



RESEARCH ARTICLE

THE CHANGING FACE OF RURAL MARKETING: ITS UNUSED ABILITY IN INDIA

***Dr. Rajender Kumar**

Department of Commerce, Rajdhnai College, University of Delhi, New Delhi, India

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*Corresponding author:

Dr. Rajender Kumar

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ABSTRACT

In recent years, rural markets have acquired importance, as the overall growth of the economy has resulted into considerable increase in the purchasing power of the rural people and preferences of rural people are also getting changed. So, every marketing player is keen to invest in rural markets. Though there is huge potential and substantial growth opportunities in the rural markets, yet there are some challenges too, which caused hurdles in tapping rural markets. This study is a step forward in exploring various strategies to be adopted in the rural market along with the current scenario of rural marketing, highlighting key challenges related to rural marketing. This paper presents a review of rural markets environment, problems and opportunities in India. The paper describes the challenges and strategies of rural marketing in India. Rural marketing has become the latest mantra of most corporate even MNCs are eyeing rural markets to capture the large Indian market. The rural market consist 70 percent population, twice as entire market of USA and would become bigger than total consumer market in countries like South Korea, and Canada in another 20 years. It exhibits linguistic, regional and cultural diversities and economic disparities. Increase in purchasing power fuelled lot of interest, several companies are exploring cost effective channels like HUL/ITC/Colgate/Godrej/Nokia/BPCL.

INTRODUCTION

Rural market is the key to survival in India. Most consumer markets are getting cluttered, thereby slowing down the growth rates of consumer products. While overall volumes continue to grow reasonably well, there are too many players eating into each other's market share. Reducing prices and investing heavily in sales promotion becomes inevitable in the urban markets. Consequently, operating margins come under pressure and new growth markets need to be explored. It is here that the rural markets provide an opportunity, a ray of hope for a marketer. The rural market has been growing steadily over the past few years and is now even bigger than the urban market. 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. Since ancient times, Indian villages had the concept of village markets popularly known as the village haats. The haats are basically a gathering of the local buyers and sellers. The barter system was quite prevalent, which still continues in a number of places even today. Haats are basically a weekly event, and are central to the village economy.

Objectives

1. To understand the rural market.
2. To unleash the potential of rural market.
3. To assess the paradigm shift from urban to rural market.
4. To analyze the various parameters of potential of rural market.
5. To offer the conclusions.

Brief overview of rural market of India: 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. The Indian rural market with its vast size and demand base offers great opportunities to marketers. Two-thirds of countries consumers live in rural areas and almost half of the national income is generated here. It is only natural that rural markets form an important part of the total market of India. Our nation is classified in approximately 630000 villages, which can be sorted in different parameters such as literacy levels, income levels, penetration, distances etc.

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:

- **Large and scattered population:** Nearly 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.
- **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.
- **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.
- **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.
- **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.
- **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.
- **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.

Some meaningful myth in rural marketing

Myth 1: Rural India is all about agriculture

Reality: Rural India is way beyond agriculture

First, agriculture's contribution to India's GDP has steadily come down to just 17.5 per cent. Further, almost half of the rural Indian economy is non-agriculture-based and a third of the households around 50 million are engaged in non-agricultural activities people working in manufacturing, or as traders, shopkeepers, providing services such as electricity

generation, construction, mining and quarrying, transportation and haulage. About 40 per cent of rural households are landless. Half of the remaining 60 per cent are marginal farmers (owning less than 2 hectares of land). Large farmers, owning more than 10 acres of land, form a tiny 4 per cent of the rural population.

Myth 2: Disposable income is low

Reality: Number of middle class HHs (annual income Rs. 45,000 - 2, 15,000) for rural sector is 27.4 million as compared to the figure of 29.5 million for urban sector. Rural incomes CAGR was 10.95% compared to 10.74% in urban between 1970-71 and 1993-94.

Myth 3: That rural markets are highly price-inelastic and only

Suited for 'value-for money' products as against premium

Quality products

The reality: Despite lower incidence of premium product purchases, the rural consumers across all income segments exhibit marked propensity to spend on premium high quality products which are backed by strong brand values, where they correspond to their own aspirations and quality needs. The problem really lies in market not being able to offer a premium product in the specific context of rural demand.

Myth 4: Rural consumers lack purchasing power

Reality: According to NSSO report no. 527, there was little difference between rural and urban households in the share of the budget allocated to fuel and light (10 per cent for rural, 9 per cent for urban) and clothing, including bedding and footwear (7 per cent for rural, 6 per cent for urban). And if experts are to be believed, the number is set to fall at a rapid rate over the next 20 years.

Myth 5: Growth in rural is slow. Investments give late results

Reality: It is much faster than we think. First, which market does not need a certain gestation period for growth and development? The rural market is growing faster than the urban market. The rural market, which accounts for nearly 70 per cent of the total number of households, saw 25 per cent annual growth while the urban consumer durables market grew at 7 to 10 per cent. Seventy per cent of India's population, 56 per cent of its income, 64 per cent of its expenditure and 33 per cent of its savings come from rural India. It is time we did better than just 'assume' what these people desire, detest, appreciate and expect.

What rural India buys?

- Products more often (mostly weekly).
- Buys small packs, low unit price more important than economy.
- Many brands are building strong rural presence without much advertising support, like shampoos, detergent, talcum powder and beauty cream, etc.
- Fewer brand choices in rural areas; number of FMCG brands in rural areas is half of urban area.

- Buys value for money, not cheap products.

Importance of rural marketing: Rural market is getting importance because of the saturation of urban market. So the marketers are looking for extending their product categories to an unexplored market i.e. the rural market. Certainly the size is much bigger now. According to Nielson by 2025, the rural FMCG sale is estimated to be \$ 100 billion from the current \$ 12 billion. This has also led to the CSR activities being done by the corporate to help the poor people attain some wealth to spend on their product categories. Here, we can think of HLL initiatives in the rural India. One of such product is project Shakti, which is not only helping their company attain some revenue but also helping the poor women of the village to attain some wealth which is surely going to increase their purchasing power.

Rural market is mystery for the companies. Due to lack of deeper insights into the psyche of the rural consumers, companies are hesitant to explore this territory. But local brand like “Ghadi” detergent in Kanpur have been able successfully tap the opportunities presented by rural market. Rural India offers sustainable sales and profit for growth. Growth of rural market is possible due to green revolution and white revolution, which results into substantial wealth generation in rural area. In recent years, rural markets have acquired significance in the country like China and India as the overall growth of the economy has resulted into substantial increase purchasing power of rural communities. Due to green revolution in India, consumption pattern of rural people are changed.

Opportunities in rural market of India: The rural market has been growing gradually over the past few years and is now even bigger than the urban market. The saving to income percentage in rural area is 30% higher than urban area. At present 53% of all FMCGs and 59% of consumers durables are being sold in rural area. Major opportunities available in rural market are as follow:

1. **Increase in literacy rate:** Literacy rate is increasing in rural areas. There are more graduates in rural than in urban India. This brings social and cultural changes in buying behavior of the rural customers and more aware about national and international brand. Due to increase in literacy rate they get jobs in nearby towns. They earn urban salaries but continue to live in self owned homes in the villages, they have high purchasing power and prefer to buy branded product.
2. **Increasing in disposable income and purchasing power:** Projects from private companies and the rural employment initiatives by the Government like MNREGA (Mahatma Gandhi National Rural Employment Guarantee Act) schemes have given the rural population an opportunity to meet their daily needs. Government decided to expand the agriculture loan at lower rate of interest and distribute million of Kisan Credit Cards, has given a boost to the income level to the rural sector. Companies have the opportunity to enter in this new market and take the advantage of increased disposable income.
3. **Reduction of risk during recession:** It has been observed that companies which cater both urban and

rural markets tackle the recession in the better way. The demands for goods in the urban market often follow a cyclic whereas in the rural market it is steady. So companies can safeguard themselves from the harmful effects of recession after entering in the rural market.

4. **IT Penetration in Rural India:** Today’s rural children and youth will grow up in an environment where they have „information access” to education opportunities, job opportunities, government schemes, worldwide news and mandi prices. Rural areas offer a great potential for growth in internet usage with the number of claimed internet users in these spaces As the electronic ethos and IT culture moves into rural India, the possibility of change are becoming visible.
5. **Infrastructure improving rapidly:** In 50 years only, 40% villages have been connected by roads, in next 10 years another 30% would be connected. Rural telephone density has gone up by 300% in the last 10 years. The government aims to provide LED lights to around 400million homes that do not have an electricity connection by 2017. Rapid development of rural infrastructure is also major attraction for marketers.
6. **Increase population and hence increase in demand:** The rural market in India is vast and scattered and offers a plethora of opportunities in comparison to the urban sector. It covers the maximum population and regions and thereby, the maximum number of consumers. More than eighty percent of rural markets in India still do not have access to any sort of organized marketing and distribution. So there is a sea of opportunities for retailers to serve the consumers in rural and semi urban India. CRISIL study estimates that over 60% of India’s population would be residing in rural area in 2026.
7. **Low penetration rate:** Penetration rate in rural India is very low. low penetration indicates the existence of unsaturated markets, which are likely to expand as the income level rise as well as awareness increases. It provides an excellent opportunity for the industry players in form of vastly untapped market

Problems in the booming rural marketing: Although the rural market does offer a vast untapped potential, it should also be recognized that it is not that easy to operate in rural market because of several problems. Rural marketing is thus a time consuming affair and requires considerable investments in terms of evolving appropriate strategies with a view to tackle the problems.

The major problems faced are:

- **Under developed People and Under developed Markets:** The number of people below poverty line has not decreased in any appreciable manner. Thus underdeveloped people and consequently underdeveloped market by and large characterize the rural markets.
- **Media for Rural Communication:** Among the mass media at some point of time in the late 50's and 60's radio was considered to be a potential medium for

communication to the rural people. Another mass media is television and cinemas. Statistics indicate that the rural areas account for hardly 2000 to 3500 mobile theatres, which is far less when compared to the number of villages.

- **Many languages and dialects:** The number of languages and dialects vary widely from state to state, region to region and probably from district to district. The messages have to be delivered in the local languages and dialects. Even though the number of recognized languages are only 16, the dialects are estimated to be around 850.
- **Dispersed Market:** Rural areas are scattered and it is next to impossible to ensure the availability of a brand all over the country. Seven Indian states account for 76% of the country's rural retail outlets, the total number of which is placed at around 3.7 million. Advertising in such a highly heterogeneous market, which is widely spread, is very expensive.
- **Low per capita income:** Even though about 33-35% of gross domestic product is generated in the rural areas it is shared by 74% of the population. Hence the per capita incomes are low compared to the urban areas.
- **Low Levels of Literacy:** The literacy rate is low in rural areas as compared to urban areas. This again leads to problem of communication for promotion purposes. Print medium becomes ineffective and to an extent irrelevant in rural areas since its reach is poor and so is the level of literacy.

Challenges: The 4a approach: The rural market may be alluring but it is not without its problems: Low per capita disposable incomes that is half the urban disposable income; large number of daily wage earners, acute dependence on the vagaries of the monsoon; seasonal consumption linked to harvests and festivals and special occasions; poor roads; power problems; and inaccessibility to conventional advertising media.

1. **Availability:** The first challenge is to ensure availability of the product or service. India's 627,000 villages are spread over 3.2 million sq km; 700 million Indians may live in rural areas, finding them is not easy. Any serious marketer must strive to reach at least 13,113 villages with a population of more than 5,000. Over the years, India's largest MNC, Hindustan Lever, a subsidiary of Unilever, has built a strong distribution system, which helps its brands reach the interiors of the rural market. To service remote village, stockiest use auto-rickshaws, bullock-carts and even boats in the backwaters of Kerala. Coca-Cola, which considers rural India as a future growth driver, has evolved a hub and spoke distribution model to reach the villages. LG Electronics defines all cities and towns other than the seven metros cities as rural and semi-urban market.
2. **Affordability:** The second challenge is to ensure affordability of the product or service. With low disposable incomes, products need to be affordable to the rural consumer, most of whom are on daily wages. Some companies have addressed the affordability

problem by introducing small unit packs. Godrej recently introduced three brands of Cinthol, Fair Glow and Godrej in 50-gm packs, priced at Rs 4-5 meant specifically for Madhya Pradesh, Bihar and Uttar Pradesh - the so-called 'BIMARU' States. Hindustan Lever, among the first MNCs to realise the potential of India's rural market, has launched a variant of its largest selling soap brand, Lifebuoy at Rs 2 for 50 gm. The move is mainly targeted at the rural market. Coca-Cola has addressed the affordability issue by introducing the returnable 200-ml glass bottle priced at Rs 5. The initiative has paid off: Eighty per cent of new drinkers now come from the rural markets.

3. **Acceptability:** The third challenge is to gain acceptability for the product or service. Therefore, there is a need to offer products that suit the rural market. One company, which has reaped rich dividends by doing so, is LG Electronics. In 1998, it developed a customized TV for the rural market and christened it Sampoorna. Because of the lack of electricity and refrigerators in the rural areas, Coca-Cola provides low-cost ice-boxes - a tin box for new outlets and thermocol box for seasonal outlets. The insurance companies that have tailor-made products for the rural market have performed well. HDFC Standard LIFE topped private insurers by selling policies worth Rs 3.5 crore in total premia. The company tied up with non-governmental organisations and offered reasonably priced policies in the nature of group insurance covers.
4. **Awareness:** Mass media is able to reach only to 57% of the rural population. Creating awareness then, means utilizing targeted, unconventional media including ambient media. For generating awareness, events like fairs and festivals, Haats, etc., are used as occasions for brand communication. Cinema vans, shop-fronts, walls and wells are other media vehicles that have been utilized to increase brand and pack visibility. Innovative media used by personal wash like Lux and Lifebuoy and fabric wash items like Rin and Wheel. Idea was to advertise not only at the point of purchase but also at the time of consumption. With large parts of rural India inaccessible to conventional advertising media - only 41 per cent rural households have access to TV - building awareness is another challenge. Hindustan Lever relies heavily on its own company-organised media. These are promotional events organised by stockists. Godrej Consumer Products, which is trying to push its soap brands into the interior areas, uses radio to reach the local people in their language. Coca-Cola uses a combination of TV, cinema and radio to reach 53.6 per cent of rural households. Since price is a key issue in the rural areas, Coca-Cola advertising stressed its 'magical' price point of Rs 5 per bottle in all media. LG Electronics uses vans and road shows to reach rural customers. The company uses local language advertising.

The key dilemma for MNCs eager to tap the large and fast-growing rural market is whether they can do so without hurting the company's profit margins. In case of nestle, company's product portfolio is essentially designed for urban consumers which cautions companies from plunging headlong into the rural market as capturing rural consumers can be expensive.

The major hurdles in tapping the rural markets can be summarized as:

1. High distribution costs
2. High initial market development expenditure
3. Inability of the small retailer to carry stock without adequate credit facility
4. Generating effective demand for manufactured foods
5. Wholesale and dealer network problems
6. Mass communication and promotion problems
7. Banking and credit problems
8. Management and sales managing problems
9. Market research problems
10. Inadequate infrastructure facilities (lack of physical distribution, roads warehouses and media availability)
11. Highly dispersed and thinly populated markets
12. Low per capita and poor standards of living, social, economic and cultural backwardness of the rural masses
13. Low level of exposure to different product categories and product brands
14. Cultural gap between urban-based marketers and rural consumers

Strategies for rural market

A. Product strategies for rural market and rural consumers

1. **Small unit and low priced packing:** Larger pack sizes are out of reach for rural consumers because of their price and usage habits. This method has been tested by other products like shampoos, biscuits, pickles, vicks five gram tins, etc. In the strategy of keeping the low priced packed the objective is to keep the price low so that the entire rural community can try. This may not be possible in all types of products, but wherever this can be resorted to, the market is bound to expand.
2. **New product designs:** A close observation of rural household items indicates the importance of redesigning or modifying the products. The manufacturing and marketing men can think in terms of new product designs specially meant for rural areas keeping their lifestyles in view.
3. **Sturdy products:** Sturdiness of a product either in terms of weight or appearance is an important fact for rural consumers. The product meant for rural areas should be sturdy enough to stand rough handling and storage. People in rural areas like bright flashy colours such as red, blue, green etc., and feel that products with such colours are sturdy but they are more concerned with the utility of the item also.
4. **Brand name:** The rural consumers are more concerned with the utility of the products. The brand name awareness in the rural areas is fairly high. A brand name and/or logo is very essential for rural consumers for it can be easily remembered.

B. Pricing strategies

Pricing strategies are very much linked to product strategies. Some of these strategies are mentioned here.

1. **Low cost/cheap products:** This is a common strategy being adopted widely by many manufacturing and marketing men. Price can be kept low by small unit packings.
2. **Avoid sophisticated packing:** Simple package can be adopted which can bring down the cost as it is presently being done in the case of biscuits. Some innovation in packing technology is very necessary for rural markets.
3. **Refill packs/reusable packaging:** Such measures have a significant impact on the rural market. By such technology also the price can be reduced. In addition the packaging material used should preferably lend itself for reuse in rural areas. An ideal example in this direction can be the packing of fertilizers. Now companies have started packing fertilizers in LDPE or HDPE sacks, which are not only tamper proof but also reusable.
4. **Application of value engineering:** This is a technique which can be tried to evolve cheaper products by substituting the costly raw material with the cheaper one, without sacrificing the quality or functional efficiency of the product, for example in food industry, 'soya protein is being used instead of milk protein. Milk protein is expensive while soya protein is cheaper but the nutrition value is same. This technique yields itself for application in many engineering or product designed areas so that the price can be kept at an affordable level. These areas have to be explored by manufacturing and marketing men in the context of rural markets. The pricing strategy for rural market will depend upon the scope for reducing the price of the product to suit the rural incomes and at the same time not compromising with the utility and sturdiness of the product.

C. Distribution strategies

Most manufacturers and marketing men do have a distribution arrangement for village with a population of at least 5000 people. While it is essential to formulate specific strategies for distribution in rural areas, the characteristics of the product, its shelf life and other factors have to be kept in mind. The distribution strategies that are specifically designed for rural areas are: through co-operative societies, public distribution system, multi-purpose distribution centres, distribution up to feeder markets/mandi towns shanties/hat/jathras/melas, agricultural input dealers etc. Experience has shown that the cooperatives have played a useful role in improving the marketing services in the regulated markets. The fact, however, remains that these societies command only a small share of the total markets and do not present any challenge to the private trade at in most places. The Gujarat Cotton Cooperative Marketing Societies set a good example of vertically integrated markets. The cooperative marketing institutions have to introduce scale economies in their marketing operation and provide efficient and comparable services to the customers in competition with the private trade. Cooperative institutions would do better if the state level marketing federations enter into multilevel activities to improve the turnover of their business. The non-governmental organizations can anchor a key role in conscientizing the rural people to form into cooperatives highlighting the possible benefits without being exploited.

D. Promotion strategies

Mass media is a powerful medium of communication. It could be television, cinema, print media, radio and so on. The other means of mass media available are hoardings/wall paintings, shanties/hats/melas, non-price competition, special campaigns etc. Besides these, other mass media like hand bills and booklets, posters, stickers, banners of the schemes. For disseminating the information, related to agricultural and other rural industries products, the government should circulate pamphlets either to panchayati raj office or to schools where it can be documented for the reference. While making efforts to improve the marketing system within rural areas and the marketing of rural produce to other areas, we should foresee the forces of globalization affecting the market forces.

Conclusion

The conception of rural marketing in India is still in the initial stage and has a multitude of challenges including the dynamics of rural markets and strategies to deliver and satisfy the rural consumers. Rural market like any other economy has unexploited potential. However there are several difficulties to tackle the efforts and to fully explore rural markets. The Rural market is a greater future prospect for the marketers and there are many opportunities available for them in rural markets. Thus looking at the challenges and 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. A radical change in attitudes of marketers towards the vibrant and burgeoning rural markets is called for, so they can successfully impress on the 230 million rural consumers spread over approximately six hundred thousand villages in rural India. The rural market is very large in comparison to the urban market as well as it is more challenging market. The consumer wants those products which are long lasting, good, easy to use and cheaper. Thus, looking at the challenges and 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. A radical change in attitudes of marketers towards the vibrant and burgeoning rural markets is called for, so they can successfully impress on the 230 million rural

consumers spread over approximately six hundred thousand villages in rural India. Successful rural marketing calls for a review of the rural marketing environment, developing proper understanding of the nature and profile of rural consumers, designing the right products to appeal to them, and adopting suitable media as well as appropriate strategies for communication and distribution. It is generally believed that markets are created, not found. This is especially true in case of the rural market of India. It is a market for the truly creative marketer.

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