



## RURAL MARKETING: ISSUES AND CHALLENGES

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### **Abstract**

*The Urban Market of India is achieving the level of immersion. Accomplishing the tried development targets is a Tough nut to open for the advertisers. Also, the merciless rivalry in this business sector makes a powerlessness with respect to the organizations to keep up and raise their individual pieces of the overall industry. This entices the businesspeople to move to the country business sector of India that is demonstrating better development prospects as India's two-third populace lives in rustic territories. The interest and the desires of the provincial people are ascending because of the general financial development, giving an underexplored chance to the business houses to tap the tremendous potential.*

*In any case, the open door that gives want to the corporate houses is not without difficulties. There are various contrasts between the provincial and urban variables that impact the interest structure of both the regions. Keeping in mind the end goal to be fruitful, there is a need to contemplate the elements of the country market before wandering into these regions. This paper expects to survey the promoting potential, the open doors and main impetuses for the advertisers in the provincial business sector. India's GDP is developing at a rate of 7.5 percent, making it one of the speediest rising economies on the planet. Separating development measurements in genuine terms, the purchaser economy developed at a rate of 5.7 percent yearly somewhere around 2005 and 2015. Taking into account this, assessments hold that the yearly development of the customer business sector could achieve 6.7 percent somewhere around 2015 and 2020, and 7.1 percent somewhere around 2021 and 2025. This makes a purchaser market worth about US \$507.46 billion (Rs 34 lakh crore) for the continuous monetary year, which could grow to US \$746 billion (Rs 50 lakh crore) by the money related year 2021.*

### **Introduction**

India is ingenious with a good degree of ethnic, cultural and regional diversity. About 3/4th of the total population resides in the rural areas and majority of them are dependent upon agriculture for their subsistence. Agriculture contributes about 24.7% to the Gross Domestic Product (GDP) of the country. It also contributes about 13.1% to the total Indian exports. This sector provides employment to 58.4% of the country's workforce and livelihood to more than 650 million people. Despite this fact, the condition of these people has not shown any significant improvement. The development of the nation largely depends upon the development of the rural population.

Country market witnesses a popularity and it's the provincial fragment of business sector that contributes more benefit than its urban partner. Provincial advertising extensively includes achieving clients, understanding their needs, supply of merchandise and benefits, and at last fulfilling purchasers, prompting more deals. The general impression is that exclusive farming inputs like seeds, manures, pesticides, cows sustain and agrarian apparatus has a potential for development in the rustic market. Be that as it may, there is a developing business sector for customer products now. It has been evaluated the provincial business sector is developing at the rate of five times its urban .

With nearly 70% of India's population living in rural areas, India's future hinges on rural development and the agriculture sector. (Sources: NCAER report)

A survey by the **National Council for Applied Economic Research (NCAER)**, India's premiereconomic research entity, recently confirmed that rise in rural incomes is keeping pace with urban incomes. From 55 to 58 per cent of the average urban income in 1994-95, the average rural income has gone up to 63 to 64 per cent by 2001-02 and touched almost 66 per cent in 2004-05. The rural middle class is growing at 12 percent against the 13 per cent growth of its urban counter- part. Even better, the upper income class those with household incomes of over Rs one million [\$22,700] per annum is projected to go up to 21million by 2009- 10 from four million in 2001-02. It will have a 22 to 23 per cent rural component. Higher rural incomes have meant larger markets.

Country promoting constitutes the operational hub of rustic advancement exercises. Provincial showcasing is a two way showcasing process. The substance now incorporates not just promoting of items which stream to country territories, in any case, additionally items which stream to urban territories from country ranges. So a wide meaning of provincial showcasing is worried with the stream of products and administrations from urban to country bone-dry the other way around. Likewise, it moreover incorporates the showcasing in the provincial regions. As the country promoting is a two-way handle, this article endeavors to highlight Issues and difficulties associated with the rural marketing strategies. It covers the marketing strategies aspects of rural produce with special reference to products and services within the rural areas.

According to the Third Annual Edition of Accenture Research, “Masters of Rural Markets: From Touchpoints to Trustpoints - Winning over India’s Aspiring Rural Consumers,” rural consumers are particularly aspiring or striving to purchase branded, high quality products. Consequently, businesses in India are optimistic about growth of the country’s rural consumer markets, which is expected to be faster than urban consumer markets. The report highlights the better networking among rural consumers and their tendency to proactively seek information via multitude sources to be better informed while making purchase decisions. Importantly, the wider reach of media and telecommunication services has provided information to India’s rural consumers and is influencing their purchase decisions. In line with general trend, rural consumers are evolving towards a broader notion of value provided by products and services which involves aspects of price combined with utility, aesthetics and features, and not just low prices.

The hinterlands in India consist of about 650,000 villages. These villages are inhabited by about 850 million consumers making up for about 70 per cent of population and contributing around half of the country’s Gross Domestic Product (GDP). Consumption patterns in these rural areas are gradually changing to increasingly resemble the consumption patterns of urban areas. Some of India’s largest consumer companies serve one-third of their consumers from rural India. Owing to a favourable changing consumption trend as well as the potential size of the market, rural India provides a large and attractive investment opportunity for private companies.

(Sources: Third annual edition of Accenture Research in IBEF)

The rural segment is growing at a healthy pace of 8-10 per cent per annum and is expected to add US\$ 100 billion in consumption demand by 2017.

(Sources:IBEF)

Growth Rate of Population (in %)			
1991-2001	2001-2011	Difference	
Overall	21.5	17.6	-3.9
Rural	18.1	12.1	-5.9

Source: Census of India 2011

The overall decline in the growth rate at national level is -3.9%, whereas at rural levels, it’s -5.9%, which is more than the national level. The showing down of the overall growth rate of population is due to the sharp decline in the growth rate in rural

### Major Developments in the Indian Rural Sector

- The United Economic Forum (UEF), an organisation that works to improve socio-economic status of the minority community in India, has signed a Memorandum of Understanding (MoU) with Indian Overseas Bank (IOB) for financing entrepreneurs from backward communities to set up businesses in Tamil Nadu. As part of the agreement, entrepreneurs who have been chosen by the UEF, will get term loan / working capital requirements from the bank. The UEF will appoint mentors to guide entrepreneurs for successful implementation of the project, with both IOB & UEF periodically monitoring the progress of the project.
- Tata Motors, India’s biggest automobile company by revenues, plans to aggressively expand its network with a focus on rural markets. The company is aiming to more than triple its network to 1,500 over the next three years from 460 now, making it the biggest such expansion by a passenger vehicle maker in the country so far.
- Bharti Airtel is applying for a payments bank licence and has involved Kotak Mahindra Bank as a potential investor in the venture, in a bid to tap significant revenue opportunities from the Reserve Bank of India’s financial inclusion initiative. Payments banks are meant to fan out into the rural, remote areas of the country, offering limited but critical services such as money transfers, loans and deposit collection. While banks have the knowhow, telecom companies have the network, making it an ideal match.

### Significance of the Rural Markets

If you meet a sales executive today and ask which market he would prefer to serve, the immediate answer would be, “Rural Markets” as they are still unexploited. A number of factors have been recognized as responsible for the rural market boom.

Some of them are:

1. Increase in population, and hence increase in demand. The rural population in 1971 was 43.80 crores, which increased to 50.20 crores in 1981, 60.21 crores in 1991 and 66.0 crores in 2001.
2. A marked increase in the rural income due to agrarian prosperity.
3. Large inflow of investment for rural development programmes from government and other sources.



4. Increased contact of rural people with their urban counterparts due to development of transport and a wide communication network.
5. Increase in literacy and educational level among rural folks, and the resultant inclination to lead sophisticated lives.
6. Inflow of foreign remittances and foreign made goods in rural areas.
7. Changes in the land tenure system causing a structural change in the ownership pattern and consequent changes in the buying behaviour. The general rise in the level of prosperity appears to have resulted in two dominant shifts in the rural consuming system. One is conspicuous consumption of consumer durables by almost all segments of rural consumers, and the obvious preference for branded goods as compared to non-branded goods of rural.

### **National Rurban Mission**

The Prime Minister, Shri Narendra Modi, today launched the National Rurban Mission from Kurubhat, in Rajnandgaon district of Chhattisgarh.

Speaking on the occasion, the Prime Minister described the Rurban Mission as one which would enable cluster based development – with a “rural soul and urban amenities.” He said this scheme would complement the Smart Cities initiative by creating Smart Villages. The Prime Minister described Rurban clusters as centres of economic activity, which would spur growth, and improve the quality of life in nearby villages.

The Prime Minister said the country is taking a new direction of development. He said one example of this was that the important Rurban mission was being launched not from New Delhi, but from Kurubhat, in Rajnandgaon district of Chhattisgarh. He said that Government was now being brought to the doorstep of the villages and the tribal communities.

The Prime Minister congratulated villages and communities of nearby areas for achieving Open Defecation Free status.

Earlier, the Prime Minister visited an exhibition at the venue, which showcased the implementation of development schemes, and handicrafts.

(Sources Press Information Bureau 22 Feb 2016)

### **Objectives of the Study**

- To understand the rural consumer.
- To know the rural market strategies in India.
- To know the distribution channels of Rural Market – India.
- To evaluate the key decision areas in rural Marketing.
- To study the problems of rural marketing.
- To study about the rural marketing environment.
- To know the issues and challenges of rural marketing.

### **Methodology of Study**

The study is a descriptive method. The Secondary data were collected from different sources, such as, text books, magazines, articles and websites.

### **Review of Literature**

A literature review is an evaluative report of information found in the literature related to your selected area of study. The review should describe, summarize, evaluate and clarify this literature. It should give a theoretical base for the research and helps to determine the nature of your research.

### **Rural Marketing in India**

**Kannan** (2001) studied the rural marketing prospects in selected areas of Tamil Nadu with a view to examine the potential of selected products in the areas under consideration. 100 respondents were selected in this survey and multistage random sampling was used. He concluded that the rural markets are coming up in a big way and growing twice as fast as the urban, witnessing a rise in sales of typical urban kitchen gadgets such as refrigerators, Mixer Grinders and pressure cookers. For successful marketing in rural areas, an integration of traditional and modern methods of selling is required.

To communicate effectively with the prospective rural consumers and to ensure effective distribution and prompt delivery, organizations must understand the specific requirements and needs of the villagers and then plan their strategy to convert the prospective consumers into active consumers.

A new situation is emerging in India. Governments have been emphasizing economic development by ensuring growth rates of seven-eight percent annually, enhancing the welfare of farmers and workers and unleashing the creativity of entrepreneurs and marketers {**Singh and Bhagat (2004)**}. This 111 opportunity must be fully utilized to bridge the rural urban divide, using knowledge as a tool. As such, there is a need to focus on Empowering Rural India (**Kalam 2005**) and one of the ways that this can happen is through a strong and transforming Agri-Marketing.

**Kumar and Madhavi (2006)** in their study “Rural Marketing for FMCG” evaluated the level of satisfaction and brand preference of FMCG consumers. Multistage random sampling technique was adopted. Ten villages were selected from Cuddalore district and a sampling of ten from each village was selected resulting in two hundred as sample size.

#### Purchase Behaviour of Rural Consumers

Jamal and Goode (2001) in their study “Effect of self image on purchase decision of rural consumers,” examined the relation of self image with product preferences. They covered various rural areas in Maharashtra with the sample size of 100 respondents and the sampling technique used was random sampling. They revealed that the self-image/product image congruity (commonly known as self-image congruence) can effect product preference and purchasing decision of the consumers. It suggests that purchase behavior can be reversed depending on factors such as price, quality, quantity, shape, color, and promotional schemes etc.

**Ramanujan (2010)** in his study explores the suitability of **Gandhian model** as a possible remedy for the various socio-economic problems in rural India. Uncontrolled, unplanned and un-regulated industrialization and urbanization 127 have led to many disastrous consequences. Gandhian vision of village republic therefore, seems to provide a credible alternative for rural India. It is high time that policy makers and intellectuals of India look seriously at the issues relating to rural development. In his another study “**Gandhian Thought On Rural Development**” he concluded that It is time to solve rural problems first in order to solve our national problems. Relevance of Gandhian thought has increased with the passage of time. Gandhian vision of village republic therefore, seems to provide a credible alternative for rural India. It is high time that policy makers and intellectuals of India look seriously at the issues relating to rural development. Gandhi’s message of “back to the village “ is still relevant for us because “India begins and end in the villages.”

#### Understanding the Rural Market

**Growth Rate of Population (in %)**

1991-2001	2001-2011	Difference	
Overall	21.5	17.6	-3.9
Rural	18.1	12.1	-5.9

Source: Census of India 2011

**Numbers of Rural Villages/Units**

Census 2001 -6,38,588
Census 2011- 6,40,867

Source: Census of India 2011

Out of the total of 1210.2 million populations in India, the size of rural populations is 833.1 million which constituted 68.84% of total populations as census survey of 2011. During 2001-2011 the rural population increased by 90.4 million, and the number of villages increased by 2,279 in between 2001-2011. And in accordance with the population survey 2001, the country had a total population of 1027million. Out of which, the rural population were constituted about 72% of the population.

**Rural Literacy Rate 2011**

Residence	2001	2011	Change
Persons	58.74	68.91	+10.17
Male	70.70	78.31	+7.87
Female	46.13	58.75	+12.63

Source: Census of India 2011

The pace of literacy rate in female is perceptibly higher in rural areas; it has increased 46.1% in 2001 to 58.75% in 2011. An improvement in female literacy rate is more than male in rural areas according to census of 2011. The gender gap in literacy has come down from 24.6 % in 2001 to 19.8 % in 2011 in rural areas. The rural literacy rate rose from 24% in 1971 to 59%

in 2001. Of course, the Indian government initiated the various programs in five year plan, but still there are variations in the literacy rates in India amongst different states. And literacy rates also rose to 68.91% in 2011 from 58% in 2001.

### Issues and Challenges in Rural Marketing

The country market offers an unlimited undiscovered potential, it ought to be perceived that it is difficult to work in the market, as a result of a few specialist challenges. Provincial business sector stays undiscovered on account of essentially three **Challenges:** Separation, differing qualities, and scattering. As much as Rural India displays an incredible open door, there are still numerous difficulties that must be overcome. Scattered populace and exchange, huge number of middle people in the esteem affixes prompting the higher costs, rare bank and credit offices for country clients and retailers, very credit driven market and low speculation limit of retailers are alternate barricades. Along these lines, there are a few detours that gain it hard to ground in the provincial business sector. Advertisers experience various issues like managing physical appropriation, logistics, legitimate and compelling arrangement of offers power and viable advertising correspondence when they go into the country sections.

1. The extensive populace base and number of families demonstrates a generally spread out business sector and it is a challenge for the advertiser to administration this scattered business sector. The quantity of the towns is more than five lakhs also, is not uniform in size. About portion of the populace lives in moderate measured towns which have a populace going from 1000 to 5000 persons. These sorts of conveyance of populace warrants suitable dispersion furthermore, advancement systems to choose the degree of scope of rustic business sector.
2. The provincial per capita pay is low when contrasted with urban region. Low per capita pay prompts low buying power. This separated, the conveyance of salary is profoundly skewed, following the landholding design, which is essential resource, is itself skewed. Subsequently, provincial business sector exhibits an exceptionally heterogeneous scene. Hence few challenges emerge in this admiration, as; off-taking of any item by country shopper, keeping up of stock levels, conveyance framework choices, and recurrence of dissemination. This perspective ought to be painstakingly considered by the advertisers.
3. There are absences of appropriate physical correspondence offices in provincial ranges. About portion of the towns in the nation don't have every single climate street. Subsequently achieving these towns is physically exhausting. Consequently, dissemination endeavors set up by the advertisers end up being costly and incapable.
4. The provincial business sector, all around, are portrayed by immature individuals and thusly immature business sector. A lion's share of country individuals is not fiscally steady and is custom bound, fatalistic, buried in age-old traditions, customs, propensities, taboos, and practices. Shockingly, the effect of horticultural innovation has not been felt consistently all through the nation. The extensive fragments of rustic populace have stayed untouched by mechanical leaps forward.
5. There are incomprehensible varieties in the levels of proficiency amongst rustic individuals. Around two-fifth of the country populace is unskilled and one and only fifth holds a register or higher degree. Additionally, proficiency levels shift enormously among various states. These varieties represent a test to simple and clear understanding of the message by all sets of country gathering of people. The restricted compass of broad communications in rustic ranges and its territorial and state varieties posture restrictions on an all inclusive way to deal with correspondence for provincial buyers. Additionally diverse discernments, conventions, what's more, values crosswise over states and for some situation inside a state; are different hindrances in correspondence advancement.
6. The appropriation of items keeps on representing a tremendous test to advertisers since coming to of 7.8 million retail outlets spread crosswise over 6,40,000 towns and bolstering a retail system of towns shops is a conveyance bad dream. The difficulties for the suppliers is the little size of every towns with low all through per outlet, combined with the high cost of dissemination since these towns are some separation far from merchants. These components make amazing conveyance unviable. The circulation of any item in the provincial zones; rural inputs, consumables or durables, ought to essentially take after a convenient example. The interest design in the country territories is opportune. The disseminations in the rustic territories are visit and not uniform all throughout the year.

### Problems in Rural Marketing

There are numerous issues to be handled in rustic showcasing, in spite of quick walks in the advancement of the provincial area. A portion of the regular issues are examined underneath:

**Transportation:** Transportation is a critical viewpoint during the time spent development of items from urban generation focuses to remote towns. The transportation framework is to a great degree poor in provincial India. Because of this reason, a large portion of the towns are not open to the promoting man. In our nation, there are six lakhs towns.

**Communication:** Marketing correspondence in provincial markets experiences an assortment of imperatives. The education rate among the rustic shoppers is low. Print media, hence, have restricted extension in the provincial connection. Aside from low levels of proficiency, the custom bound nature of rustic individuals, their social.



**Availability of Appropriate Media:** It has been estimated that all organized media in the country put together can reach only 30 per cent of the rural population of India. The print media covers only 18 per cent of the rural population. The radio network, in theory, covers 90 per cent. But, actual listenership is much less. TV is popular, and is an ideal medium for communicating with the rural masses. But, it is not available in all interior parts of the country.

**Village Structure of India:** In our nation, the town structure itself causes numerous issues. A large portion of the towns are little and scattered. It is assessed that 60 for every penny of the towns are in the populace gathering of underneath 1,000. The scattered way of the towns expands dissemination costs, and their little size influences financial practicality of building up circulation focuses.

**Inadequate Banking and Credit Facilities:** In rural markets, distribution is also handicapped due to lack of adequate banking and credit facilities. The rural outlets require banking support to enable remittances, to get replenishment of stocks, to facilitate credit transactions in general, and to obtain credit support from the bank.

#### **Distribution channels Strategy of Rural Market – India**

One of the ways would utilize organization conveyance mass, which can fill two needs – it can take the items to the clients in each snare and corner of the business sector and it likewise empowers the firm to build up direct contact with them and in this way encourage deals advancement. In any case, just the substantial makes can embrace this channel. The organizations with generally less assets can go in for the syndicated appropriation where a tie-up between non-aggressive advertisers can be built up to encourage conveyance.

Organising a suitable back-haul method for distribution vehicles may prove to be an economic to transport the “urban goods” like soap, detergent, oil, cream, shampoo, tooth paste, and other daily necessary items for the rural consumers and in the return journey, the energy verticals will transport the fruit and vegetables etc. from rural areas to the nearest towns and cities for distribution among the urban consumers.

1. The general insurance companies may promote their policies of health insurance, crop insurance and vehicle insurance through the existing co-operatives.
2. Marketers may arrange more number of wave-houses for storage and re-packaging into smaller pouches for which employing local villages will work profitable and popular.
3. All communication in the rural areas must be in the regional language and dialects.
4. Markets need to develop innovative packaging technology which would be economic, protective and improve shelf-life of goods.
5. In addition to focusing on targeted promotions and advertising, there is an urgent need to work on economical packaging, dual pricing and special size of PMCQ and household products.
6. Marketers need to place emphasis on retailers directly rather than depending on the wholesalers for distribution in the rural market as this has not proved to be very effective marketing channel.
7. Marketers targeting the rural market should be well aware about the seasonality of the business. Because the trade is seasonal, employment and disposable income can fluctuate arrange the villages during the year. This means that business should view market research data that relies on yearly aggregate statistics with caution.
8. Marketers must trade off the distribution cost with incremental market penetration.

(Source:Smriti chand Rural Marketing)

#### **Product Strategies in Rural Marketing**

A prime requirement for any firm to rise as a solid player in the country business sector is via painstakingly recognizing holes in the rustic market and making the right item offering for customers. Chalking out an item procedure for rustic business sector varies in numerous viewpoints when contrasted with urban partners. Needs and request of rustic customer may difference to that of urban purchaser and in this manner it's important to hit the right harmony when entering the provincial business sector. The prime target is to plan items to suit provincial prerequisites:

**Little Unit Pressing:** This strategy has been tried by items life shampoos, pickles, scones, Vicks hack drops in single tablets, tooth glue, and so forth. Little pressing stand a decent risk of acknowledgment in provincial markets. The point of interest is that the cost is low and the provincial buyer can undoubtedly manage the cost of it. Another case is the Red Label tea Rs. 3.00 pack which has more deals when contrasted with the expansive pack. This is on the grounds that it is extremely reasonable for the lower pay bunch with the most profound business sector achieve making simple access to the end client fulfilling him. The little unit pressing will draw in countless purchasers.



**New Item Plans:** Keeping in perspective the provincial way of life the maker and the advertising men can think regarding new item outlines. For e.g. PVC shoes and chappals can be considered sited preferably for country shoppers because of the antagonistic working conditions. The cost of P.V.C things is additionally low and reasonable.

**Solid Items:** Sturdiness of an item is a critical variable for country shoppers. The experience of light dry battery cell makers bolster this on the grounds that the rustic buyers favored dry battery cells which are heavier than the lighter ones. For them, heavier weight implied that it has more over and solidness. Durability of an item either or appearance is a critical for the rustic shoppers.

**Utility Arranged Items:** The provincial purchasers are more worried with utility of the item and its appearance Philips India Ltd. Created and presented a minimal effort medium wave recipient named BAHADUR amid the mid seventies. At first the deals were great however declined thusly. On purchaser research, it was found that the country shopper purchased radios for data and news as well as for amusement.

**Brand Name:** For ID, the country customers do give their own particular image name on the name of a thing. The composts organizations regularly utilize a logo on the manure packs however manures must be sold just on bland names. A brand name or a logo is vital for a provincial buyer for it can be effectively recollected.

### Conclusion

In closing comment, if the organization needs to catch the rustic business sector, they should first carry on the point by point what's more, sincere examination of the farmland objective business sector, going for specific attributes of the country market, what's more, using distinctive showcasing methodology as indicated by solid circumstances. Marketing is a creating idea, and as a part of any economy has undiscovered potential; advertisers have understood the open door as of late. The rustic buyer is developing and this is an chance to get the piece of the pie for all the worldwide players in the business sector - whether it is into Fast Moving Buyer Goods (FMCG) segment or retail division.

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