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RURAL MARKETING PROSPECTS AND CHALLENGES IN INDIA

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ABSTRACT

Real Bharat lives in villages, as 68.8 percent of the total population lives in 6, 40,930 villages. Rural development is the major concern of all economic planning in India. Over 50 percent of national income is generated in rural areas. Rural markets are no longer tomorrow's markets, but they are today's markets. Rural marketing is simply the application of general marketing concepts and principles in rural markets. But the challenges of Indian rural markets are unique in nature and multifold, which distinguish rural markets from urban markets. It makes rural marketing process and problems unique and complicated and attracts the attention of marketers to examine them.

KEYWORDS

rural market, rural marketing.

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INTRODUCTION

Rural marketing has been changing from time to time and now its scope has widened. At one point of time, rural marketing has been defined in a narrower sense to include only marketing of agricultural crop production, animals and the produce of animal husbandry and very few farm inputs. But as a result of green revolution and no. of rural development schemes being launched by the government, socio economic conditions of rural people have improved. Now rural people are aware about commercial farming, use of HYVS, Chemical fertilizers, pesticides, tractors etc. All this has widened the scope of rural marketing. Now there is flow out of more goods and services from rural to urban areas and flow in of goods and services from urban to rural areas.

STATEMENT OF THE PROBLEM

Due to thrust on rural development and green revolution, rural Indian market has emerged as a large market for a no. of goods and services. Over 50 percent of national income is generated in rural areas. In rural areas there is great scope for consumer goods, consumer durables, financial services, education, health care, communication and so on. Rural markets are no longer tomorrow's markets but they are today's markets. Thus keeping in view the importance of rural markets in India, there is great need to examine the opportunities and challenges of rural marketing in present scenario.

OBJECTIVES OF THE STUDY

The following are the main objectives of the present study:

1. To understand the concept of rural market and rural marketing.
2. To study the prospects of rural markets and rural marketing in India.
3. To examine the challenges in the way of rural marketing in India.

RESEARCH METHODOLOGY

The present study prospects and challenges of rural marketing in India is secondary data based. The relevant data has been collected from different published sources and internet. However, personal observation method has also been used to analyze and interpret the collected data in accordance to objectives of the study.

RURAL MARKET

It is obvious that a customer from a rural area is called a rural customer. But the specific definition of term rural is not given. The term 'rural' is defined differently by different people. Government of India (census 2011) has defined rural area as which is not urban and urban area is defined as:

- All locations within a municipality/corporation, cantonment board or a notified town area committee.

All other locations satisfying all of the following criteria:

- Minimum population of 5,000,
- At least 75percent of male workforce engaged in non-agricultural activities, and
- Population density is over 400 persons per sq.km.

However, this definition of rural area does not meet the requirements of marketers. Most of the companies have their own interpretation about what is rural. Companies, depending on the products they sell, have classified places ranging from below 20,000 to 50,000 populations as rural. But now the areas which have a population of more than 5,000 are called as urban. Urban is an area which is not rural in nature and has some urban amenities. It may have basic sewerage, drainage, health care unit, water supply, good education facilities, good communication network and transport facilities etc. It might have more people involved in non-agricultural activities. In marketing sense, the people who do not behave like rural people are urban people.

There are different definitions for the term rural market:

- A) According to census of India 2001: the rural market has been defined as a place where the population is not more than 5,000 and the density of the population is not more than 400 sq km and at least 75% of the male working population is engaged in agriculture.
- B) According to RBI: locations with population up to 10,000 will be considered as rural and population between 10,000 to 1, 00,000 as semi urban.
- C) According to NABARD: all locations irrespective of villages or towns up to a population of 10,000 will be considered as rural.

Thus on the basis of above definitions rural market refer to any area where population is less than 10,000, population density is low and there is lack of significant infrastructure facilities.

RURAL MARKETING

The term rural marketing is syntheses of two words 'Rural' and 'Marketing'. Thus rural marketing is the simple application of marketing principles and general practices in rural markets. Rural Marketing can be defined as a function that manages all activities involved in assessing, stimulating, and converting the purchasing

power of rural consumers into an effective demand for specific products and services and moving these products and services to the people in rural areas to create satisfaction and a better standard of living and thereby achieving organizational goals.

In simple words rural marketing refer to marketing of rural products in rural and urban areas and agricultural inputs and other urban products and services in rural markets. It covers all activities comprising the exchange of rural products and services with urban goods and services, through which the consumption and production requirements of the rural people are fulfilled and urban manufacturer get market out let for their products and services with profit. Rural marketing covers the problems of both the sale of rural products and services purchase of urban products and services to the market advantages of all these concerned. The different steps and techniques in marketing in general will equally hold good in rural marketing.

Rural marketing is different from agriculture marketing, as agriculture marketing signifies marketing of rural products to the urban consumers or industrial markets. Rural marketing basically deals with delivering manufactured or processed inputs or services to rural producers. The demand for which basically a derived outcome. In present scenario rural marketing is termed as developmental marketing as it embraces the objective of rural development in its varied objectives. Rural marketing now has become two ways process involving three transactions:

- Flow out of goods and services of different kinds and nature from rural to urban e.g. seeds, fruits, vegetables, milk, forest products.
- Flow out of goods and services of different kinds and nature from urban to rural e.g. pesticides, FMCG, Consumer durables.
- Flow of goods and services of different kinds and nature with in rural sector from one social group to another e.g. Agricultural tools, cattle and carts.

EVOLUTION OF RURAL MARKETING

Rural marketing has undergone a remarkable change from time to time. Earlier it was confined to agricultural products i.e. food grain, oil seeds, sugar cane etc. but now it deals with all kinds of products and services. In the beginning its scope was restricted to rural areas only while today there is significant exchange of goods and services between rural and urban markets. The following table exhibits the evolution of rural marketing in India:

TABLE NO. 1.1: EVOLUTION OF RURAL MARKETING

Stage	Origin	Role	Main products	Origin market	Target market
First	Before 60's (Since independence to pre Green revolution)	Agricultural marketing	Agricultural Produce i.e. paddy, wheat, cotton etc	Rural	Urban
Second	Mid 60's to 90 (after green revolution to liberalization)	Marketing of agricultural inputs	Agricultural inputs i.e. HYVS, fertilizer, pesticides, tractors etc	Urban	Rural
Third	Mid 90's on ward (from liberalisation to 21 st century)	Rural marketing	Consumable and durable i.e. toothpaste, bath soap, cosmetics, radio, TV etc.	Urban, rural	Rural
Fourth	Twenty first century	Developmental marketing	All products and services equal to urban market.	Urban, rural	Urban, rural

Stage -I Agricultural marketing: This stage can be attributed since independence to pre green revolution. At that time the concept of rural marketing was new one. It was synonymous to agricultural marketing. Marketers had no clear idea about potential and challenges in rural market. Rural marketing was restricted to rural areas and agricultural produce only. Its major role was to promote the exchange of agricultural produce in rural areas.

Stage -II Agricultural inputs marketing: This stage can be associated with green revolution. It comprises the time period from 1965 to 1990. Due to green revolution changes taking place in Indian villages. Increasing knowledge of fertilizers, water resources, pesticides, HYVS, use of tractors and commercial farming have changed the standard of living in villages. Therefore, agriculture marketing shift to marketing of agricultural inputs, and destination shifted from urban to rural.

Stage -III Consumer goods marketing: After new economic policy during 1991 which introduced Liberalization, Privatization and Globalisaion (LPG), sufficient industries developed in India. Moreover, due to various measures of rural development initiated by government, the villages accepted modern living and agriculture as a business. This has resulted increased demand for consumable and durable goods for consumption and production i.e. soft drinks, bath soap, radio, TV, tractors etc.

Stage-IV –Marketing of 21st century: learning from its rural marketing experience after independence, the marketers finally realized that short term application will deliver limited result in rural markets. If one wants to exploit rural potentials in reality, it needs to make long term commitment with rural markets. Marketers should not focus only selling products and services but they should also aim at creating favourable environment for this to happen.

Now rural marketing is two ways marketing process and involves three types of transactions:

- Rural to rural:** Production is carried out in villages and same is used in villages. For example, small farming equipment's and daily used articles i.e. bamboo baskets, axes, sickles, mats etc.
- Urban to rural:** Goods are manufactured in urban areas and are marketed in rural area. For instance, automobile, mobile phone TV, agricultural inputs etc.
- Rural to urban:** Production takes place in rural areas for the consumption in urban markets for example vegetables, fruits, food grain etc.

POTENTIAL/ATTRACTIVENESS OF RURAL MARKETS

The fact that majority of India's population of about 1.21 billion reside in villages. It is not only the size of population that makes rural markets in India very important for marketer. Rural market offers immense potential for market expansion and growth. For example, in India according to an estimate consumption in rural markets has been growing at a compounded annual growth rate of around 4 percent for the last 20 years; but this is estimated to grow more in the next two decades. In addition to consumption trends, the markets potential of rural markets is considered to be the driver of the future growth by a no. of companies. The market size for fast moving consumer goods (FMCG) in rural market in India is estimated to be Rs. 6,500 billion, consumer durables at Rs. 500 billion, agriculture inputs including tractors at Rs. 4,500 billion and auto mobile two wheelers and four wheelers at Rs 800 billion totals to Rs 12,300 billion. Rural markets accounted for a similar proportion for consumer durables products too. Market indicators such as size and growth rate for many products and product categories are too attractive for any company to ignore. Another indicator of the potential can be gauged from the fact that 48 percent of the rural population is below 20 years of age. Rural markets till today found unattractive have become the new target to corporate enterprises due to following reasons:

- Competition and saturation:** Excessive focus of marketers on urban markets has resulted cut throat competition. Due to this urban markets have reached to saturation point. Therefore, in order to survive and grow it is necessary for marketer to enter in rural markets. As these markets are still untapped. There is common phrase that survival of fittest and big fish eats small fish.
- Size and importance:** As the basic law increase in population leads increase in demand. The Indian rural market with its vast size and demand base offer great opportunity to marketers to penetrate in rural markets. Rural Bharat account for 69 percent of India's population, 48 percent of national income and 33 percent of total saving. Moreover, national sample data depicts that out of total expenditures on manufactured consumer goods 75 percent is spent in rural areas. Now rural economy no more pure agricultural. Rural income is increasing and infrastructure facilities are also improving due to government initiatives toward rural development.
- Development of villages:** Now villages are not undeveloped as earlier. Government has started a number of rural development programmes to develop the rural areas. Under these programmes employment and subsidy is being provided to rural people to become self-reliant. It has led to improve the standard of living of rural people and hence increase in demand for various goods and services.
- Demographic mix of rural population:** Age mix in rural population is another point of attraction for many companies in rural areas. Major chunk of rural population is young. Approximately 50 percent of rural population is below 20-year age. Therefore, more income earners and hence, more consumers are going to be added constantly in rural market in coming years. Moreover, this young population triggering urbanization in rural areas at fast rate. After some decade's Indian rural population will like urban population.

5. **Development of education facilities:** Today major thrust of government is on education and health sector and to promote health and education facilities in the country. Government has opened primary schools almost in every village and college at sub division level in the entire country. Despite it private sector also playing significant role in this regard. Implementation of SSA, mid-day meal and compulsory education for all children up to the age of 14 years are some steps toward improvement of literacy level in rural areas. Moreover, launching RUSA is another step toward improving higher and better quality of education.
6. **Changed buyer behavior:** In recent times it is observed that rural consumer behavior is changing dramatically and this process is moving in right direction. Several factors are responsible for this change. Income level of rural people is improving due to use of HYVS, improved technology and no. of rural development schemes. Now a day's more rural youngsters are joining schools and colleges and getting better education like urban students. Moreover, entry of educated daughters in law (Bahu) from urban background, and efforts made by marketers to penetrate in rural market has changed behavior of rural customers dramatically. It is good sign for marketer to entry in rural markets.

BOX 1

THE CHANGING CONSUMPTION PATTERNS OF INDIAN CONSUMERS

The Indian consumer market has undergone a major transformation in the last decade or so. The factors influencing these changes are:

1. Consistent high rate of GDP growth rate.
2. Increase in real income despite high inflation
3. Global integration.
4. Increasing competition and resultant high efforts in market development
5. Growth and deeper penetration of media, particularly electronic media in regional languages
6. Increasing government developmental expenditures
7. Rapid urbanization
8. The over rising literacy and aspiration levels of the predominantly young population. The trend is likely to accelerate in the coming years.

According to McKinsey's forecast, India is likely to become the 5th largest consumer market in the world, behind the United States, Japan, China and the United Kingdom, with a market size of \$1,521 billion (at 2000 prices) by 2025, growing at an average rate of 7.3 percent during 2005-2025.

The rapid economic growth will be accompanied by an increasing share of discretionary expenditure. The forecast further predicts a major shift in the share of consumption between 2005 and 2025 in health care, from about 7 percent in 2005 to about 9 percent in 2025; and communication, from about 2 percent in 2005 to about 6 percent in 2025. Each of three predictions is a fallout of the forecasted threefold increase in the total consumption from about \$82 billion to \$248 billion during the same period. This offers huge opportunities for holistic marketers to channel the growth toward more responsible and equitable consumption, with a focus on sustainability.

Source: Marketing Management by Kotler, Keller, Koshy and Jha, Pearson, 14 editions, P69.

7. **Increase in purchasing power:** After rural development efforts in rural areas, income level, employment, standard of living, consumer behavior etc. have improved and the process is on. Now rural people are expending more on standard of living. This all has resulted in increased purchasing power of rural customers.
8. **Market growth rate is higher than urban:** As it is well known facts that urban markets are at saturation point and competition is on apex. Therefore, rural market is ray of hope which is still untapped. Large population size, changing demographic mix, changing consumer behavior, measures of Government for rural development are some major parameters for higher growth rate in rural markets.
9. **Rural marketing is not expensive:** In rural areas working force is enough which is available at cheaper rate as compared to urban areas. In rural areas a worker can be hired for Rs. 200-300 per day against Rs. 500-1000 in urban areas. Since cost of living in urban areas is higher than rural areas. So rural marketing is less expensive.
10. **Remoteness is no longer a problem:** Remoteness in rural areas was the matter of old days. Now maximum villages are connected with roads and telephones. Mobile phone has played dramatically role in this direction. It is true that conditions of road are not better like cities but efforts are going in right direction. The days are not far when rural roads will become like urban areas because today we have advance technology and thrust in on rural development.
11. **Rapid demand for agricultural inputs:** Due to commercialization of agriculture and improved technology, farmers' demand for agricultural inputs is increasing. After green revolution Indian farmers are using HYVS, chemical fertilizers and other durable agricultural inputs to increase in agricultural production.
12. **Helpful in the food processing India:** Since all food items have rural origin therefore, rural markets are good place for food processing industry as raw material and labour are enough in quantity, which is primary requirement of this industry.
13. **Rapid urbanization:** Due to road connectivity rural people are moving towards urban areas for employment and education. Now rural people are learning and adopting urban life style. This has motivated rural people to urbanize.

CHALLENGES IN THE WAY OF RURAL MARKETING

Rural areas are described as underdeveloped or backward as per capita real income is low in the rural areas as compared to that in urban areas. The Indian planning commission defined underdeveloped country as one which is characterized by the co-existence in greater or lesser degree of unutilized and underutilized manpower on the one hand and of unexploited natural resources on the other. It is well known facts that many natural resources, like industrial raw materials, water resources, forest resources etc. remain unexploited while there is plenty of man power remaining idle in rural areas. Further rural areas are characterized by poor infrastructure, communication and health facilities. Most of the working population is engaged in agriculture. Employment is seasonal and disguised unemployment exists in rural areas.

However, changing mind set of rural customers, improving income level, vast size of market and potential for higher growth in rural markets are good symptoms of attractions for rural marketing. Notwithstanding, there are many bottlenecks in the way of proper rural marketing. Some of these are listed as below:

- 1) **Large no. of consumers with lower purchasing power:** However, there are great potentials in rural areas due to large population size but income of these people is very low. Most of the working force in rural areas depends on agriculture for earning and agriculture provides seasonal employment. Moreover, agricultural production is uncertain and subject to good natural conditions. So the fact is that 69 percent population lives in rural areas and they are economically weak as compared to urban people.
- 2) **Greater dependability on agriculture:** Majority of Indian population depend on agriculture for employment. Agriculture is the main occupation of rural people which is further seasonal in nature. Agriculture greatly depends on nature hence there is always uncertainty about good yield. Occupational distribution of population in India is not appropriate. It reflects the economic backwardness of the economy. According to economic survey in 1951, 72 percent working population was engaged in agriculture and allied activities and even in 2009-10, 53 percent of working population was employed in agriculture.
- 3) **Land distribution:** In rural areas generally land distribution is not proportionate. Majority of farmers are marginal farmers having farm land size less than one hectare. Due to small farm size farmer can't use improved agricultural inputs i.e. tractors, pumps etc. Small land size does not provide economies of scale to the farmers, hence their cost of production is higher and even minimum support price (MSP) is not enough to cover the cost of production. This also affects the income level of rural farmers. Land distribution among farmers is shown below:

TABLE 1.2: LAND DISTRIBUTIONS (AVERAGE SIZE OF LAND HOLDINGS)

Size category in (Hectares)	No. of Holding (Million)	Area in Million Hectares	Average size in hectares
Marginal (Below 2 hectare)	62(58)	25(15)	0.39
Small (2-4 hectare)	34(33)	67(41)	1.98
Medium (4-10 Hectare)	8(7)	45(27)	5.88
Large (10 Hectare & Above)	2(1)	29(17)	17.16

Source: Department of Agriculture, GO1, Annual Report 2001-02

- 4) **Scattered markets:** Indian rural markets are scattered which makes the task of marketing difficult in rural areas. This fact is revealed in table given below. From the table it is clear that there are 4.28 lakh villages in which size of population is up to 999, it constituted 67 percent of total Indian villages. There are just 2 percent villages having population size more than 5,000. It poses big challenge for organized retail sector in rural areas. Which has huge establishment cost? According to population size number of villages and their respective percentage is shown given in table format:

TABLE 1.3: DISTRIBUTION OF VILLAGES IN INDIA

Population	No of villages	Percentage
Less than 200	1,14,267	17.8
200-499	1,55,123	24.2
500-999	1,59,400	25.5
1000-1999	1,25,758	19.7
2000-4999	69,135	10.7
5000-9999	11,618	1.7
10000 and above	3,064	0.5
Total	638365	100

Source: Census of India 2001

- 5) **Poor income and indebtedness:** In rural areas there is lack of organized financial institutions. Rural people are poor and for farming they borrow from local money lenders (Sahukar). These Sahukars charge higher rate of interest on borrowing. Sometimes these sahuks' force farmers to sell their produce at lower rate due to indebtedness. Surveys depict that in rural areas only 10 percent people are engaged in business activities and only 2 percent are salary earner. Rest population earns their livelihood through cultivation and working as agricultural labourer.
- 6) **Capital deficiency:** Poor level of income, lack of employment opportunities, lack of institutional finance and indebtedness result in capital deficiencies in rural areas. Capital deficiencies prevent farmers to work and produce on large scale in rural areas. It prevents rural farmers to take the advantages of economies of scale. Capital deficiencies in rural areas forces rural farmers to borrow from local Shahukars' at higher rate of interest. It further increases the cost of produce, hence low profit margin for the farmers. This lead to the vicious cycle of poverty, as a man is poor because he is poor.
- 7) **Low level of technology:** Rural areas are characterized by backwardness and low standard of living. The sorts of technology are in very poor conditions in rural areas due to illiteracy and lack of awareness. Rural people are tradition bound and they generally do not adopt new things easily. Unique nature of rural markets acts as hurdles in the way of technology development in rural areas.
- 8) **Low level of productivity:** Productivity is the ratio between input and output. In rural areas productivity of farmers is low because of illiteracy, poor technology and lack of infrastructure facilities. Low productivity further result in low level of output and less profit margins.
- 9) **Lack of infrastructure:** Because of scatteredness over a large geographical area there is lack of proper 12 months' motor able roads and transportation facilities in rural areas. In monsoon most of the roads turn into bad shape by land sliding and rainy water. In rural areas most of the roads are blocked in monsoon season. Like this health, educational, and communication facilities are also in poor conditions in rural areas. Scatteredness makes the task of infrastructure development expensive. Hence it makes the task of rural marketing expensive and complicated.
- 10) **Lack of basic amenities:** Since rural areas suffer from lack of basic infrastructure facilities as road, electricity etc. Therefore, this affects the demand for electricity operated products i.e. TV, refrigerators, washing machines etc. Despite it, transportation also poses a big problem to avail some amenities in rural areas. This all cause low standard of living in rural areas.
- 11) **Illiteracy:** Census 2011 reveals that in rural areas approximately 69 percent people are literate. This figure was 59 percent in 2001. However, literacy rate is increasing yet the number of illiterate is very large. This also makes rural marketing complicated. This demand separate communication mix for rural markets. Which is expensive task?
- 12) **Low density of population:** In India density of population is less. However, density of population is increasing day by day, but presently it is not enough to attract marketers in rural areas. Census figures 2011 shows that in India, state wise, there is greater variation in population density. In Arunachal Pradesh it is 17 persons per Sq. Km and in Delhi the capital city it is 11297 persons per Sq Km. On the other hand, UP, Bihar and West Bengal which constitute nearly 37 percent of total population in India, population density is 828, 1102 and 1029 persons Sq. Km respectively. This variation confuses the marketers, that where to focus first.
- 13) **Religious culture and superstitious:** Rural people are religious by nature. They are tightly tied with old customs and traditions. This nature makes them superstitious. For example, in rural areas when a person falls sick they prefer to go local "chelas" rather than doctor.

CONCLUSION

It is true that rural markets are no longer tomorrow's markets, but they are today's markets. It is not only the size of population that makes rural markets in India very important for marketer but rural markets offer immense potentials for market expansion and growth. In India consumption in rural markets has been growing in the last 25 years and is estimated to grow in coming years. Another indicator of the potential can be gauged from the fact that nearly half of the rural population is below 20 years of age. Moreover, standard of living is improving in rural areas due to rural development programs being implemented by the government. It is further changing consumption pattern of rural people to great extent. Beside this the challenges of Indian rural markets are unique in nature and multifold, which distinguish rural markets from urban markets. It makes rural marketing process and problems unique and complicated. It requires marketer attention to examine them to cater rural markets effectively.

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