, and others are firming up more and more ambitious retail expansion plans by the day. While global retailers Metro AG and Shoprite Holdings increase their presence on the Indian retail landscape, the Bharti – Wal-mart combine is scouting locations for their joint retail venture. The recent tie-up between Tata and Tesco further adds to the action in retail. Modernising retail will see some 15 million people engaged in retail and retail support activities by 2010 – including front end retail operations, supply chain, logistics, process & infrastructure development and supplies.

(Source: Assocham conference on Re-inventing retail in New Delhi on 26th September 2008, (www.assocham.org/events/recent/event_271/vikas_visal.pdf.)

PROMINENT RURAL RETAILING INITIATIVES AND THEIR UNIQUE SHOPPING EXPERIENCE

The concept of rural malls, which was first introduced by ITC, is proving to be an effective distribution strategy in rural market. Along with ITC's Choupal Sagar, few more companies have taken enterprise in this identical direction. To name a few are TATA Kissan Sansar, Delhi Shriram's Kissan Haryali Bazaar, Godrej's Aadhar & Manthan.

ITC's CHOUPAL SAGAR

The ground-breaking effort towards the commencement of rural malls came from ITC. It had two initiatives in rural market "Choupal Sagar and e-choupal". The company launched rural malls under the banner "Choupal Sagar". The very first "Choupal Sagar" came up on an eight-acre plot in Rafiqganj, about 4 KM from Sehore in Madhya Pradesh in August 2004. It is transporting rural local economies to a new level of productivity and consumption.

At 7,000 square feet, it is too small to be a mall. And while it has opted for self service, stocking its merchandise on shelves lining the neat aisles, it stocks a breadth of products no supermarket can. It offers almost everything - from toothpastes to televisions, hair oils to motorcycles, mixer-grinders to water pumps, shirts to fertilisers... It defies pigeon-holing. It is just a very sharply thought-out rural store.

Most of the brands it sells are national. You see Marico, LG, Philips, torches from Eveready, shirts from ITC's apparel business, bikes from TVS, and tractors from Eicher. The warehouse is one bulwark of its strategy, obviously. But the farmers will come here only after every harvest. To ensure that they keep coming to Choupal Sagar even at other times, the company is offering a slew of other goodies like a bank, a cafeteria and many others. ITC has tied up with agri-institutes to offer farmer training programmes. Then, plots of land have been earmarked to display large agricultural machinery like threshers. Other parcels of land have been earmarked for pesticide and fertilizer companies for demonstrating their products.

The e-Choupal initiative was launched in 2000 and by 2007 it had its presence 6,500 e-Choupals empowering four from risks of reversal in Government's agri reforms. The company is in the process of rolling out e-Choupal's Version 3.0, under which it plans to offer personalised crop management advisory services to individual farmers. The company is gearing up e-Choupals as rural employment exchanges, which will connect the rural youth with jobs through its 'Rozgaarduniya' initiative according to Mr Sivakumar Chief Executive-Agri Businesses, ITC Ltd. ITC also started piloting Choupal Fresh in Hyderabad a year ago, it was a model to deliver fresh fruits and vegetables to consumers and institutions based on demand. Whatever is produced, gets consumed. It has worked well in Hyderabad, million farmers in 40,000 villages. However, in 2007, Government re-imposed restrictions on commodity sourcing. So further expansion of e-Choupals came to a halt. A virtual freeze on the expansion of e-Choupals since 2007 seems to have encouraged ITC to discover new anchor businesses to insulate its existing e-Choupal model and garner additional sources of revenues. ITC plans to broad-base the e-Choupal model to discover new anchor businesses to insulate its existing e-Choupal model

TATA KISAN SANSAR (TKS)

Tata Chemicals and Rallis India, the two companies under the \$29 billion Tata Group undertook two separate ventures till 2003. Tata Chemicals had a chain called Tata Kisan Kendra which offered farmers agri-inputs to financial advisory functions. Rallis in partnership with ICICI bank and HUL supported farmers from pre-harvest to post-harvest stage. In 2004, these two operations merged under the Tata Kisan Sansar (TKS). The idea behind the establishment of TKS was

"To provide the farmer with a package of inputs and services for optimum utilization of balanced primary nutrients; plant protection chemicals; water; seeds; post-harvest services; and to develop a genuine partnership with the farmer"

TKS today is operating in three states, namely: Uttar Pradesh, Haryana and Punjab. It is active in providing the sophisticated modern technology to the small farmers and making them harness the gain from ICT. The kendras also have exhibition halls where special events — educational, social or just pure entertainment — are held for members of the Tata Kisan Parivar (Tata Farmers Family), an organization promoted by the TKS network to build relationships with farmers and their families.

The farmers are benefited in a number of ways by this initiative:

- Easy availability of credit
- Easy leasing of farm equipments
- Assessability to latest technological know-how.
- Availability of crop insurance
- Knowledge sharing
- Better prices of final products
- Increased competition within the farmers helps in improving productivity.

HINDUSTAN UNILEVER- PROJECT SHAKTI

Project Shakti is unleashing the potential of rural India and thus changing lives of rural farmers. It is leading to prosperity and, more importantly, self-respect. Hindustan Unilever's Shakti Entrepreneurial Programme helps women in rural India set up small businesses as direct-to-consumer retailers. In 2001 HUL initiated Project Shakti in Nalgonda district, Andhra Pradesh, to provide micro credit and to train women to become direct-to-home distributors through self-help groups in rural areas. As an extension of this project, HUL set up internet kiosks — commonly referred to as "i-Shakti" — in these rural areas to disseminate information in local languages, including material on health education. The scheme equips women with business skills and a way out of poverty as well as creating a crucial new distribution channel for Unilever products in the large and fast-growing global market of low-spending consumers. Today project Shakti has spread to 55 Indian cities, reaching 85,000 villages in 385 districts through 20,000 female entrepreneurs, or "Shakti Ammas." The distribution network formed by these female entrepreneurs could in the future distribute condoms in rural areas. By 2012 the Shakti network aims to have reached 600 million consumers.

GODREJ - AADHAR AND MANTHAN

Godrej's agri business, started 30 years ago in a modest way, had grown to a Rs 1,000 crore division under Godrej Agrovet and Goldmohur Foods. It started its rural marketing initiative based on two concepts- Aadhaar and Manthan. Godrej Industries test-launched the concept in Maharashtra and Andhra Pradesh to sell its own and other products, besides offering soil testing and veterinary services through Aadhaar. Manthan focuses entirely on supplying quality animal feed so that the animal produce, dairy and poultry, gets a boost. In 2008, Future Group had picked up around 70 per cent stake in Aadhaar Retailing Limited. It now operates stores in Gujarat, Maharashtra, Haryana and Punjab and mainly sells wheat and paddy apart from daily need products. The company also provides farmers with solutions to problems regarding their agricultural output, which includes what kind of crop can they plant and when, along with techno-commercial suggestions to help them give a better output. Now Future Group is planning to restore Aadhaar brand. It is planning to come up with wholesale distribution centers across different districts and then roll out franchisees to individual entrepreneurs. They can source products from these wholesale centers and then sell it in villages.

DCM HARIYALI KISSAN BAZARS

DCM Sriram Consolidated Ltd., which is in consumer finance and insurance businesses, has diversified into rural malls too under the banner "Hariyali Kissan Bazars" Each "Hariyali Kissan Bazaar" centre operates in a catchment of about 20 kms. A typical centre caters to agricultural land of about 50000-70000 acres and impacts the life of approx. 15000 farmers.

Each centre is engaged in:

- Bridging the last mile: Provides handholding to improve the quality of agriculture in the area. Provides 24x7 supports through a team of qualified agronomists based at the centre.
- Quality Agri-Inputs: Provides a complete range of good quality, multi-brand agri inputs like fertilizers, seeds, pesticides, farm implements & tools, veterinary products, animal feed, irrigation items and other key inputs like diesel, petrol at fair prices.
- Financial Services: Provides access to modern retail banking & farm credit through simplified and transparent processes as also other financial services like insurance etc.
- Farm Output Services: Farm produce buyback opportunities, access to new markets & output related services.

- Other Products and Services: Fuels, FMCG, Consumer Goods and Durables, Apparels etc.

Haryali centres are IT enabled capturing critical data of farmers and providing them with an access to weather forecasts, market prices and latest technical knowledge.

(DSCCL) now has entered the milk procurement business in Uttar Pradesh and is looking to expand to Rajasthan and other states also. The milk is being supplied to dairy units and is being mainly used to produce milk powder.

The company has started a pilot dairy operation in Hardoi and Lakhimpur Kheri districts of central UP, where it has four sugar mills. The company has also made arrangements with regional rural banks to facilitate farmers in getting finance for cattle purchase. To its landmark achievement it has been taken up as a Case Study by Harvard Business School (HBS).

However after thriving opening of about 300 outlets and an economic slowdown it did not expand in 2009-10 and 2010-11 also.

OTHER RURAL RETAIL INITIATIVES

1 Rajkot based Champion Agro Ltd is planning to come up with single window shopping facility for farmers. The company which already has 35 agri-retailing outlets in the Saurashtra region will now open around 400 outlets at a taluka level across Gujarat in the coming five years. It will open 50 new outlets by the end of this year for an investment of Rs 15 crore. The overall investment planned is between Rs 300 to Rs 400 crore. The company had entered into the agri-retailing space in 2006. This apart, Champion Agro will come up with warehouses, cold storage and packaging solutions as well.

2 Triveni Engineering had set up 44 Triveni Khushali Bazars (TKBs) in four states. However, recently, Triveni decided to shut its 42 stores after its retail venture incurred losses of about Rs 19 crore in over five years of operations. The company had not expanded the number of outlets for the past two years.

3 In fiscal 2012, **Coromandel International** which accounts for 45% of Murugappa Group's turnover, plans to set up 200 more such rural retail centres in Andhra Pradesh (125 centres) and Karnataka (75). These centres sell agri inputs such as fertilisers, pesticides, specialty nutrients, seeds, organic fertilisers and even insurance products. According to the company's 2011 annual report, it increased its turnover from the sale of traded products through rural retail centres by 24%. The emphasis (for rural retail stores) is to leverage the relationship with the rural customers for expanding business and enter into new and diversified areas.

INITIATIVES TO EXPLORE RURAL POTENTIAL

During recent past a number of initiatives have been taken to explore rural retail market potential, viz.

Establishment of 1200 multipurpose retail outlets in rural sector (DCM Haryali, ITC Chaupal, Tata Kisan Kendra, Aadhar etc.) & 2700 Kisan Seva Kendra by IOC

Significant share of rural sales in total sales- Hindustan Uniliver Ltd. 50%, Colgate 50%, Godrej 30%.

Designing of products according to specific need of rural sector (LG Sampoon TV, Samsung, Guru Mobile chargeable by solar energy, Tide Natural – a 30% cheaper version of Tide Detergent by Proctor and Gamble and many others)

Inclusion of NGO's and self help groups in Channel of Distribution (HUL- Shakti Project, TataTea's Gaon Chalo, TTK Prestige NGO involvement)

Change in advertising strategy-Substitution of National level Brand Ambassadors by Regional Brand Ambassadors, language and display more suitable to rural audience, Use of rural folks by Coca cola.

CHALLENGES FACED BY ORGANIZED RURAL RETAIL OUTLETS IN PENETRATING HINTERLANDS

According to a study conducted by National Council of Applied Economic Research (NCAER), the major hindrances retailers face in penetrating the rural market can be attributed to inadequate infrastructure, low income levels and an entirely different lifestyle. However, the major problems faced in rural areas are:-

- People living below poverty line and markets located at distant places.
- Complex legal processes are a major hindrance to these outlets. There are approximately 30 government permissions required to set up an organized rural retail outlet which needs to be simplified.
- Nearly 50% villages in India lack proper communication infrastructure and are scattered with its population residing in small hamlets especially in hilly and difficult terrain.
- Rural villages are quite segregated specially in hilly terrains which makes the distribution of the products difficult. Rural people by and large live in small dwellings which are quite segregated that may or may not have storage facilities.
- The number of languages varies from area to area, state to state and region to region. The message not understood due to diversity in local dialects.
- Rural areas are scattered and it is impossible to make a brand available in all the parts of the country.
- There is a vast difference in the lifestyles of the people. Rural people have to make choices among what is available to them as against urban consumer who has a variety of brands at his disposal.
- There is a plethora of imitation products available in rural market. As rural buyer is not product savvy, he/she generally buys a product for its generic value. He / she do not bother to look at the brand name closely, so he could end up buying Nilima instead of Nirma and Borocine instead of Boroline.
- Illiterate and uneducated population slow to change, making promotions and advertisements ineffective.
- Rural consumers usually prefer shopping from traditional means like haats, village shops and melas for purchase of specific items. Right product at right place at the time of purchase has to be delivered otherwise all the efforts of the marketer prove worthless.

STRATEGIES FOR SUCCESSFUL RURAL RETAIL

Assist farmers for market access:

Organized rural retailers apart from considering the changing patterns of rural consumers should also encourage farmers about their benefits of investing in modern Retail Outlets. When farmers will have the opportunity to sell their produce to multiple buyers, the price realization will increase and will have a direct impact on quality of the produce. It **will lead to a win-win situation**.

Collaboration with non competing companies already existing in vicinity:

Companies making roadways into the rural market need to build collaborations with non-competing companies already present in that vicinity. That will provide them the opportunity to quickly scale up and get quicker returns. For instance, consumer Electronics Company Samsung has partnered with the Indian Farmers Fertiliser Cooperative to market its mobile phones, leveraging the latter's presence in rural areas. The Multi-Commodity Exchange and state-owned Bank of India have partnered with India Post, the biggest postal network in the world, to bring value to rural consumers through a new business model.

Encouraging retailers to promote products for consumers

The rural consumers interact directly with their retail salespersons who has a strong conviction power and whose recommendations carry weight. The owners' relationship with customers is based on an understanding of their needs and buying habits and is cemented by the retailer extending credit. Some of the successful manufacturers creatively develop new revenue activities for the rural retailer. So the role of village retailer needs to be clearly visualized and emphasized to make the product penetrate into the market.

Converting footfalls into sales

Rural villages are quite segregated specially in hilly terrains of these countries which makes the distribution of the products difficult. Retailers have a unique opportunity to tap these consumers. Distribution network needs to be extensive with massive reach of the products. Usually, companies operating in the rural landscape need to handhold rural customers in making informed decisions. Companies must create multiple distribution channels to ensure that their rural marketing becomes a dynamic function. Another characteristic of the rural market in India is that it is extremely unpredictable. Earning and spending capacities of the average farmer fluctuate depending on the vagaries of the monsoon. So the companies need to connect the inner core of the mind of rural consumer.

Contract Farming – a new spotlight of organized retailing in India

Contract Farming is the new mantra of organized retailing in India. There is no doubt that the farmers are in some way benefited by contract farming where in, the latest technology and equipment and scientific farming is done by farmers with the help of retailers there by increasing the productivity in agriculture, and uniform payment for their produce through out the crop irrespective of fluctuations in market price. But one should also focus on the freedom of farmers to sell their produce at will. It is evident in India that rich farmers who possess vast lands are the beneficiary but farmers who have little land and dependent on other trades are marginally benefited by this kind of business.

Reengineering rural malls to make shopping a distinctive experience for villagers

In majority of the malls the customers are farmers from the surrounding areas. The villagers are able to get quality products and commodities at economical prices. Also the assurance of faithfulness of products in these malls helps in strengthening their trustworthiness for purchase of products. Moreover these malls should prove a unique shopping experience for the villagers who have to travel to towns for getting the necessary commodities. The malls should also serve as a source of entertainment for the family who wants to go for an evening outing.

Enhancing multi facility in Rural Shopping Malls

Various other institutions like Banks, Health care; Courier Services which again require infrastructural costs can use rural retail outlets to reach these hinterlands which would again result in symbiotic relationship between the two.

Affordable prices for rural consumers

Shoppers are clamoring for prices they can afford, and with dropping commodity prices, many companies are passing along cost reductions. That's what Hindustan Unilever did with Lifebuoy, its leading soap brand, which is particularly popular in rural India. In January 2009 the company reduced the price from 13 rupees to 12 rupees on 90-gram bars. Meanwhile, companies such as Godrej Consumer Products and Nestlé India are taking other steps that will allow them to reduce prices aggressively while making sure margins aren't eroded—moves such as improving supply chains by shifting suppliers, ensuring they're not caught with excess inventory as consumer demand fluctuates, and looking for ways to reduce operating costs. Companies have launched new value-focused brand extensions, such as different package sizes. Dove shampoo in India successfully introduced a 3-rupee sachet in 2007 that now accounts for more than 30% of the brand's hair-care sales. Clinic Plus, Hindustan Unilever's leading shampoo brand, is aggressively targeting its half-a-rupee sachet to rural consumers through extensive trade promotions.

Choosing an appropriate Retail Format

The biggest challenge in rural retailing is to ensure products are available across the 638,000 villages, which are spread out over three million sq km. The problem is further compounded by the geographical immensity of reaching the 12 million-strong kirana (neighborhood mom-and-pop) stores in the country. Most of these stores are small, and consumer goods companies have to reach out to them in villages only through a channel of distributors and wholesalers, adding to the costs of distribution. At the same time, these small retailers cannot be ignored -- about 90 percent of them are in towns that have no more than a million people and some are in areas that have less than 100,000 people. An appropriate retail format has to be introduced to provide customized solutions to the bottom of pyramid. This also requires providing appropriate product solutions to the villagers and farmers suiting their pocket.

Maintaining harmonious relations with the customers

Rural retailer needs to develop friendly relations with the customers and should have the tendency to provide pertinent solutions to the shopping problems faced by the villagers. For instance there may be customers who walk into outlet to quickly buy something and there may be others who want to spend some time in the outlet or spend their evening in the outlet. If both types of customers are treated in the same way, the retailer may lose some potential customers. So the rural retailer needs to converse in local dialect which helps him to relate with the emotions of the consumer. Moreover he should treat the customer with supreme respect so that the rural consumer becomes the loyal consumer and visits the mall again and again. Such relations with the customer help him to make his business successful and sustainable.

Rural infrastructure man power requirements

National Council of Applied Economic Research (NCAER) study has found the major hindrances retailers find in penetrating the rural market as inadequate infrastructure. With Indian retailing expanding at a faster rate and expected to touch a level of US\$637 billions by 2015, retail industry may need more than two million skilled people in various specialized areas across the country. Rural sector which contributes about 57% of total FMCG sale of around US\$ 16.03 billion in August 2008, the manpower required to cater the vast number of fragmented and scattered rural inhabitations may need to be reworked as per ground realities.

While different corporate houses have tried a variety of approaches for retail network attaining varied degrees of success, a net work of Lakhs of Self Help Groups formed under Swarnjayanti Gram Swarozgar Yojana (SGSY) of Ministry of Rural Development, Government of India, offer another avenue for tapping the members of these groups besides individual swarozgaries which are available in every nook and corner of rural India. These SHGs have multifold membership from all sizes of villages which can be roped in for covering such villages where even retail outlets may not be profitable. This would achieve dual objective of extensive coverage of consumer base and recycle of incentive money in purchase of products.

Recruitment of enthusiastic task oriented youth

The talented educated but unemployed rural youth should be employed in these retail outlets so that they can converse in local dialects.

CONCLUSION

To conclude, the Corporates have found a good business at bottom of pyramid. Both villagers as well as the retailers are benefited by opening of rural retail vistas. The rural consumers get high quality products at affordable prices and marketers increased their profits by targeting rural markets. Still a lot needs to be explored. Retailers need to study the behavior of rural purchaser.

The Mc Kinsey's retail report has rightly summarized the exceptionality of Indian shopper as "least loyal to a single retailer, dislike for packaged fresh foods, willingness to pay more for convenience and services, but not a premium price for a brand and demands ethnicity in apparel accessories. And in the absence of quality control, information about the product and trust in retailers, brands serve as a proxy for all these factors."

Therefore marketers need to understand this behavior of consumers and plan their marketing strategies as per ground realities to undeniably reach this bottom of pyramid which may bring real fortune to them. Truly quoted by Bijoor "In the old days, the weakest people in organizations, the ones without a star career path, held the reins of the rural marketing divisions," Today, things have changed. Sharper and sharper brains from within the organization are being diverted to rural strategy formulation." The retailers who can understand these basic facts will irrefutably be the frontrunners of rural retail market harvest.

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