# **Review of Rural Marketing in India and Innovations in Rural Marketing**

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#### **ABSTRACT**

The aim of this research is to study the current scenario of Rural Marketing in India, the rural market presents with its various opportunities and challenges, given how diversely populated the rural consumers in India are. The rural market consists of 83.3 crore people and this is what attracts marketers to enter in this market. To market in the territory of rural marketing corporations must understand the rural consumer. There is a shift incoming from urban to the rural marketing as the development and levels of literacy and awareness among the rural consumers is rising and these consumers want value for their money. Marketers when catering to rural consumers need to connect with them and also undertake demonstrations for the better understanding of the rural people. Many innovations in the strategy to market into the rural markets have been undertaken in the past years. This paper aims to understand these innovations and strategies and to understand the rural consumer of India. The future of rural marketing and the development in rural areas is promising in development of rural economies and for the people living in these rural areas a better life.

Keywords- Rural Marketing, Innovation, Rural Markets, Marketing Strategy

#### I. **INTRODUCTION**

Rural Marketing in India is on a high rise since the past decade, and major multinational corporations want to tap into this potential market which accounts for 70 percent of the Indian population lives in these areas, there is a shift from urban markets into rural markets the reasons for this shift are many, to name a few - the saturation of the urban markets, sudden uprise in the number of rural consumers increasing at a pace faster than their urban counterpart. Rural in India is has many different definitions from the Census of India, the Planning Commission, the Reserve Bank of India. After the green revolution rural marketing and its paradigms have changed through the early 60s to the mid-90s. The rural market and its population is immensely huge, hence with no clear definition. Corporations who want to enter the market need to understand that rural markets are not similar to urban markets in India, to be victorious in the rural market you need to understand the rural consumer first and then sell them your product and services. Research on Rural Marketing has been of keen interest to scholars because of the methods which various

organizations have tried to implement their marketing mix of the Price Place Promotion Product and has developed into the 4As of Rural Marketing as Availability, Affordability, Acceptability, Awareness. The population of the rural consumers in India is more than 83.3 crore according to the Census of India 2011. This is a large market for marketers in terms of numbers, now the only question is how to approach and tap this market. Another aspect of rural marketing can be to look at it as a way of economic development, the initiatives by the government NGOs, Self Help Groups, attribute to the development of these areas along with it, the tie-ups between the corporations and these groups and organizations lead to development of infrastructure, transportation. Rural Marketing presents with challenges and opportunities to a marketer and a thorough understanding of these will help in making more profitable and successful marketing strategies.

The various challenges which a marketer can face with the rural marketing is

- 1) Transportation and Distribution of Products due to these rural areas being located in remote areas, reaching these areas is difficult and proposes a challenge.
- Mode of communication with the Rural Consumers - The language is a barrier when communicating with the rural consumers, marketers need to understand that these people use their regional languages.
- Low Level of Education The literacy level in rural area is less as compared to urban areas.
- Seasonal Demand the income of the people living in rural areas is largely dependent on agricultural activities, so the purchasing capacity of the rural consumers is limited.
- Media and Promotions the rural consumers are less likely to be attracted towards advertisements made for the urban consumers as the cannot relate to them and feel connected, marketers need to adopt a strategy like puppet shows which the rural consumer can relate to.

The opportunities in rural marketing are as follows:

1) Large Market – the population numbers of the rural market itself shows how huge the potential in this market is and if conquered in the best possible way it can lead to growth like never before.

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- Awareness the rural consumer is aware as opposed to the conventional thinking that they might not know about products and feature, hence they want products which are value for their money.
- 3) Rising Literacy Rates the increase in the literacy rate of the rural population is increasing and this leads to demand of new products to be utilized by the rural consumer especially the ones
- 4) Risk Reduction During Recessions Both urban and rural markets are subject to recession differently depending on the sectors affected such as primary, tertiary and secondary, companies which are invested in both rural and urban markets can safeguard themselves from this risk.

### II. RESEARCH OBJECTIVES

- To the study the rural market and the current scenario of rural marketing in India.
- To understand the innovation undertaken by marketers towards rural marketing.
- To understand the strategies implemented in rural marketing by selected cases.

### III. RESEARCH METHODOLOGY

The literature review has indicated sufficient sources and theory in understanding the current scenario of rural marketing in India. The present study is based on secondary data obtained from journals books and the internet to find relevant information.

#### IV. LITREATURE REVIEW

Modi states in, rural marketing has been an area of interest for academicians, Business Schools, Business Organisations, over the past years we have seen many definitions of rural marketing and what rural marketing means has changed. With the post liberization era it has been revealed that companies have considered rural marketing as an untapped potential, in the current times rural marketing is about big corporations bringing their products to the consumers of rural areas. The definition of rural marketing is not crystal clear, different organisations define rural in different dimensions which include definitions by the RBI, LG Electronics, Planning commission NABARD, and the Census of India. There is a perspective of development in rural marketing according to the author and has been existing for a very long period of time, and suggests rural marketing should also have the perspective be used to amplify the economic conditions and development of these rural areas. The future of rural marketing lies in studying the various attempts by institutions such as cooperatives and government agencies and then implement it to bring

development to these rural areas. Rural marketing has the potential to better and enhance the lives of rural people (Modi, 2009).

Research scholars Pawan Kumar and Neha Dangi in the research done by them on rural marketing in India give an insight into the phases of rural marketing in the years before 1960s, 1960 to 1990 and after mid1990s, including how rural marketing was known as agricultural marketing, then the green revolution took place, and how eventually rural marketing was known differently from agricultural marketing. Rural market as a whole in India is going through changes in the current times, our population lives in its villages and towns. We got to understand what is that the rural India buys is small units but of good quality. Companies though unsure to tap into this potential of rural marketing have come to know that it is an area of profitable growth as the consumption by the rural consumers is changing. The opportunity which rural India provides to business platforms is because of the current where the rural consumer is aware because of the increasing numbers of internet users. The challenges faced while trying to penetrate the rural market is transporting the products to these remote areas, secondly about underdeveloped areas and thirdly because the storage of production (Kumar & Dangi, 2013)

In the study of rural marketing in the development paradigm by authors when first the multinationals rushed into the rural market for tapping into these consumers their growth and efforts did not bring the desired results. There is a huge gap between the rural and the urban economies and the understanding of the term rural itself is conceptualised differently, and this lack of understanding needs to developed such that the rural urban links are developed strategically, when it comes to India and its rural produces, they need to be encouraged and expanded (Vaswani, Aithal, & Pradhan, 2005).

The research paper gives an insight into the reasons of the growth of rural markets and why we should actually think of rural markets as a potential area of growth, these reasons are large number of consumers, awareness among rural consumers, rising literacy levels, developing infrastructure. Marketers while catering to rural markets should strategically plan their mode of communication which can be understood by the consumer and in these regional languages play a significant role (Shrama, 2013).

In the study the researchers it is found that when communicating with the consumers of the rural segment we need to generate awareness and demonstrate to them for their better understanding. For resolving the transportation distribution challenges companies need to make vans as a medium of transportation, and need sales people willing to work in areas which are remote for better penetration (Rani & Shrivastav, 2014).

Rural marketing in modern India and through an analytical research done suggests it is desirable if there was an emotional attachment and focus on building a relationship with these potential customers of rural India

as well as value creation towards them. The rural consumers are more brand conscious, they are not experimental when it comes to buying, and innovative methods to communicate with them should be developed. When it comes to rural marketing you do not market it to a rural market rather than a way of thinking which is deemed as rural, we need to rethink these myths surrounding rural consumers (Raffidun & Ahmed, 2011).

In the paper by Vidya Iyer, when it comes to exploring rural markets there are challenges and opportunities, the concept of rural markets is developing and is not stationary in growth. To understand the rural consumers, we need to understand that their buying behaviour are different than those of an urban consumer, the products of these consumers should have maximum utilisation, and so in order to communicate with them the marketing strategy used for urban areas will not be successful until they are made so such that the rural consumers can relate to it. Rural Indian Customer values traditional customs they follow and their values, literacy plays a role when it comes to communicating with them effectively so does their many languages depending from region to region (Iyer, 2010).

There is a shift from urban consumers to rural consumers as urban markets are reaching saturation over the past years, it is found that banking and credit problems along with market research, cultural gaps are some of the challenges of rural marketing. In order to succeed in the paradigm of rural marketing marketers need to understand how the rural consumer thinks, and try to connect to them. To distribution of products to these consumers one needs to establish close direct contact, this can be done through haats and melas. One such great example is of a mandi which consists of several villages from where people come to buy their products. For Promotion we need to deliver it over audio visual modes which can be easily understood by them (Patel, 2013).

Rural marketing in India and several other developing economies is ever growing and complex to understand. Its suggested by the author to enhance the understanding of the rural consumer of the product being sold to them, Rural markets do not have ever growing fast paced trends and what influences their buying behaviour is the brands awareness and presence in a market. Before launching a product, its advice that any brand tests and executes its product on a trial basis for a better understanding and to measure how the audience responds (Singh, 2017).

The study by Asha Thomas, says that when it comes to the understanding of marketing management its more advisable to study the marketing environment to be successful in implementing a marketing strategy. The author emphasis on how no two villages are identical hence each needs a special grasp of attention individually. Innovation in the rural marketing practice by the ICICI Bank to customised their rural ATMs to biometric authentication for its rural consumers, Philips developed the television model 'Vardaan'(Thomas, 2013),

In the past fifty years companies have not targeted rural markets specifically in their advertising campaigns, there has been a change in this and a new trend is upcoming currently, there was a push towards rural areas aggressively by HUL and ITC, in the second wave of attempts to enter the rural markets the focus was towards price and promotion, this phase saw advertising ideas which were towards connecting with the rural consumers. Third was the emergence of an environment which was supportive towards rural marketing and its development, in this the marketers evolved in developing new products altogether for the rural consumers (customisation). This helped in spreading awareness of the rural markets and leading to the development of marketing agencies with efforts to evolve and enhance rural marketing (Menon & K, 2008).

The marketing mix for Promotion was developed so that non-traditional media was innovatively used to address this audience. Pricing is a key issue when addressing this market because you cannot present products which are out of the purchasing capacity of the rural consumer. Place as a marketing mix is one of the biggest challenges when it comes to the marketing mix, so in order to achieve success in this, companies tie up with initiatives by local governments and with NGOs and Self-Help Groups. Products need to be customised such that they are affordable by rural consumers, and for these products are developed keeping in mind the requirements of the rural people and support of the environment to develop this can be implemented successfully (Menon & K. 2008).

The 4As model of rural marketing has been a more consumer-oriented approach towards understanding the rural consumer, the 4As of Rural Marketing are an effort for sustainability in the rural markets, this model is more suitable and successful for rural markets. For acceptance the products need to be of good quality high value and of maximum utility in a rural environment. The rural customer is concerned over the pricing of the products as they do not earn equally to their urban counter parts hence need to be able to afford products for their maximum value and minimum price available. Awareness should be done with keeping in mind the rural perspective and their point of view, and acceptability means to introduce distribution methods whose implemented along with the help of rural consumers can be successful is benefiting the consumers as well as the companies (Naidu, 2017).

In the paper of the review of the changing scenario in rural marketing they present a profile of the rural consumer which is that these people are aware and rural children are found to be much aware about branded products of daily use, rural women tend to purchase products of low price and good durability in which those who work on the fields have less purchasing power. The rural youth is connected to the internet and is aware about the world and because of this are different than the traditional norms. There are still a number of customs and traditions which the rural consumers follow regarding

purchasing patterns on certain days which need to be respected by marketers in order to succeed in this environment (Kale & Chobe, 2016).

In the rural economy employment opportunities are created by small enterprises, and leads to a sustainable way of living for the people in the rural areas, these help the rural youth and also the men and women and to inculcate growth similarly. The success of HUL is an exemplary case which can help in understanding how you can tap in this potential. The approach of HUL to link with self-help groups has created a dogma in this area. Started back in 2001 in training women in retail and selling products door to door has become one of the most effective ways to penetrate the market in rural areas. The model works on building a brand image by the influence of local people (here Shakti Amma). This initiative has changed the lives of rural women and empowers these women, the major benefit is distribution channel and direct contact marketing. Other initiatives include the Shakti Days and Shaktimaan Mode (Baral, 2012).

The face of rural India is changing and so it is to understand why rural India is important for marketers because Indian population lives in its rural areas that is its towns and villages, the consumer market in India will expand in the near future and the rural markets are going to be a huge part of this and so the importance of keeping rural customers is more significant than ever. We can understand the difference in the rural and urban areas by understanding the differences in the consumption patterns which they follow, they need to strategically plan to bring technology and entrepreneurship into this domain as there a limited window of opportunity which needs to be developed accordingly. The rural consumption growth is greater than the urban consumption growth nowadays. The GDP contribution by the rural manufacturing is more than 50 percent and the rural economy is growing since the 2000s. Rural India consumers have a vast majority in buying products such as soaps, blades, fans, bicycles. The development of rural areas has a significant impact on the development of the nation and local bodies play a huge role in providing schemes for these areas. The rural market currently is fast moving as compared to the rural market. (Rao, 2013)

The rural market in India is similar in behaviour and sociological factors of the nation we live in the status of rural marketing has been changing as the population of rural consumers is shifting from low literacy rates because of which they were less aware of brands , now the people are more aware of these brands and expect value for their money, also the income of these households is expected to increase along with developing infrastructure (Talwar, Popli, & Gupta, 2014)

To understand the consumer behaviour in rural marketing it is complex and different because of various different demographics. The buying process for rural and urban consumers is different because of various reasons and understanding these is important so that the launch and execution of any product in the rural market is not subject to failure, in rural markets you cannot force any

product on a consumer, the consumer has a limited income and cannot spend large amounts, keeping this in mind the pricing of the products need to be done. Firstly, you understand the consumer, secondly a marketer has to overcome several myths that rural consumers do not buy brands and are more inclined to buy cheap products and finally that the rural segment is highly similar to each other which isn't correct. The paradigm of the rural consumer behaviour is to understand the access of the products service to the consumer, then the buying behaviour and the society and the culture which they follow, the rural consumers are getting aware of the effect of the products on the environment and are conscious of the recycling and resale of these products. The author talks about establishing themselves in a rural market first and strategically place their products and will be required to put in extra efforts to sell their goods as the rural consumers may not be well versed with them as much as their urban counterparts. To practically apply this paradigm the marketers need to take into consideration with respect to their rural consumers, the economic and physical access, the quality of products, and the influence of the culture in which they live as these cultural aspects effect the rural consumer perspective when it comes to buying, the retail outlets need to be of good quality, the extent to which an urban lifestyle has been witnessed by the rural counterparts gives rise to their needs and wants till a certain extent, we need to understand the basic environment of a rural household in order to cater to their needs, they are not likely to use detergent powders instead they use washing bars (example ran) these are of utilisation to these people because they do not have washing machines which they will use the detergent powder. The involvement of the number of people for rural consumers is relatively high, customer service and customer incentives are also important (Srivastava & Kumar, 2011).

The initial approach towards the rural consumers was with the perspective that the rural segment comprises only of farmers working on the field but this dynamic is not the same and is changing rapidly, the challenges discovered by the author in the paper, to capture and overcome these challenges we need to build effective communicative strategies with the right marketing mix and take into consideration the 4As of Rural Marketing for increasing the economic development of these rural areas. For the behaviour of rural consumers towards FMCG the consumers get to know about the FMCGs most through electronic media, and the penetration of FMCGs as an example reveals that most of the people go to weekly haats to purchase their products and family members have a huge influence in the buying of a particular brand. Most of the consumers consider the price before purchasing a FMCG, and most of these consumers pay through cash, because people in these areas do have seasonal incomes. The rural market will develop immensely in the future, the availability of the products is a key significant role, and hence the FMCGs should make products available in small units with a small price range which is affordable by the rural consumer (Pradhan & Misra, 2012).

The authors of a study on SWOT in Rural Marketing state how the rural market has changed in the past decades, it was not a target market area earlier but today it has a consumption growth rate higher than the urban market; Rural market is expecting an increase in demands. The authors conduct the study in southern-part of Tamil Nadu in India. In the SWOT analysis, it is found that between traders and farmers there are some differences with regard to certain variables. The personal efforts by the marketers are the strengths, the weakness is the challenges which a marketer faces in the rural market (Nadarajan & Rangith, 2018).

The rural consumers are diverse and account for a large number of the population and this makes them diverse and different. Marketers want to venture into the rural market as for the potential it shows and it has been seen that a new uprise trend is incoming when it comes to the rural consumer, the capacity of the rural marketer to buy depends on the agricultural income or the trade between the rural and urban areas. The increase in the living conditions of the rural people has been because of the initiatives by the government sector in building up the infrastructure. According to the authors the rural market is three times that of the urban market. The marketers have to market according to the rural consumers, one of the challenges is how to build strategies which can efficiently work in this paradigm, the support of the cooperatives, NGOs and the government will be a key player. Development strategies can be placed such that the promotions should be such that durable products require personal selling style, besides that addressing wide masses should be in the most easily understanding method. Distribution of the products should keep in mind the characteristics attributed to the product. A large change is what the rural market is undergoing, rural market is not a dumping ground for the low-quality products according to the author. Rural infrastructure is expected to Improve hence the challenge of distribution can be overcome that ways. The young population of rural consumers is also very targetable, internet revolution has paved way into these rural households too and hence makes them more aware. They rural market will eventually prosper. The primary activities related in a rural segment of India is agriculture, for agricultural operations rural areas will have electricity this is a dramatic transformation along with the telecommunications, as the number of users with mobile phones is increasing steadily in rural areas. The consumption production and income patterns are all increasing in the rural india (Kumar P., 2013)

Research by Nancy Gulati and Swati, the rural community and its buying pattern has definitely changed from the time of the green revolution, the rural market is huge and due to this scattered large available areas it brings along with it great number of opportunities. In the rural consumers have developed their perspective on the products and services provided to them and are highly

aware because of the communication channel of television (Gulati & Swati, 2013).

The 4As of rural marketing are of significant importance to any corporation who wants to enter the lives of a rural consumer and understanding these plays a vital role in that, HUL was amongst the first MNCs to realise this potential. The products should be affordable such that the rural consumers with their incomes can afford these and these products do not become highly expensive for them. Among these strategies to make the product affordable companies like Sunfill introduced powered concentrate of the soft drink, and is available from a range of Rs.2 to Rs.15. Availability of products and services is done by transportation to small towns first and then to various other villages surrounding it by local modes of transportation. The project 'Shakti' by HUL has been one of the most successful distribution models in rural marketing with the help of Self Help Group. The sales of consumer electronics from rural market for LG and Samsung has also shown a significant increase. Acceptability of the product in rural market is important hence any organisation when trying to sell its goods and services need to offer products which will be accepted by these consumers and they are attracted to such as mobile companies customising products for rural consumers, LGs Sampoorna TV. Awareness among the rural population is crucial for making the consumer aware about the products and services they provide, Coca Cola uses the combination of Television and radio to reach a rural household (Shah & Desai, 2013).

In the research the authors stated that Print Media and TV significantly influence the rural consumer, their marketing strategies have shifted from applying the same techniques as they use for urban consumers similarly to rural consumers. The suggestions of a particular product or brand by someone known to the rural consumers in-fact plays a significant role towards them when it comes to their buying decisions. The rural consumer perceive that their social standing is uplifted using branded products and hence impacts the buying process. The family as a whole influence the decision of buying a FMCG product (Dhumal, Tayade, & Khandkar, 2008).

# V. DISCUSSION

Innovations in Rural Marketing and the Strategies of Rural Marketing in India HUL Shakti

In 2001 Hindustan Unilever started the project Shakti which has gained by far the momentum of how Rural Marketing by corporations along with the Self-Help Groups and make their brand reach each and every corner of the village, the model of Shakti also serves as an exemplary example of how rural marketing has helped these women on a micro entrepreneurial level. Shakti Model of HUL operates in the following way the company representatives meet the village head and see

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the woman suitable for the roles of shakti amma, they then are trained by the rural sales promoters, and then an investment is put up by these woman, who then sell these products door to door and make ideally a profit margin of 10 percent.

## **Philips**

Philips as a corporation of Europe has successfully implemented and understood that accepting the culture of a country and then catering to the demand of them rather than bringing in their European style and then implementing it, one such successful have been its attempts to launch products such as Smokeless Chullah in the domestic product category, in the consumer electronics they developed the color television segment with 'Vardaan' which was low priced for the rural consumers and operates on less voltage. They have also developed rechargeable lanterns and LED flashlights.

#### Coca Cola

Popularly known as Pepsi Cola in rural villages and towns of India, Coca Cola wanted to change this image, what came next after coca cola surveyed the rural consumers is that Rupee 10 was not popular in rural areas being price sensitive, they launched the chota-cola for Rupee 5 of this market making it affordable for the consumers. Also Coca Cola launched the Sunfill which powdered concentration mix of beverages for its rural consumers.

#### LG Electronics

The Sampoorna TV launched by LG Electronics was aimed at providing its customers a good quality product at a price which was economic and reasonable. The hit example of Sampoorna TV is an example with 1 lac sets being sold in the first year itself. LG Electronics also uses road shows and vans to show their products to create awareness.

#### ICICI Bank

The initiative by ICICI Bank to make its ATMs in rural areas battery operated since power cut is an issue in rural areas, besides it they also made a bio authentication feature for its rural consumers and for their ease of use in banking, this marketing strategy reflects how the major banking sector also wants to come into the rural sector.

### Godrej Aadhar and ChotuKool

To provide a service based solution its farmers, Godrej launched Godrej Aadhar which is a retail outlet of Godrej Agrolet and aims to provide solutions and assistance to farmers regarding agricultural inputs like weather information, testing of soil and water. Chotukool is one of the most brilliant examples of innovation in rural marketing, wherein it is a low priced product which provides the rural consumer to preserve their food in a cost effective way, rural consumers are unable to buy refrigerators because of high prices and less utilization as compared to a urban consumer. Chotu Kool runs on a low voltage battery, it is small compact and easy to carry around.

### ITC E-Choupal

ITC E-Choupal is the initiative by the Indian Tobacco Company started in 2000 connect its farmers via technology to the latest updates related to agricultural farming information. It strengthens the infrastructure and involvement of weak intermediaries by connecting the farmers through internet, it gives them the knowledge of profit margin on their crops and other relevant information which helps them increase their productivity, today it is one of the largest internet innovative initiatives which caters to rural India. ITC E-Choupal has empowered the local farmer, and this knowledge helps him in agriculture so that he can take the right decision ahead. The venture has network coverage of more than 100,000 villages.

#### Asian Paints

The marketing strategy implemented by Asian Paints was to introduce their brand among the consumers of a village by painting the houses of the village leaders to show that the paint doesn't come off and also using the influential people among these villagers has an impact towards the rural people as they look up to them. Also, this demonstration makes the rural consumer experience more impactful,

#### VI. **CONCLUSION**

Rural Marketing is changing and innovating and so do the corporations which want to target this potential customer population of 83 crore Indians need to approach its way with changing and innovating strategies. The innovation in Rural Marketing by HUL, Philips, Coca-Cola, LG Electronics, ICICI Bank, Godrej, ITC and Asian Paints has shown us how corporations have customized the marketing mix towards the rural consumers which is called the 4As of rural marketing. The rural market brings along with it opportunities and challenges which are to be conquered and overcome respectively. The marketers need to develop a connection with the rural consumers and then according to their needs and demands develop and sell products. The rural youth is in the future is going to play a very significant role along with the changing literacy rates among rural consumers. The innovations in rural marketing have impacted the lives of these rural consumers and will do so in the near future. The development of rural markets is also a step towards development of the nation. A crucial role is played by the government, and NGOs, and Self-Help Groups. The rural market presents with it a great prospect in the future to the marketers and this promises to deliver a better standard of life for the people living in these rural areas.

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