

EMPOWERING THE RURAL CONSUMERS THROUGH RURAL MARKETING: A REVIEW OF INDIAN RURAL MARKETS

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The rural consumers are the fastest and largest growing segment of consumers in India. Nowadays, rural markets are one of the important segments for marketers, as it offers huge untapped market potential. The present paper examines the some key components of marketing strategies for rural markets. It was found that the marketer should increase their penetration through developing the consumer knowledge, create brand loyalty, provides value for money, empowering consumers for enhancing rural consumers' ability to consume. Further the paper is also contributes towards infrastructure development, revisiting of marketing mix, availability of products or services and improve distribution system that can helpful to marketing managers to tap the huge potential of rural India.

Key words: Rural Consumers, Consumer behaviour, Rural India

Introduction

In this present time, globalization helps the managers to get a steady growth (Prakash & Pathak, 2014) but it also creates a requirement to understand the buying behaviour of consumers. In India, the past two decades has witnessed of the effectors taken by marketers and government to boost the rural economy and increased the consumption and production level in rural India. As a result of companies that are focused on the rural markets were largely unaffected by the recent global meltdown (Modi, 2012). The McKinsey Global Institute analyzed the rural markets and forecast that Indian rural market will be larger than total consumer markets in country such as Canada and South Korea today in the next 20 years (Ablett *et al.*, 2007). Now, the companies are giving the importance to rural areas and shifted themselves from the 'global' to the 'local' consumers. Previously little attention has been paid to understand the rural consumers' buying behavior (Home, 2002). They are providing the globally standardized products to rural consumers by locally adapted marketing programmes (Dawar and Chattopadhyay 2000).

The markets of Western Europe, Japan and North America have achieved saturation and now marketers are searching the opportunities outside these markets (Sun and Wu, 2004). They are attracted by the emerging markets like China, India, Russia and Brazil. They are attracted by the emerging markets like China, India, Russia and Brazil. The Indian rural markets, which were earlier ignored by most of the big international market players, are now being seen as a land of great business

opportunities (Maheswaran, 1984). Due to these consequences the marketing for rural consumers has become more competitive and complex especially in a country like India, where a substantial number of the rural people are living below the poverty line, having high level of unemployment, poor literacy level and consumer awareness continues to remain low. In India, 70 percent of the population lives in the rural area and there are high differences in the income, purchasing power, needs and demands in the urban and rural area. Moreover, understanding the behaviour of rural consumer is now very important for marketers (Maheswaran & Shavitt, 2000). Thus, the present paper try to illustrate the difference between rural and urban people and analyses key attributes of the marketing mix for rural marketing. The findings of the current paper will help the marketer so that he can formulate appropriate strategies to tap the ultimate potential of rural India.

Description of the word 'Rural'

Different authors and institutions describe the word as per their convenience. Modi (2012) illustrated the word 'rural' as multi dimensional that could be viewed through four different approaches (Halfacree, 1993; Pandey, 1996) as urban-rural view, dichotomy view, census view and rural as a state of mind. The census of India differentiated the rural area as which is not having municipality, cantonment, corporation, notified town area, or all other places satisfying the criteria such as minimum population of 5,000 and at least 75 percentage of male population associated with agricultural activities. The National Sample Survey Organisation (NSSO) defines 'rural' as a area with a population density of up to 400 per square kilometres, villages with clear surveyed boundaries but no municipal board, a minimum of 75% of male working population involved in agriculture and affiliated activities. Reserve Bank of India (RBI) and National Bank for Agriculture and Rural Development (NABARD) defines rural area as location with population up to 10,000. The planning commission defines rural location with population up to 15,000. Yet there are so many definitions of word rural but the census description have been most popular and acceptable way of defining rural in India.

Difference between rural and urban consumers

In 1938 a short paper by Meserole in *Journal of Marketing* argued that rural and urban consumers are not different from each other but rather a continuum (Modi, 2012). He was also argued that population based censes based classification of rural did not help marketer as it has not given any consideration to the overlapping of rural and urban characteristics. Yet some researchers try to diffrentiate the rural to urban consumers. There are number of differences occurs but some of them portrayed in table 1.

TABLE 1 : DIFFERENCE BETWEEN RURAL AND URBAN WORLD

<i>Criteria</i>	<i>Rural world</i>	<i>Urban world</i>
(1) Occupation	Totality of cultivators and their families. In the community are usually a few representatives of several non- agricultural pursuits.	Totality of people engaged principally in manufacturing, mechanical pursuits, trade, commerce, professions, governing and other non- agricultural occupations
(2) Environment	Predominance of nature over anthropo-social environment. Direct relationship to nature	Great isolation from nature. Predominance of man-made environment over natural. Poor aid. Store and iron.
(3) Size of community	Open farms or small community 'agriculturism' and size of community are negatively correlated.	As a rule in the same country and at the same period, the size of urban community is much larger than the rural community. In other words, urbanity and size of community are positively correlated.
(4) Density of population	In the same country and at the same period the density is lower than in urban community. Generally density and rurality are negatively correlated	Greater than in rural communities. Urbanity and density are positively correlated.
(5) Heterogeneity and homogeneity of the population	Compared with urban populations, rural communities are more homogeneous in racial and psychological traits (negative correlated with heterogeneity)	More heterogeneous than rural community (in the same time). Urbanity and heterogeneity are positively correlated.
(6) Social differentiation and stratification	Rural differentiation and stratification less than urban.	Differentiation and stratification shows positive correlation with urbanity.
(7) Mobility	Territorial, occupational and other forms of social mobility of the population are comparatively less intensive. Normally the migration current carries more individual from the country to the city.	More intensive. Urbanity and mobility are positively correlated. Only in the periods of social catastrophe is the migration from city to the country greater than from the country to the city.
(8) System of interaction	Less numerous contacts per man. Narrower area of the interaction system of its members and the whole aggregated. More prominent part is occupied by primary contacts. Predominance of personal and relatively durable relations. Comparative simplicity and sincerity of relations. "Man is interacted as a human person".	More numerous contacts. Wider are of interaction per man per aggregate. Pre-dominance of secondary contacts. Predominance of impersonal casual and short-lived relations. Greater complexity, manifoldness, superficiality, and standardised formality of relations. Man is interacted as a "number" and address.

Source: Sorokin & Zimmerman (1929) *Principles of rural-urban sociology* as quoted in Desai (ed) (1969) *Rural Sociology in India*, pp 11-12

Concept of rural marketing

The term 'rural marketing' was first used by Shah (1937), but the term was used in the context of marketing of rural products, mainly 'cash crops'. Rural marketing has been used equally in the academics and corporate world. The term having the different meaning for these two groups, for the academicians it is a new branch of marketing and plethora of books have been written on this subject. However, for the marketers, it is a new market segmentation which offers tremendous opportunity and growth for their business. Evolution of rural marketing can be described in three stages (Khayap & Raut, 2006; Modi, 2009). The first phase includes pre 1960; second phase was during 1960-1990 and third phase includes post liberalization (after 1990). In the first stage it was known as agricultural marketing as mainly agricultural product were sold in the market (*Haat, Mandies*). In the second phase the non-farm was included in it. So it was the combination agricultural product and non agricultural product and marketed under one roof. However, in the post liberalization stage rural marketing is known for the marketing of FMCG products and consumer durable products in the rural market (Singh, 1992). The concepts of rural marketing define by many authors (refer table 2).

TABLE 2: CONCEPTS OF RURAL MARKETING BY DIFFERENT AUTHORS

<i>Rural Marketing as Agriculture Marketing</i>	<i>Rural Marketing as an Extension of the Mainstream Marketing in rural areas</i>	<i>Rural marketing as flow of Goods between Urban and Rural Areas</i>	<i>Rural marketing as a Tool for Development</i>
NCA (XII Report) Rajagopal (1998)	Bijapurkar (2003) Dogra and Ghuman(2008) Kashyap and Raut (2006) Krishnamacharyulu and Ramakrishnan (2002) Nabi and Raut (1995) Singh (1992) Velayudhan (2002)	Jha (1988) Gopalaswamy (1997) Rajgopal (1998) Sahu (2003) Taori and Singh (1991)	Rao and Tagat (1985) Vaswani et al (2005)

Source: Modi (2009)

Consumer potential in rural markets

The huge population of rural India provides immense and attractive opportunities for marketers (Prahalad, 2006; Doctoroff, 2005). Before the liberalization of economy a number of multinational focused on attracting the urban consumers. The company like Gucci, Prada, Mercedes and Cadillac targeted the urban consumer entered in the market (Dawar and Chattopadhyay, 2002). The same phenomena were used by the US based fast food companies like KFC, McDonald and Starbucks targeted the urban consumers (Chandler, 2004). But with this approach multinationals have tapped only a small percentage of emerging markets (Prahalad, 2006; Prahalad & Hammond, 2002). After the liberalization of economy and green

revolution the buying potential of rural consumer has been increased. Rural consumers are important for the Indian economy and a large portion of India's GDP comes from rural India. It covers 70 percent of India's population, nearly 56 percent of its income, approximately 64 percent of its expenditure and 33 percent of its savings (Kashyap, 2012). The McKinsey Global Institute has also acknowledged its importance in their report which claimed that in next 20 years, India's rural market will be larger than total consumer markets in countries such as South Korea or Canada (Ablett et al., 2007; Kaplan, 2008; Modi, 2012; Kashyap, 2012). As the disposable income of the potential consumer is growing, more and more multinationals are trying to enter the rural markets with their new and innovative goods and products. These impressive changes will influence the mindset of Indian consumer.

Key components of marketing strategy in rural India

The untapped and vast potential with the attractive opportunities of rural India lures the multinational companies. To tap these opportunities they have need to develop some unique strategies and have require new base of knowledge about the rural markets and buying behaviour of rural consumers. However, some of them are new in this area need to follow the pioneers and learn how to survive in these markets. Here we discuss some of the key components which can help marketers to make fruitful strategies.

Understand the rural consumers

Understand the consumer's behaviour is one the main objectives of marketing manager. It is very difficult because different consumers have different needs and wants. Moreover, rural consumers are having low income level and habit of analysing of price-value relationship. The consumers always think about what they giving and what they are receiving (Craig & Douglas, 2011). So understanding the behaviour of rural consumers can help the manager in developing the tactful strategies for rural consumers.

Developing the consumer knowledge

Predicting the buying behaviour of consumer is very difficult because the consumer's desire and ability to consume is ultimate start the purchasing decision. Evidences from the previous researches were shows that rural population do not appropriate resources and good living condition. They don't have the basic infrastructure like electricity, roads, water. Moreover, it is very difficult to know and deliver the right product or services to the consumers. But in the present time, the multinational are studying the behaviour, environment and before entered in the rural area and offering them the right and desirable products. Now consumers can identify the brand and usage of that brand. The effective sales promotion and

advertisements are enhancing the consumer knowledge about the products and services.

Create brand loyalty

As in the rural markets brand loyalty is also an important issue. In the past, many of researchers found that rural consumers are not so much brand loyal as their counterpart urban consumers. But some latest studies show that rural consumers are brand loyal. This reflects that rural consumers are shifting their choices of certain factors like the price and function of the product or service. In rural area the retailer have limited product categories therefore brand shifting is very common in the rural area. Rural consumer chooses the brand that is available in the product category. In the rural markets the retail outlets are having small space and when consumers comes to retail they ask for product which they nearby the counter. So, the brand availability is very necessary for the consumers.

Providing value for money

Rural consumers are having the low income and they show high level of price sensitivity. However, rural consumers in emerging economy typically desires, basic, low price, functional, easy to handle, durable rather than trendy version in latest style or fashion. They always evaluate what they spend and what they got in return. In China, some of the companies have developed the required product variants that they sell on low price to rural consumers. For example, P & G sells Crest in two flavours Moring Lotus Fragrance and Ice Mountain Spring in urban areas of China. But on the other hand in rural areas of China they develop Crest Salt White and sell it half of the price of other two flavours. They developed this specific flavours due to belief of rural consumers that slat helps in whiten teeth (Roberts, 2007). Use of simple and cheaper components, cheaper packaging, eliminate some of product features and some modification in product are the other ways to provide the low price product to rural consumers. Consequently, a simple product with its essentials and focusing on functionality is best and effective strategy for the marketers.

Empowering consumers for enhancing rural consumers' ability to consume

The companies need to develop and review their strategies when it comes to the rural markets. As the rural consumer does not have such a great purchasing power as urban consumer. They have empowered the rural consumer by considering them not only as consumers but also as producer/suppliers. This type of activity adds the some economic values to the income of rural consumers. For example ITC takes initiative name as *e-Choupal* is a best example of it. This business model helps the farmers and ensures that they get the right value of their crop or other products. And the strategy behind that is when their income enhanced, they will use the same channel crated for procuring produce to push the relevant goods and

services needed by the farmers as consumers. This type of approach has to be adopted and promoted by the government agencies and private companies for improving the rural income.

Role of information technology in helping producer and consumer

In the present world emerges as a technological world. In every fiction of second products are developed and introduced in the markets. It is only possible with the help of advanced technology. In the past days, producers think about consumer as an end point. But in the modern world the scenario has been changed now the end point was not also converted as producers. For examples the big multinational companies purchasing the raw material from the farmers and develop the product from that raw material. Company sells the product to the same farmer and converted as consumer. Companies are looking towards farmers not only as a producer but also as a consumer and can achieve this dual opportunity for enhancing their profit margin. E-Choupal became famous worldwide since C. K. Prahlad presented it in his book “The Fortune at the Bottom of the Pyramid” (www.arandi.org). ITC introduce e-Choupal for improving the efficiency and effectiveness of supply chain. ITC’s e-choupal network covers over 5,000 e-choupals and three million consumers in 31,000 villages in rural India. The success mantra for E-choupal was that they eliminated the middle man for increasing the farmer’s profit. Prior they have to travel a long distance for selling their crops to nearest market called as ‘*Mandi*’ or ‘*Haat*’. They had to sell their crop/product to consumers even if they are getting lose because they travelled from distance to the market and having the transportation cost. ITC captured the opportunity and introduce the internet services between the farmers and the market. With the help of this service farmer can get the information about the current price of the commodity in different markets and they can select the market with favourable price. ITC appointed operator in each village for its broadband internet services which is called as *sanchalak*. The internet facility is not only providing the price information but also providing the information about the government schemes, fertilizers, seeds and cultivation methods. Some of the modern laboratory with the ITC are analyse the soil and water of field and provides morden method of agriculture for improving the crop quality and yield to farmers. ITC improved their own profit margin by using cheap agricultural inputs, improves the distribution system by eliminating the middlemen and purchasing directly from the farmers. ITC also launches rural mall called as *Chaupal Sagar*. These hypermarkets are major collection point, selling everything from fertilisers to hair oil and tractors to needles (www.itcportal.com). In addition chaupal sagar selling consumer products ranging from appliances and cosmetics to apparel, packaged food and provides with world-class shopping experience to rural consumer. The Kisan Call Centre (KCC) initiative taken by the Government of India aims to provide information to the farming community through toll-free telephone lines. The call

centre facilities have been extended to the farmers through call centres located in different states so that farmers can get the information in their own language and can get the information about weather, rain forecasting, seeds, fertilizers, Recently KCCs have been further revamped by consolidation and appointing a new service provider for KCC to set up state of the art KCCs at 14 identified locations (www.agricoop.nic.in). National e-Governance Plan in Agriculture (NeGP-A) mission launched by Government of India. The mission launched for achieve rapid development of agriculture in India through the use of ICT for ensuring timely access to agriculture related information for the farmers of the country. There are a number of current IT initiatives/schemes undertaken or implemented by DAC which are aimed at providing information to the farmers on various activities in the agriculture value chain. These initiatives will be integrated so that farmers would be able to make proper and timely use of the available information. The services include Information on Pesticides, Fertilizers & Seeds, Soil Health; Information on crops, farm machinery, training and Good Agricultural Practices (GAPs); Weather advisories; Information on prices, arrivals, procurement points, and providing interaction platform; Electronic certification for exports & import; Information on marketing infrastructure; Monitoring implementation / evaluation of schemes & program; Information on fishery inputs; Information on irrigation infrastructure; Drought Relief and Management; Livestock Management. These successful initiatives proven that information technology is helping the manager as well as government to connect with the ultimate end user.

Developing the infrastructure

Rural infrastructure is not only a key component of rural development but also an important ingredient in ensuring any sustainable poverty reduction programme (Kumar, 2003). As the absence of the good infrastructure effective marketing cannot be possible (Craig and Douglas, 2011). Rural development may be defined as structural changes in the socio-economic situation to achieve improved living standard of low-income population residing in rural areas and making the process of their development self sustained. It includes economic development with close integration among various sections and sectors; and economic growth specifically directed to the rural poor. Development of rural areas is slow due to improper and inadequate provision of infrastructure with compare to urban areas. Rural economy and quality of life can be improves by the proper development of infrastructure in rural areas. It generates employment, promotes better productivity and increased agricultural income.

Marketing mix for rural consumer

As the marketing suggests that company having different marketing mix for the different markets. Therefore, marketers have to understand that how the rural

consumers are different from the urban consumers and according adopt marketing strategies.

Product

Designing the product for rural consumers is always a challenge for the marketers. Marketers always try to create bare-bones product with some specific attribute and offer low income group consumers (Pitta *et al.*, 2008). The modification in the products helps the marketer in cost cutting and allows consumer to improve the affordability. For example washing machines are redesigned and modified in some part of world for different uses like in Punjab (India) some shopkeepers used washing machine as lassi maker (Butter milk) and in China, Haier washing machines were used for washing the vegetable and very helpful for making cheese (Anderson & Bilou, 2007). There is another example, in rural area of India Nirma washing powder/detergent compete with the market leading detergent HUL's surf. Surf covered the maximum market share because it is outstanding product. Surf having the many additional benefits like having safe ingredients and safeguard which make it human friendly and increase its cost. However, Nirma does not have these benefits, it wash the clothes and can cause blister on the skin (Ahmad & Mead, 2004). Yet with the negative effects it competes with the Surf the reason behind that poor people can easily afford Nirma. Evidences shows that low income group prefer small quantity products like sachets, even if it having the high price. However, when the variety of product are available in the market the low income group consumer feel tempted to buy things which they don't need or can't afford. This behaviour leads to them frustration and feeling of inferiority (D'Andrea *et al.*, 2004). The product designing may different for different markets and marketers have to consider variables for specific markets. For examples due to lack of regular source of electricity may leads to marketer to design the new appliances which uses less electricity or no electricity. Marketers need to create advance technology which enhances productivity and quality of life of rural consumer. Information and communication technology can play an important role in providing more advance technology and services in communication, agriculture, healthcare and financial sectors according to rural consumer's need.

Price

In rural market, pricing is considered as most challenging task for a marketing marketer. It is play an importance roll in purchasing decision of consumer. But it is not an easy task for multinational companies. They may face many challenges when they serve the poor (Ramaswamy & Schiphorst, 2000). As we know that disposable income of rural consumers is very low. Price is one of the essential attribute which allow to consumer to decide whether to buy or not. Marketers have

to reduce the cost of production and make simplify product for rural consumers. Second attribute is quality which is one of the biggest challenges for marketer. They reduce the cost of production by simplifying the product with the high quality is next to impossible for marketer and open the door for sachet marketing. In the recent years, the sachet marketing getting the importance and many FMCG companies launched their product in sachet, previously the products were not accessible to low income group but now they can easily buy these products (Changco *et al.*, 2011). For examples products like shampoos and fairness cream when comes in form of small sachet get huge success in Indian market. However, the rural consumers are price conscious yet they are relatively pay higher price for the quality product. Evidences shows that rural consumer are also quality conscious just like there urban counterpart. So the lower price has to be the prime objective for the marketers who want to serve rural India.

Place

With poor infrastructure, undeveloped distribution system and fragmented nature of market making product availability to rural consumer is one of the biggest challenges for the marketers (Austin, 1990). Weak distribution system and infrastructures like transportation, storage facilities and telecommunications makes distribution channel which firm use make expensive of product and higher cost of distribution alternatively increase the cost which makes the poor poorer (Nwanko, 2000; Fay & Morrison, 2005) . Consumers and firm have to enhance their interactions by using both formal and informal distribution (Mahajan & Banga, 2005; Viswanatham, 2007). As we discuss previously, ITC, an Indian firm, has started initiative known as e-Choupal not only providing the information on agriculture with the help of internet but also provides local centre for trade to buy and sell their products (Vachani & Smith, 2008). It is not only providing the best value of their production but also increases the purchasing power of rural consumers with increase the cash flow in their hand. E- chaupal is not the first initiative that is taken by the industry for the rural consumer, past evidences, give insight also about Amul, a dairy cooperative which was formed in 1946 situated at Anand district of Gujarat. Amul facilitate villagers around Anand district by open collection center for milk and then transported to central processing plants by larger refrigerated van. Amul not only providing transportation facility but also having cooperative store where villagers can buy different product and get information about veterinary care for their cattle (Subrahmanyam & Gomez-Arias, 2008). Same as ITC initiative another Indian conglomerate DSCL has undertaken a rural business Initiative to address this issue. The company has taken the opportunity and establishing a chain of retail outlets throughout rural India. DSCL established relationships with farmers and provide them information about agricultural services, advanced crop inputs, providing consumer goods, agronomic support in their outlets.

The farmers are able to improve the quality of their crops by utilizing the products and services offered by the stores.

Promotion

Communication is always seen as a challenge for rural consumers. As the literacy rate is low in rural areas and the accessibility of conventional advertising media like television makes it very complicated. But other tools like word of mouth and wall painting are the effective promotional activities in these areas. As we know that, accessibility and affordability of promotional media are the critical issues for companies when they entered the market (Fletcher & Melewar, 2001; Pitta, 2012). Most of the rural consumers are living in the 'media dark' which means they are limited to print media as the literacy level is low, limited access to the radio, limited access to TV and there is no access to the internet. So the marketer has to use unique promotional activities with necessary communication for the poor consumer (Thomas, 1996). HUL has used local methods of entertainment such as street performances to promote their products like toothpaste and soap with some social messages (Subrahmanyam & Gomez-Arias, 2008).

Conclusion

The recent evidences show that penetration of multinational companies in rural areas has been growing and it is indicating that there is still a huge untapped market potential in the rural areas. The problem is not with the consumers, it is with the marketers who were not attending and analysing the rural consumer as well as the rural market. With the help of the present study, marketers can analyse critical attributes and give the insight to marketers to understand the marketing environment in the rural India. Early evidence shows that rural consumers have less purchasing power and have a different consumption pattern from the urban consumers (Sun & Wu, 2004). There are so many differences but some of them can be put down like they have differences in average income levels and this is not a single factor which is responsible for the difference. Marketers have to apply different marketing mix because rural consumers are more price conscious, have low penetration and low recall of mass media promotion, less attachment to branded products and many more differences are responsible for different purchasing patterns with a very diverse environment from urban markets. These differences may help to explain academicians and marketers why "*rural and urban consumers are different to each other*". Despite rural consumers having low average income levels, they are still considered as an untapped opportunity for the marketers due to their huge population. Distribution is yet a big problem for the marketer in the rural area. Marketers have to work to improve their distribution channels as well as transportation and minimize the time between the order and receipt of goods. Throughout India, the economic condition of consumers is changing at different rates in different areas. So the

marketers have to apply rural regional segmentation approach with having different product, promotional strategies and distribution strategies. And these attributes are the success keys for marketer in this giant country, maturing urban market, shining, emerging and potential and relatively untapped rural markets. However, the rural and urban population having different life style and economic condition create the impact of consumer behaviour. The current urban investors are expected that they will move to rural regions, where the basic infrastructure is being set up and huge potential for many products and services.

Managerial implications

The findings of the study offer insights about rural consumers and rural markets. The companies have to identify the real needs and wants of the consumer, and product adaptation to meet these needs in a way that creates opportunity for local participation. Marketers can explore the finding of this paper when they go for developing marketing mix to rural consumers and marketing managers could execute variety of strategies to tap the rural market. The marketer should creation marketing mix which is unique and differentiate it from each other. Moreover, the urban market and rural markets are both economically and culturally sensitive and marketers have to adopt the strategies as collaboration with non-traditional partners in the market and utilise strategies in developing and implementing marketing mixes. The companies can generate some employment for rural consumer as collaboration with social networks which can be helpful in implementing firms' corporate social responsibility.

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