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AN ANALYTICAL STUDY OF RURAL MARKETING IN INDIA - OPPORTUNITIES AND POSSIBILITY

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ABSTRACT

The Indian rural market has a huge demand base and offers great opportunities to marketers. More than 68% Indian consumers live in rural areas and almost half of the national income is generated from here. It is not just witnessing an increase in its income but also in consumption and production. It is in this background that rural marketing has emerged as a special marketing. Rural marketing has caught the eye of most corporates even multinational corporations across the globe as a place of opportunity for exploring new markets. This paper presents a review of rural markets "Environment problems and opportunities and possibilities" in India. And discuss the profile of the rural Indian consumer and analyses the characteristics of the diverse and scattered rural market. Using primary and secondary data collected from various market segments such as literacy levels, accessibility, distribution networks, income levels, market penetration, distances from nearest towns, etc. It exhibits linguistic, regional and cultural diversities and economic disparities, increases in purchasing power fuelled lot of interest in rural area.

KEYWORDS

Rural marketing, Rural consumer, Rural marketing strategy, Rural marketing opportunities.

INTRODUCTION

India is one of the largest emerging markets with a population of over one billion. Out of which 68.84% are living in rural areas (census 2011). Level of urbanization increased from 27.81% in 2001 census to 31.16% in 2011 census. The size of rural market itself speaks of its potential. The current marketing environment and economic scenario have brought the corporate under contemporary roofs of modern India. This is challenging the current standards of segmenting, targeting and reaching the customers. Realistically, India as a nation has come a long way from the place where only urban population which constitutes 20 per cent of customer base for companies are responsible for 80 per cent and their profits. The companies are looking for new opportunities and avenues, as they are witnessing a decline in their growth rates in urban markets due to market saturation and they do have a huge, untouched and untapped rural Indian market.

Today rural market offers a vast untapped potential, development programs on the field of agriculture and related activities such as health, education, communication, etc. have improved the lifestyle of village population. And also rural markets have acquired significance, as the overall growth of economy has resulted into substantial increase in the purchasing power of the rural communities a survey by India's premier economic research entity. National Council For Applied Economic Research (NCAER) indicates that rise in rural incomes is keeping pace with the rise in the urban incomes. The rural middle class is growing at 12 per cent, close to the urban middle class which is growing at 13 per cent. Punjab, Kerala, Haryana, Rajasthan, Gujarat, Andhra Pradesh, and Maharashtra are considered highly prosperous states.

NEED FOR THE STUDY

More than 68% Indian consumers live in rural areas and almost half of the national income is generated from here. It is not just witnessing an increase in its income but also in consumption and production. It is in this background that rural marketing has emerged as a special marketing strategy. Still Indian rural market untouched market, rural market was being ignored by corporate sector and small and medium industries. Hence it is proposed to study the potentiality and problems of rural market with a special reference to Indian rural market.

OBJECTIVES OF THE STUDY

1. To understand the opportunities in the rural market
2. To unleash the potential of rural market
3. To assess the paradigm shift from urban to market
4. To analyse the various parameters of potential of rural market
5. To offer conclusion

RESEARCH METHODOLOGY

The research is based on primary and secondary data, primary data collected with the help of structured questionnaire, observations and personal interview. The questionnaire was prepared for rural consumers and retailers. The research was conducted in six districts of Karnataka (Hyderabad Karnataka) and 30 villages in the selected districts. The data was collected from 250 rural consumer and 50 retailers of Bidar, Gulbarga, Raichur, Yadgir, Koppala, and Bellary districts of Hyderabad Karnataka region. Multistage sampling methods used for select the samples. Both qualitative and quantitative analysis was done to derive worth while conclusion from responses. The statistical tools used to analyses the data and to draw the conclusion. Percentage, graphs and tables have used statistical tools.

In support to make better interpretation lots of secondary data source has been referred these are journals, books, reports, and various market segment and other players of the market.

RURAL

Which place can be defined as rural area?

The rural area means as per the census 2011 any place which meets the following criteria

- A population of less than 5000
- Density of population less than 400 per SQ km
- More than 25 per cent of the male working population is engaged in agricultural pursuits

RURAL MARKETING

According to the national commission on agriculture- Rural marketing is a process which starts with a decision to produce a saleable farm commodity and it involves all the aspects of market structure or system, both functional and institutional, based on technical and economic considerations and includes pre and post-harvest operations, assembling, grading, storage, transportation, and distribution.

According to Thomsan "study of rural marketing comprises of all the operations and the agencies conducting them, involved in the movement of farm produce food, raw materials and their derivatives, such as textiles, from the farms to the final consumers, and the effect of such operations on producers, middleman and consumers."

The above two definitions reflects only one side of the coin and are narrow in explanation, i.e. it explains only the movement of goods from rural to urban areas, whereas, the rural marketers also need agricultural inputs like seeds, fertilizers, pesticides, cattle feed and agricultural machinery, as well as the rural population needs consumables, consumer durables and services also. That's why the urban manufacturers have entered the rural markets with consumables, consumer durables and services.

So, rural marketing has two major areas

- Marketing of agricultural products, from rural to urban areas, from rural to urban areas
- Marketing of manufactured goods and services in rural areas

Thus, rural marketing is a two way marketing process. Which includes the flow of goods from rural to urban areas and the flow of goods and services from urban to rural areas. In addition the flow of goods and services within the rural areas itself.

	URBAN	RURAL
RURAL	<ol style="list-style-type: none"> 1. Agriculture products (food grains) 2. Oil seeds, tobacco, sugar cane, cotton, etc. 3. Handicrafts and rural industry products 	<ol style="list-style-type: none"> 1. Small agricultural tools 2. Household earthen items, wooden items, etc.
URBAN	Not concerned	
		<ol style="list-style-type: none"> 1. Consumables and consumer durables 2. Agricultural inputs like seeds, fertilizers, pesticides, tractors, etc. 3. Services like health, education, market information, etc.

Rural to urban: The rural to urban transactions include the agricultural products like food grains, oil seeds, cotton, sugar cane, tobacco, etc. consumed by urbanites after due processing.

Urban to rural: The urban to rural transaction cover the goods and services of all agricultural inputs like fertilizers, pesticides, seeds, tractors, consumer durables like radio, bicycles, mopeds, clocks, batteries, electrical goods, etc. and consumables like soaps, detergents, cosmetics, tea, cigarettes, and food items, etc.

Rural to rural: The flow of goods and services within the rural areas such as small agricultural tools, household earthen items, wooden items such as doors, windows, etc. and the services of blacksmiths, carpenters, masons, cobblers, also have within rural areas itself.

REASONS FOR GROWTH OF RURAL MARKETING

There are a large number of reasons for growing interest in rural markets. The greater importance is given to the rural market as a different segment with a vast market with large number of smaller markets or sub market due to growing economic power and purchasing power, improved communication and accessibility, high growth and untapped potential. The large rural population is an important factor in high demand of certain goods and services. Also, increasing competition in urban markets make rural an attractive new market for marketing products to cater to these rural needs and wants. The major reasons for growing rural markets are

1. **GROWING POPULATION:** India's population is growing at an average of 1.94 per cent every year and rural population is growing at a rate of 22 per cent therefore, demand particularly for certain consumer and essential goods which are essentially related to population will grow every year.
2. **MARKET SIZE AND PENETRATION:** The estimate size of India's rural market, based on India's total population of one billion. Out of which 68.84 per cent are living in rural areas. The rural market is scattered in 6,38,000 villages all over India.
3. **CURRENT CONSUMPTION AS AN INDICATOR OF FUTURE POTENTIAL:** The purchase and use of some durable and nondurable products by rural consumers is more than urban consumers (according to NSSO data)
4. **UNTAPPED MARKET POTENTIAL:** Rural market is still untapped market, now it is attracted to MNC's because of high competition in urban market.
5. **INCREASING INCOME AND PURCHASING POWER:** Now agriculture is also one of high income generated sources in rural due to modernisation in agriculture sector. More than 70 per cent rural people working in agriculture. Agricultural families income has increased considerably and purchasing power also.
6. **ACCESSIBILITY OF MARKETS:** The attractiveness and sustainability of a market depends upon its accessibility. The marketing programme can be implemented if the market has necessary communication, transport, storage and other necessary infrastructure facilities. The road network has considerably increased in last thirty years.
7. **CHANGES ON RURAL CONSUMER BEHAVIOUR:** Increased mobility between urban and rural areas because of improved transport and communication facilities, and also due to greater emphasis in literacy, all these factors have contributed greater awareness of products and services available to the rural consumers. Product awareness complete with higher disposable income, have created demand for many products which were earlier thought to be urban products.
8. **COMPETITION IN URBAN MARKET:** The competition of market share, sale, profit and shelf space in the urban market is driving many companies to look beyond the urban market which has been their activity area for the last few decades. The costs have increased and the creating pressured reduces profits. In such a situation, rural market is becoming more remunerative and profitable.

RURAL MARKETING ENVIRONMENT

In order to formulate an effective marketing programme and strategy for rural marketing, it is essential to understand the marketing environment which is predominantly agricultural in nature. To understand their characteristics, it is necessary to determine their occupational pattern, income generation, marketing arrangements for agriculture produce, activities of rural and cottage industry. Attitude and belief, culture and subcultural influence, influence of religion, caste and other local factors. The rural market environment should consider following factor

1. **CHARACTERISTIC OF RURAL POPULATION:** The rural population consist of 68.84 per cent of India's total population of one billion, scattered over the country in roughly 6,38,000 villages. The main occupation is agricultural activity comprising rich farmers, middle farmers, and marginalised farmers. The rural population is increasing at a higher rate than the urban population.

2. **THE CULTURE AND SOCIAL FACTORS:** These two factors have major influences on the behaviour of the rural consumer. The widely dispersed villages and limited and ineffective communication helped preserve tradition in rural markets. Increasing access to urban areas and information has a noticeable impact on the attitude of the rural consumer. The influence reveals itself in consumer preferences for product features, product size, shape and colour.
3. **RURAL INCOME AND OCCUPATION PATTERN:** The rural population, estimated at 59 per cent is mainly engaged in agricultural activities. About one third of the rural population owns or leases land to cultivate it for their livelihood and another 27 per cent of the population is dependent on these cultivators as agricultural labour. Petty shopkeeper, small merchants and small traders constitute 10 per cent and teachers, health workers, village level government officials, contract labours and non-agricultural labour constitute 11 per cent.
4. **LAND USE PATTERN AND LAND DISTRIBUTION:** more than 70 per cent of rural income is generated from agricultural activity and the basic resource for agriculture is land and pattern of land distribution, decides income distribution in rural areas. The distribution of land is highly uneven and skewed and the distribution of income is also uneven. There are a large number of families lower income groups in rural areas compared to families in higher income groups.
5. **IRRIGATION:** It plays a major role in improving the economic activity of rural areas. Considerable investments have made through five year plans to irrigated area in the country through major and minor irrigation projects.
6. **RURAL ELECTRIFICATION:** Rural electrification has made good impact in improving agricultural operators, including rural and cottage industries in addition to providing domestic lighting and street lighting. Rural electrification corporation at the national and state level been formed with the sole objective of financing the rural electrification projects.

OPPORTUNITIES IN RURAL MARKETS

Rural marketing provides opportunities for marketers

1. UNTAPPED POTENTIAL

it offers a great chance for different branded goods as well as services for large number of customers. It is estimated by HLL that out of 5 lakh villages in India, only lakh has been tapped so far, which goes on to indicate the market potentials of the rural market.

2. MARKET SIZE AND POTENTIAL

The size of India's rural market is stated as 12.2 % of the percentage of the old population this means 12.2% of the world's consumers live in rural India. In India, rural household farm about 72% of total household constitutes a huge market by any standard.

CURRENT CONSUMPTION

Consumer durables	95-96	2001-2002	2009-10
Scooters	33.1	39.4	39.9
Motor cycles	47.3	39.8	48.3
mopeds	52.7	58.2	57.7
Cars/jeeps	2.1	8.0	10.9
Auto motives	37.9	36.0	37.9
Television	54.0	54.5	44.2

3. INCREASING INCOME

Different programs undertaken have helped to improve the economic the economic situation of the rural areas. The increase in income is seen in both absolute values as well as in the increase in average number of days of occupation in a year.

4. ACCESSIBILITY MARKETS

Though the road network has not developed to the best possible extent but a fire amount of development has been made in many regions, making these regions accessible from the urban region and making it easier for supplying products to these regions

5. COMPETITION IN URBAN AREAS

The urban market is getting saturated and thus is unable to provide the much needed market to many companies and in search of greener pastures many of these companies are now targeting the rural market.

CURRENT FACTS IN RURAL AREA

The Indian market comprises both urban and rural segments in which the rural population alone is about 70 per cent of India's population, a huge opportunity for marketers in India. The benefit of this market is large in size. Which is still untapped and preference for local brand among rural consumers of Karnataka region.

This led us to several us to several queries: why are some brands very popular and why have some failed? Why are local brands nor popular in rural areas? What are the consumer preferences?

Focusing on the basic features of rural market in Karnataka, study also gives an insight into consumer behaviour towards various brands in the fast moving consumer goods (FMCG) sector.

Two-thirds of the India's consumers live in rural areas and almost half of the national income is generated from rural regions (NCAER projection) there are roughly 700 million people living in villages. For most of the companies, rural India has a large consuming class with 41 per cent of India's middle class and 58 per cent of the total disposal income with 128 million households (NCAER projection) concentrated in this segment. Consider the potential market: out of 6,38,000 villages in India. Only one lakh has been tapped so far if the rural market has to be adequately tapped, then there has to be a change in the way a company markets its products in rural India. This report on features has been validated by the study done in several villages covered and visited during the study.

MIXED TYPE OF INCOME

The income level of people in Karnataka has been an example of mixed type. Some of the villages had purchasing capacity but they lacked in knowledge and in some villages people were from the lower income group. For example the daily wage earners, farmers, small vendors, load lifers etc. it is imperative that the basic need of consumers are met because they also form the major market for marketers.

STRONG MODE OF LOCAL COMMUNICATION

This is the strongest feature of this region. People understand the local dialect and prefer to be informed in their local language so this can be useful for promotion of brands in rural market by these major players.

LOW LITERACY LEVEL

The literacy level is very low among rural consumers some of the people are totally illiterate so this is biggest challenge posed to marketers.

TRADITIONAL OUTLOOK

Ethnicity matters a lot for consumers. The market explored witnessed that rural consumer. The market explored witnessed that rural consumer of Karnataka prefer commodities which are traditional in outlook, and also may be with packaging and brand names like Krishna, Mohan which are easy to remember and recognise.

CONSUMPTION RATE HIGH DURING FESTIVE SEASONS

If marketers want to tap this potential market then they need to focus on the demand factor year round which is mostly very high during festivals which is for specific product categories.

FINDINGS OF THE STUDY

1. **MODE OF PURCHASING:** More than 80 per cent of rural consumers prefer to purchase their products in weekly markets. Weekly markets are more prevalent and purchase is moderate and both branded and non-branded products are sold in weekly haats.
2. **FAIRS AND EXHIBITIONS:** 60 per cent of consumer attracts the displayed product. Fairs have always been a centre of entertainment for villagers and it is a place where marketers have a lot of scope. They could have the maximum display for their products, as these fairs are centres for creating awareness and easy to attract buyers.
3. **PERSONAL SELLING OR MOBILE TRADERS:** Only 45 per cent consumers prefer to purchase product from sales man, and only selected items had selling in this mode like clothes, utensils, cosmetics, etc. personal selling can help the traders to convince the customer easily.
4. **VILLAGE SHOPS:** 95 per cent of rural consumers, daily requiring products are purchasing in village village shops. These shopkeepers provide goods on credit and consumers prefer to buy from them because of trust and convenience.
5. **PAAN AND TEA SHOPS:** 90 per cent of FMCG products (Gutuka, chocolates, cigarettes, tea, masala, water pochos, cold drinks, and biscuits etc.) are selling paan and tea shops, and rural consumers are very much preferred these shops then other outlets.
6. **INCOME AND SPENDING PATTERN:** 40 per cent of rural workers are daily wage earners and have daily purchase habit and could do so because of low unit price packs, hence the products is meeting the basic level of need and providing the benefits of convenience and economy and easy availability.
7. **BRAND NAME:** Rural consumers can remember the known brand names like Krishna, Kasturi, etc. than the unknown brand names like Peter England, Jacky, Belmont, etc.
8. **PLACE:** For villagers, this P matters simply because it is the place, which is the deciding factor for purchase of goods it can be at fairs or weekly haats, which are the centre of sales, so it should be given more preference by the marketers. For most companies wanting to enter rural markets, distribution poses a serious problem.
9. **PROMOTION:** The distribution channel has to be proper in the case of rural marketing and retailers should be given some good margin for selling and stocking the product. Advertising should be mass appealing or personalized that is wall paintings, banners, kiosks, pup-petry, through mobile traders or salesman demonstrate the product.
10. **PRICE:** In all, there are more than 3.8 million retail outlets in rural India, averaging 6 shops per village. the term shop is a significant portion of the rural population for people paid in daily wages. Daily wage earners tend to have little stock on money, and therefore tend to make purchases only to meet their daily needs. The implication is that pack sizes and price and points are critical to sale, and importantly, rural consumers view the purchase trade-off dilemma across a much wider range of product categories.

CONCLUSION

Data on rural consumer buying behaviour indicates that the rural retailer influences purchase occasions. Therefore, sheer product availability can determine brand choice, volumes and market share. So, role of retailer is also very important in rural markets, because he would be one who provides information regarding quantity of pack, promotional schemes, influences of advertisement, consumer feedback etc. to company. So the retailer plays a very big role here. The rural customer goes to the same shop always to buy his things. And there is a very strong bonding in terms of trust between the two.

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