

RURAL MARKETING IN INDIA

- RELEVANT ISSUES

(A) Introduction:

Rural marketing in India has gained importance in recent years due to the newer understanding of the concept of rural market. Vast Nations such as China and India, which account for one third of world population, have 70% of their population living in rural areas. Marketers have started giving importance to the hitherto neglected rural markets because of the saturated urban markets and the improved incomes and spending power of the rural consumers. Today, it is not uncommon to find well-known brands of cigarettes, tea sachets, toilet soaps and detergents in remote villages. Hamlets are also found in the villages where sophisticated products like television sets, transistor radios, mopeds, and table and ceiling fans can also be bought. Marketers have recognized the potential offered by rural markets and entered them in a big way.

The rural market in India is much larger than the urban market in terms of population and number of households. The rural market consists of more than 100 million households with a total population of about 740 million. In spite of being larger in size, rural areas are characterized by low per capita income, low literacy, average agricultural productivity and low level of industrialization. These characteristics of rural India have resulted in limited capacity for consumption of goods and services when compared to consumption levels in any advanced county. Till recently, these factors had inhibited the enthusiasm of marketing people to focus their attention on rural areas. However, the scene now has changed considerably due to the rapid progress achieved in areas of agricultural development and allied activities like animal husbandry, sericulture, and horticulture and due to the encouragement given to rural and cottage industries.

Rural marketing is both enchanting and challenging. It has the vast potential in giving countless opportunities. It is that unearthed treasure where household consumer goods such as better food, clothing, medicines, toiletries, educational supplies, beverages and soft drinks are needed; household durables like furniture, cooking utensils, electrical appliances, audio visual sets. Agriculture inputs like seeds, fertilizers, pesticides, insecticides, tools and implements, petrol, diesel, lubricants are needed. Agricultural capital goods like tractors, trailers, harvesters, thrashers, pump sets, fittings, spare parts are also required.

The fact that about 70% of Indian population lives in rural areas and it accounts for just 25% of consumer goods implies that there is a vast rural market yet untapped. As per one argument, rural markets came to be known because of green revolution and white revolution, which subsequently resulted in higher income levels of people and better purchasing power. Another approach traces the reasons for the growth of rural markets is the saturation of urban markets. The present urban marketing is undergoing mega changes due to unfiltered competition from indigenous as well as foreign manufacturers. As a result, the firms are trying to shift marketing efforts from urban to rural markets.

(B) Opportunities in rural market:

1. Rural Population: Rural population forms a major portion of the Indian population.

Table-1: Population in India – Proportion of Rural V/s Urban

Year	Rural Population (Million)	Proportion to Total Population (Percentage)	Urban Population (Million)	Proportion to Total Population (Percentage)	Total Population (Million)
1951	295.0	82.6	62.0	17.4	357.0
1961	360.0	82.0	79.0	18.0	439.0
1971	439.0	80.1	109.0	19.9	548.0
1981	508.0	76.0	160.0	24.0	668.0
1991	626.0	74.3	215.0	25.7	836.0
2001	742.0	72.2	285.0	27.8	1027.0

Source: Census of India Reports

By seeing the table we can clearly say that rural population is large in India and require a wide variety of consumable and durable goods and services but at the same time it should be backed up by rising disposable income and the resultant purchasing power.

2. Rural Consumer – Increase in Income Generation:

The proportion of Income generated in rural areas is presented in Table 2

Table-2: Income generation in rural areas

Sl. No.	Sources of Income	Proportion to Total Rural Income (Percentage)
1	Agriculture	59
2	Agricultural wages	16
3	Business and Craft	9
4	Non-agricultural Wages	7
5	Salaries	3
6	Current Transfers	2
7	Others	4
	Total Rural Income	100

With the major occupation being agriculture –75% of income generated in rural areas is from agriculture and agriculture related activities. The agriculture development programmes of the Government have helped to increase income in the agriculture sector. Studies by NCAER provide evidence of the increased income of the rural household.

**Table 3: Anticipated growth of rural households in different income classes
(Figures in Percentage)**

Income Groups (Rest In 1994-99 Prices)	Rural 2001-2002	Rural 2006-2007
Low (up to 22,500)	-5.5	-8.9
Low Middle (22,501-45,000)	8.3	3.4
Middle (45,001-70,000)	8.1	13.4
Upper Middle (70,000-96,000)	9.9	5.9
High (Above 96,000)	11.5	14.3

Source: NCAER New Delhi

It can be seen from Table 3 that households in the lower income group have reduced while there is a strong growth. This in turn has created greater purchasing power in rural markets.

The Five Year Plans have witnessed massive investments by Central and State Governments in rural areas in a number of development programmes. Some of these programmes, which contributed substantially to the income of rural people and created

Considerable impacts are:

- * Intensive Agricultural District Programme (IADP – popularly known as Package Programme)
- * Small Farmers Development Agency (SFDA)
- * Sericulture Development
- * Integrated Tribal Development Programme (ITDP)

3. Rural Consumer- Expenditure Pattern:

The figures released by the National Sample Survey Organisation reveal that rural consumer spending is more for the food items, clothing, foot wear, fuel and light.

Table 4: Consumer Expenditure Pattern (Figures in Percentage)

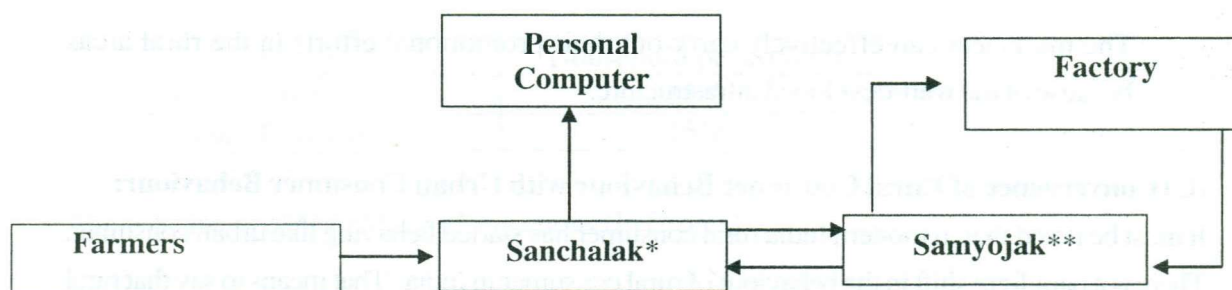
Item	Rural	Urban
Cereals	18	10
Milk and Milk Products	09	08
Vegetables	07	05
Other food items	21	19
Fuel and Light	09	09
Clothing and Footwear	07	06
Other non food item	29	43
Total	100	100

Source: Household consumer expenditure and employment situation in India. National Sample Survey Organization - December 2003

Studies by the NSSO provide evidence of high consumer expenditure pattern of rural consumer on food items, vegetables, fuel and light and clothing and footwear. It is great opportunity for ready to eat food manufacturer to capture these markets. It also gives great opportunity for FMCG and consumer durable marketers to direct rural expenditure to their items.

4. E-Choupals – Networking for Mutual Growth in Rural Markets:

Choupal in North India means a village square – the kind of place where people gather to smoke, watch TV, exchange gossip etc. E-Choupal was started by ITC. Companies can start their own E-Choupal to sell and carry the promotional efforts in rural markets. E-Choupal gives daily weather forecast, price of various crops, farming methods specific to each crop and region, soil testing and expert advice to farmers. Farmers can buy seeds, fertilizers and pesticides etc.



* Uses the net to provide spot quotes after examining produce sample, if the price is right farmers take the produce to the ITC collection centers.

** Coordinates the group of villagers, performs documentation work, supplies farm inputs from ITC and partner companies to sanchalak, builds relationships with sanchalaks and farmers

5. Infrastructure Facilities:

The infrastructure facilities provided by the Central Government in the rural areas have brought about considerable change in rural areas. Some of the recent statistics in this connection are given below.

- ❖ Rural Electrification – Statistics indicate that 5,09,620 villages – which is about 88 percent now have electricity connection.
- ❖ It is planned that all the villages will be electrified by the end of 2007, under Pradhan Mantri Gramodya Yojana (PMGY)
- ❖ A centrally sponsored scheme called Pradhan Mantri Gram Sadak Yojana (PMGSY) has been launched which seeks to provide connectivity to all unconnected habitations in rural areas with a population of over 500 person, by the end of Tenth Plan Period.

- ❖ Telecast by Doordarshan covers almost the whole country including the entire rural population. As per the Survey conducted by IMRB (Indian Market Research Bureau), 77 percent of villages are covered by TV network.
- ❖ The country is well covered by the postal system and with the entry of private companies in the telecommunications field along with Bharat Sanchar Nigam Limited (BSNL) the availability of a telephone in villages is fairly common. Within a short period of time cell phone may be available in the rural villages.
- ❖ All India Radio (208 radio stations and 327 transmitters) provides radio coverage to a population of 98.8 percent spread over 90 percent of the country.

The marketers can effectively carry out their promotional efforts in the rural areas because of the well-developed infrastructure.

(C) Convergence of Rural Consumer Behaviour with Urban Consumer Behaviour:

It must be noted that in modern India rural consumer has started behaving like urban consumer. There is a paradigm shift in the behaviour of rural consumer in India. That means to say that rural consumer behaviour is converging with urban consumer behaviour. The reasons may be increase in the literacy rate, more and more exposure to media, changes in sociological, economical and cultural dimensions, change in occupation pattern etc. The following factors will throw light on the converging process.

1. Quality consciousness among rural people:

The increase in the literacy level has created awareness among rural people about the qualities of the product. The supporting factor for this is the increase in the income level. This awareness has increased the demand for durable goods like motorcycles, television, refrigerator etc and non-durable goods like soaps, biscuits etc in rural areas. According to the ORG-MARG data 90 percent of all shampoo and about 65 percent packed tea sales comes from sachet/small packs. Most of the upper middle and higher income people are going for premium brands as their income level is increasing.

2. Brand loyalty of the rural people :

In the rural families, studies indicate a slow but determined shift in the use of categories. There is a remarkable improvement in the form of products used. For instance, households are upgrading from indigenous teeth-cleaning ingredients to tooth powder and toothpastes, from traditional mosquito repellent to coil and mats. There is also a visible shift from locals and unbranded products to national brands. From low priced brands to premium brands.

Awareness created by literacy rate helped the rural consumer to differentiate between branded products and unbranded products. The villagers are more loyal towards the branded products

and they purchase the same brand each time. Study reveals that 50 to 60 percent of consumers were found to be buying the same brand each time.

3. Fashion consciousness of rural people :

Because of the exposure got through television, the rural people are now conscious about how he/she looks and dressed. Because of the fashion consciousness of rural people sales of cosmetics, textile, and toiletries have gone up.

Category	Household penetration
Skin Creams	18%
Talcum Powders	15%

Table-5 : Rural FMCG Market Projections (In Crores)

Category	Growth	2001-2002		2006-2007		Rural Market Share
		Total	Rural Share	Total	Rural Share	
		Toilet Soap	13.40	9645	6021	
Talcum Powder	23.65	1445	793	4,237	2292	54.1
Tooth Paste	23.50	3198	1441	9376	4140	45.1
Hair Oil/Creams	30.85	300	179	1159	689	59.7

Annual growth rate is compounded from the year 1994-1999

Source: Business Intelligence Unit an NCAER, Business World, 11October 1989.

The above figures prove that rural people are now fashion conscious

4. Life Styles and Status Symbol

Higher levels of income, expenditure and consumption have brought about substantial change in life style of rural people. They are now more conscious about their social status and the way they live. In the modern rural world consumer durables are considered as status symbol.

Table 6: Durables owned:
Rural Vs Urban Stock of consumer durables (In million units)

	Group I	Group II	Group III
1994-95			
Urban	140.10	61.44	35.99
Rural	224.17	43.54	11.24
2001-02*			
Urban	195.15	95.54	83.05
Rural	330.63	100.13	29.90
2006-07*			
Urban	245.09	122.7	138.31
Rural	430.93	144.83	57.10

Table 7 : Growth of Durables (% changes over previous period)

	2001-02*	2006-07*
Group I		
Urban	39.29	25.59
Rural	47.49	30.34
Group II		
Urban	55.50	28.42
Rural	127.97	44.64
Group III		
Urban	130.76	66.54
Rural	166.01	90.97

Source: Business World, 11 October, 1999.

Group I :

<Rs. 1,000 in value: Items like transistor, pressure cookers, wristwatches, bicycles

Group II :

Rs. 1,000 – Rs.6,000 in value items like B&W TVs, Sewing machines, Cassette recorders

Group III :

Rs.6,000 + in value: items like colour TVs, Refrigerators, two wheelers and Washing machines.

* Projections

Thus from the above tables we can understand that rural market growth rate is faster than urban on all three group items. (I, II, III) Out of the 2 million BSNL mobile phone connections 50% are sold in rural areas. From these figures we can conclude that – rural people life style has changed and these people are aspiring comfort, quality and convenience.

5. Shedding of inhibition and Taboos:

Rural buyers have also shed many inhibitions and taboos related to the use or consumption of certain products specially the packed and bakery products. Most rural households have now allowed using of plastic wares in their kitchens. Getting flush toilets constructed in the homes is no more considered as unclean. This is an indication of change in attitude and mindset of the rural consumer.

(D) Rural Marketing Strategies:

Considering the environment in which the rural market operates and its associated problems, and the experience of the manufacturing and marketing men who operate in the rural market, it is possible to evolve certain strategies specifically for rural marketing. The strategies are not universally applicable; much will depend upon the product characteristics, the targeted segment of the rural market, the choice of rural area and its economic condition and the specific environment. Some of the following strategies for rural markets can be practiced:

1. Product Strategies:

(a) *Brand Name*: A brand name or a logo is very essential for rural consumers, for it can be easily remembered.

Everyday batteries are popularly known as “Billy Chaap” identified by cat and 9 in rural areas.

(b) *Small Unit packing*: For a rural consumer, affordability is a big constraint but even though he wants to try good quality products.

HLL sells maximum number of its products (shampoo to hair oil) in Sachet packs in Rural areas.

Table 8 presents the contributions of small unit packs to total sale volumes by rural and urban market for different product categories. Again the table reveals that it is no secret that sachets contribute upwards of 60 percent of shampoo sales is more by rural areas than urban. This can be seen in most of the product categories;

Table 8 Contribution of small packs (% of Sales) to volume: Rural and Urban

Sl. No.	Product Category	1998 Rural	1998 Urban	1999 Rural	1999 Urban	2000 Rural	2000 Urban	2001 Rural	2001 Urban
1	Washing Powder	12.0	7.4	14.2	8.2	17.2	8.7	19.4	9.6
2	Coconut Oil	6.4	4.0	9.8	6.0	10.8	6.9	13.1	7.9
3	Hair Oil	16.4	9.8	17.8	10.7	18.3	11.0	18.3	11.5
4	Shampoo	85.0	46.6	86.5	52.6	89.3	56.1	90.0	59.4
5	Tooth Paste	0.8	0.9	1.4	1.4	2.0	1.8	3.4	2.7
6	Tooth Powder	49.8	35.7	54.8	38.7	56.7	41.0	56.8	42.9
7	Talcum Powder	22.3	13.0	28.5	16.2	34.3	18.2	31.8	18.1
8	Fairness Cream	1.8	3.2	1.2	3.5	1.0	3.5	0.5	2.5
9	Packaged Tea	65.8	38.0	66.4	41.5	66.8	40.4	64.7	40.7
10	Coffee	19.6	8.3	28.9	9.4	33.0	12.1	37.8	13.3
11	Mosquito Repellent	2.8	1.3	4.6	3.7	4.9	3.0	4.7	4.1
12	Ketch up Sauce	0.0	0.5	0.1	0.7	1.1	1.4	2.5	1.5
13	Biscuits	1.5	1.4	1.7	2.0	3.1	2.9	5.2	4.4

Source: *Small Task, The Economic Times, Brand Equity, March 20, 2002. P.3.*

As we know that the rural consumer are adopting urban consumers behaviour because of higher literacy rate, increase in income level, change in consumption pattern and other socio economic and cultural factors the marketers can also use the following strategies for the rural markets in addition to the traditional strategies:

(a) Introducing the same urban product in rural market:

It is the marketer's experience that if he introduces the same product which is used in the urban market in the rural market, product is successful.

Bajaj Electricals is offering its basic models of home appliances to both urban and rural consumers

Electrolux is test marketing urban models of refrigerators and washing machines in rural Punjab.

(f) Selling the premium category product in the rural market:

Rural consumer exhibit preferences similar to those of urban consumers in case of many products. Premium brands are gaining wide acceptance in the rural bastions.

· LG's Sampoorna TV Priced at Rs. 14,400, costs Rs. 2000 more than equivalent products from firms like BPL or Philips. About Rs. 114 crore worth TV sets were sold in the villages in a year.

(g) Using same type of packaging for both rural and urban markets.

Many companies are coming up with new packaging strategy called see-through packs both in urban and rural areas. These packs are attractive as well as economical

The transparent packing of Palmolive Naturals enabled Colgate Palmolive to offer a premium Product at a competitive price of Rs. 17 for a 100 gm pack. It introduced same packaging strategy both in urban and rural markets.

2. Pricing Strategies:

The Indian market still sees price as a critical factor in the expansion of demand for a variety of products. The price tag actually dissuades a rural consumer from purchasing a product. While the vast rural population is open to experiment with new products symbolic of a changing life styles, affordability continues to keep the market reined. The presence of a very large price sensitive market does not mean the absence of rural consumers willing to pay a higher price for certain products or certain features. Though the rural customer is price sensitive, he is willing to pay more if he see value. This is a major departure from the past. Historically, most companies, especially those that hawk consumer durables, have always believed that cheap products do well in the villages.

Eveready Industries, whose 60 percent of sales come from rural India recently hiked the prices of the while, 1.5 volt battery cells it sells in rural India from Rs.7.50 to Rs.8.00. The price hike came after months of debate because the management though that ill-conceived price increase could pull down sales. But even after pa year of price increase the sales have held.

LG's Sampoorna TV Priced at Rs. 14,400, costs Rs. 2000 more than equivalent products from firms like BPL or Philips. Yet, in 2001 some up-coming markets of Rajkot (Gujarat) more Sampoorna sets were sold than those of all its competitors put together.

Pricing should, therefore, be based on the ability to pay for all the necessities from the wages earned. The relative price of brands becomes secondary in this context. The farmer is willing to purchase higher priced brands when money is available, that is after the good harvest. This has important implications for product pricing and promotion decisions. These decisions are clearly influenced by not just the income received but also on when it is received and how it is utilized. This approach is referred to as “income stream and consumption basket pricing”.

The marketer may evolve the following strategies for the rural markets.

(a) *Highlight value – not price:* Rural consumers look for value than the price. Product strategy and pricing are closely linked to deliver value at the right price.

Hero Honda Splendor motor cycles are popular in rural areas as the company highlights more mileage and less maintenance cost and higher resale value for the vehicle.

(b) *Avoid Sophisticated packing:* Simple packaging can be adopted which can bring down the cost as is presently being done in the case of biscuits. Most biscuit manufacturers now a day pack the biscuits in air tight transparent polythene packaging, which represents the quality and freshness.

3. Distribution Strategies:

In terms of value and geographic spread both, the rural market in India is a large scattered entity. The cost of distribution is therefore much higher as compared to urban markets. So it is difficult challenge for marketers to manage physical distribution in the rural markets. The following distribution strategies may be considered by the companies to reach at effectively in to rural markets.

(a). *Mobile Distribution Strategy:*

In rural markets company has to deploy a mobile distribution strategy. The firm may should either have its own fleet of vans or hire the services of a distributor having his own fleet of vans. This is crucial because, today, a firm can no longer afford to wait for the rural buyer to come to the city to buy his/her requirements. Competition is driving firms to reach out to the buyers. And since no single village can consume the entire van load of products, the firm can derive economies by covering several villages in a single van cycle.

(b) Syndicated Distribution:

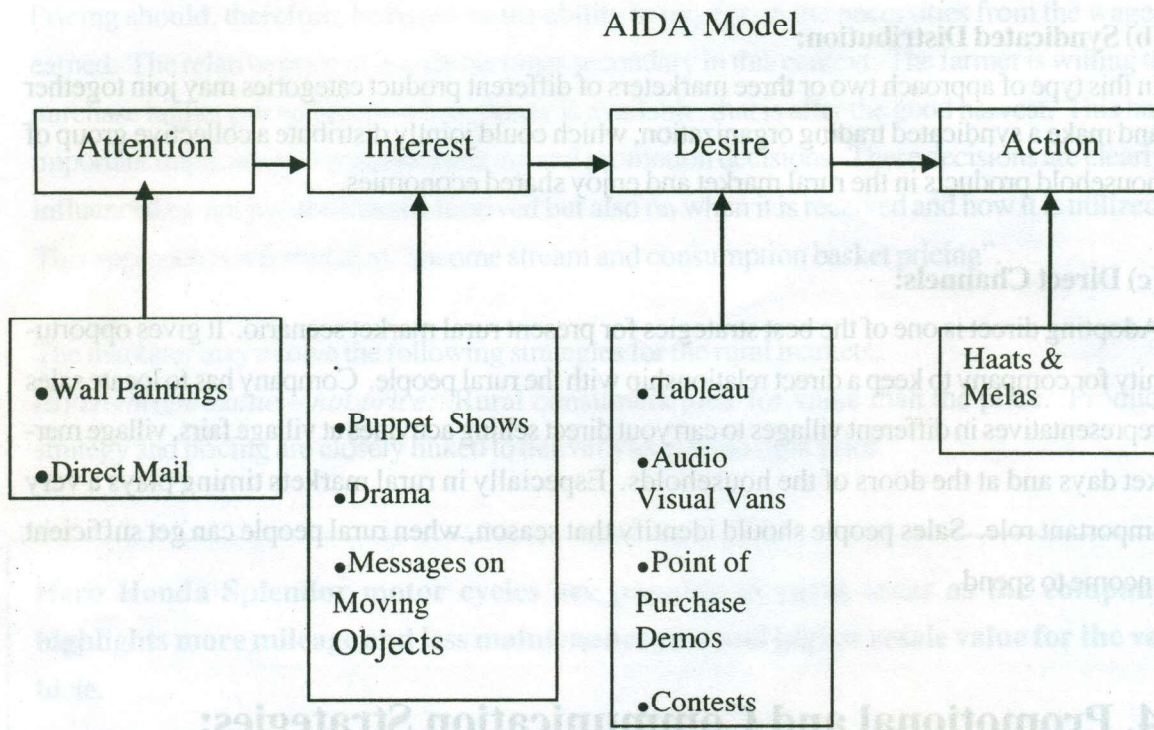
In this type of approach two or three marketers of different product categories may join together and make a syndicated trading organization, which could jointly distribute a collective group of household products in the rural market and enjoy shared economies.

(c) Direct Channels:

Adopting direct is one of the best strategies for present rural market scenario. It gives opportunity for company to keep a direct relationship with the rural people. Company has to locate sales representatives in different villages to carry out direct selling activities at village fairs, village market days and at the doors of the households. Especially in rural markets timing plays a very important role. Sales people should identify that season, when rural people can get sufficient income to spend.

4. Promotional and Communication Strategies:

Rural markets have their own unique features, and the traditional advertising media generally proves to be unsuccessful in rural areas. The challenge is to create communication that would help the rural consumer in recognizing brands, logos, visuals, colours. Conventional media such as television and radio still does not have a good reach in the rural areas when compared to the urban areas. Besides this, press and satellite television also have a poor reach because of lack of infrastructural facilities. Although among all the conventional media, television has the widest reach and around 50% of the rural consumers can be reached through television. That may be one of the reasons behind the successful ad campaign by Coca-Cola with tagline: "Thanda Matlab Coca-Cola". The basic problem of conventional media is that it fails to generate the desired change in attitude of the rural consumer in most cases. This may rise out of the problem of identification with oneself. The message may be very good and the media may have a good reach, but the rural consumer may not be able to identify himself/herself with the advertisement. Therefore, the non-conventional media has to play a very significant role in rural marketing. The non-conventional media in the rural marketplace may be classified according to the Attention-Interest-Desire-Action (AIDA) model though the compartmentalization may not be very tight.



Source: “Rural Marketing: Targeting the Non-urban Consumer.”By Sanal K Velayudhan

Attention Attracting Media

Some of the media like wall paintings; hoardings are very effective in capturing the attention of consumers. Hoardings on village entry junctions, writing and painting on walls of public buildings in villages, compound walls of private people will be more appealing and readable. The rural inputs like fertilizers and pesticides are advertised like this. The picture of product and catchy slogans are considered to be the best promoters. The concept of wall paintings was successfully utilized by HLL to promote its brands such as Lifebuoy and Wheel.

Interest Arousing Media

Puppetry acts as a very entertaining and inexpensive medium for communication. It is also a very effective medium of social expression. This visual art form is very popular and different types of puppets have been used in different states. There are the string puppets of Rajasthan and Orissa, Rod puppets of West Bengal, Chennai and Andhra Pradesh; and Shadow puppets of Orissa, Kerala, Andhra Pradesh and Karnataka. The idea of promoting a product through puppet shows was taken up by BASF to make rural consumers aware about its fertilizers.

Desire Creating Media

Audio Visual Vans can be used as adaptable tools for rural communication. A typical van cycle is

approximately a month and costs around Rs.85000. On an average a van covers two villages a day. It helps in delivering customized message. A van can demonstrate a product, induce trial/sampling, do spot sales, establish a direct contact and rapport with the consumer. Tableaus are an effective media to reach the rural people. Philips used to have parades of people dressed up as electric bulbs or batteries in rural areas.

Action Generating Media

These include Haats, Melas, Shandies and Jathras. In India, 47,000 haats are held and they cater to almost all villages. The average visitor turnout is 4,500. Haats can be used effectively for promotion, demonstration and sampling of daily need products. There are 25,000 melas held in India out of which about 5000 are commercial in nature. Melas work best for introducing new brands through the organisation of events at these places.

(E) Conclusion:

Marketing to the rural folk has to be innovative. It is up to the various companies to explore the market potential. An innovation is not only packaging and other elements of marketing mix, but also a complete approach to meeting the needs of rural consumers. Success in rural markets depends upon understanding the unique characteristics of rural market environment in India. Rural marketing is time consuming and requires considerable investments in terms of efforts in evolving appropriate strategies to tackle these problems.

Census says that 'rural' is 'not urban'. This attitude itself is enough to alienate urban from rural. The term rural has to be defined in relation to its characteristic features and not in comparison with the features of urban. Rural areas have certain features like abundance of natural resources, low density of population per square kilometer, seasonality in income receipts due to agricultural and allied operations, thinly scattered houses or small contagious settlement units.

With all round economic growth and the consequent rise in disposable incomes, more and more consumers are not to be found in rural areas. However, most Indian providers of goods and services are not geared to take advantage of the growing market. The rural market is made up of the two broad components i.e., the market for consumption goods and the market for agricultural inputs. The rural markets are by and large, less exploited. Another important feature of the rural market is that at least in the present context, it is largely agriculture-oriented. In the traditional scenario, decision making on a purchase was limited to the male heads of households. An increase in rural literacy coupled with greater access to information has resulted in the involve-

ment of the other members of the family in purchase decision-making. This presents a wider target audience for marketing and wider media options for advertising. Rural markets are for marketers with perseverance and creativity. The key to reducing the risk is to understand the market, the consumer needs and their behaviour. In-depth knowledge of the village psyche, strong distribution channels and awareness are the pre-requisites for making a dent into the rural market. The rural India has a plethora of opportunities all waiting to be harnessed.

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