

Recent trends, changing future, marketing strategies of rural marketing in India

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Abstract:

In recent years rural market have acquired significance and also attracted the attention of marketers as 68.84% population of India reside in 6,38,000 villages and overall growth of economy has resulted into substantial increase in purchasing power of rural communities. Rural markets offer great scope for concentrated marketing effort because of recent increase in rural incomes. Such incomes will certainly increase faster because of better production and also higher prices for agricultural commodities. Today rural markets have become an integral part of global market. Compared to urban markets rural markets are growing at above two times faster, hence marketers in recent years are thus facing an extremely difficult and challenging task of catering to the rural sector. Companies have now almost found it impossible to ignore rural markets because of its rising income, population growth rate and also government thrust on primary sector growth in its current five year plan. Though there is huge potential and substantial growth opportunities in rural markets, there are some challenges too which have caused hurdles in tapping rural markets. The present study is a step forward in exploring various strategies of rural marketing in India, key decision areas and rural marketing environment and also highlighting key challenges related to rural marketing.

Keywords: Rural market, purchasing power, substantial growth, Strategies, Prospects and Problems

Introduction

Over the years rural India with its traditional perception has grown not only in terms of income but also in terms of thinking. Today rural India accounts for 60% of total national demand. Those organizations which needs to grow and sustain in the market need to adopt themselves to new marketing trends for retaining the existing customers and also targeting new customers to increase market share. Most of the consumer markets today are getting cluttered, thereby slowing down the growth rate of consumer products. While overall volumes continue to grow reasonably well, there are too many players eating into each other's market share. Hence reducing prices and investing heavily in sales promotion becomes quite inevitable in urban markets. Consequently operating margins come under pressure and new growth markets need to be explored in this regard. It is thus here that the rural markets provide an opportunity, a ray of hope for a marketer. As a major result of white revolution in dairy and green revolution in agriculture and other such developmental activities which is implemented through five year plans and after which productivity, prosperity, and disposable incomes of rural population have improved. In recent years standard of living and lifestyles of Indian rural people have also changed for a better living. This situation has also generated demand for a variety of fast moving consumer products, consumer durables and services as well. Rural marketing in the past was reckoned only as marketing of agricultural produce because of some special interest which was taken by the government today many regulated markets have been established in our country to facilitate

proper marketing of the farm produce. Besides adoption of scientific and commercial farming also popularized the use of major inputs like pesticides, chemical fertilizers, cattle and poultry feeds, high yielding variety of seeds and also tillers, tractors, other farm equipments etc. Thus the scope of rural marketing started widening because of all these and penetration of television also gave an impetus to provide major accessibility to markets in rural India for promoting consumer products.

Meaning of rural area:

Generally it is defined as a defined as a group of people who are traditionalists, rooted in land and who generally resist change. As per the Census of India (2001) rural area is defined as below which comprises the following:

- ✓ Minimum population of 5,000
- ✓ At least 75% of the male workforce are engaged in non-agricultural activities and
- ✓ Density of the population is over 400 square km

According to Reserve bank of India “Any location with population upto 10,000 will be considered as rural and 10,000 to 1, 00,000 as Semi-urban

Defining Rural Marketing:

According to ‘National commission on agriculture, ‘Rural marketing is a process of developing, pricing, promoting and also distributing rural specific goods as well as services leading to desired exchange with rural customers to satisfy their major needs and wants and also to achieve organizational objectives”.

Review of literature:

Adi Godrej, chairman of Godrej group doesn't hesitate in proclaiming that rural consumers choose in a range of business from real estate and personal care to agro foods. He further opines that it is rather myth and a fallacy that rural consumers are not brand or quality conscious.

A survey conducted by National council for applied economic research (NCAER), one of India's premier research entity confirmed through studies that rise in rural income is keeping pace with urban income levels. From 55% to 58% of average urban income in 1994-95, average rural income has gone from 63% to 64% by 2001-2002 and has also touched almost 66% in 2004-2005.

Rural India as such also accounts for sales of \$1.7 billion for scooters, cars, bikes and also over one billion dollar of other such consumer durables. In total it represents a market worth of whopping \$27 billion. It is however no wonder that even MNC's have cottoned on to the idea of resurgent rural India waiting to happen.

Coco-cola's rural growth of 37% far outstrips its urban growth of 24%. Also Coke is not only the first MNC to have cottoned on the rural lure, its global arch rival PepsiCo also took a wider approach to operate its business when it was given permission to setup shops and retail outlets in late 1980's significantly leading to investment in farming and food processing industry as a pre-condition for entry.

Project Shakti uses self help groups across the country to push HUL products deeper into hinterland. Especially for under privileged rural women its four-pronged programme creates

income generating capabilities and also improves rural quality of life by spreading awareness of best practices in health and hygiene. Besides HUL also empowers rural community by creating access to relevant information through community portals as it works with NGO's to spread literacy. Currently there are over 15,000 Shakti entrepreneurs most of them being women residing in 61,400 villages across 12 states. With such an emphasis on rural marketing, consumption patterns are rather changing and it also signals a change in the regulatory environment.

Mahindra & Mahindra Ltd India's largest farm equipment company and its subsidiary, Mahindra Shubhlabh Services has operations in 11 states and also leverages the strong Mahindra brand, 7,00,000 strong Mahindra tractor customer base and also 400 plus dealer network to provide complete range of products and services to improve farm productivity and also establish market linkages to the commodity market chain

Mahindra Krishi Vihar has been instrumental in increasing the groundnut yield in Rajasthan through a new seed sourced from the state of Maharashtra and has also introduced new variety of grape in Maharashtra. Rural India thus accounts for a market worth of \$27 billion

Major objectives of the present study:

1. To study various strategies of rural marketing
2. To evaluate the key decision areas in rural marketing
3. To understand recent developments and government initiatives towards rural areas
4. To study various issues, challenges and problems associated with rural marketing
5. To understand the various digital payments available in rural sector

Rural marketing strategies:

In the past one decade or so rural market has changed drastically. Almost a decade ago rural market was more unstructured and was also not a prioritized target location for corporate. However few companies mainly agro based ones were concentrating in these markets and there were no much innovative strategies and promotional campaigns directed by these companies. Distribution system did exist but was feeble; amongst villager's lack of technology and illiteracy were the other factors which were leading to the poor reach of products and also lower level of awareness. Gradually most of the corporate giants realized that there was stiff competition, saturation and clutter in urban markets and also demand was building up in rural areas.

Thus to cater to the overwhelming needs of rural public companies came up with special rural products like Chic Shampoo sachets @Rs.1, Parle G tikki packs @Rs 2, customized TV's by LG, Shanti Amla oil by Marico. All these products brought positive results for companies. Location certainly plays a major role in marketing, keeping this in mind most of the companies are now showcasing their products for kids in anganwadis, school premises which indeed are places to tap potential customers in the form of kids mothers. Similarly mandis and village influences also act as a catalyst in pushing a particular brand/ product

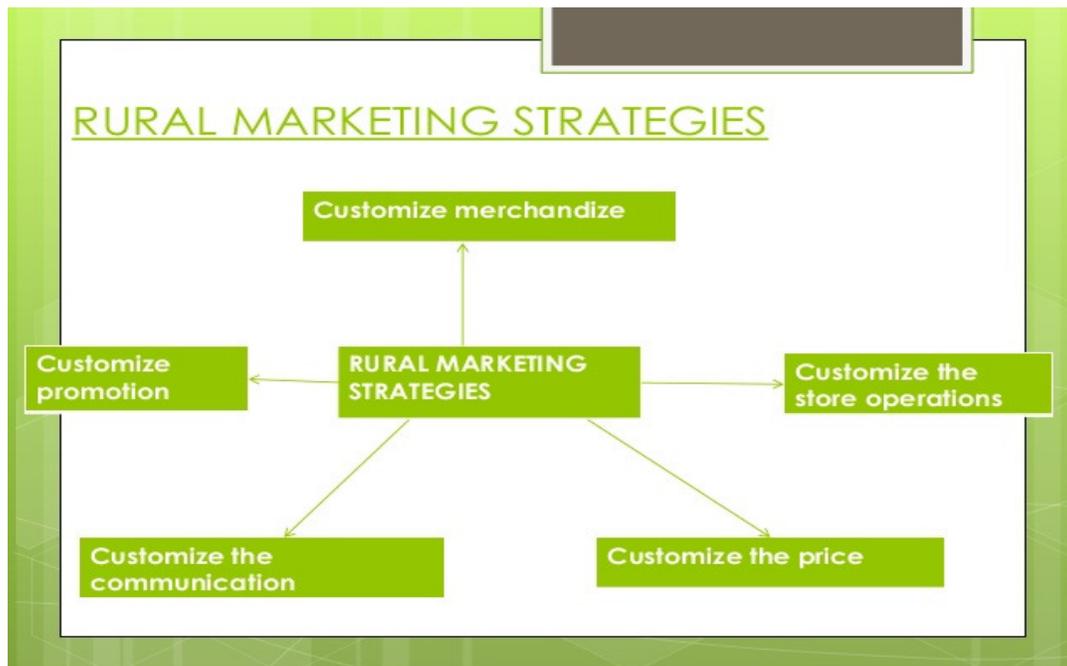


Figure showing rural marketing strategies

Following are some of the major strategies adopted by companies in rural areas for rural markets for their products and services:

1. **Easy way communication:** For promoting their products especially in rural market companies have realized the importance of proper communication in local language. They have also started selling the concept of quality with proper communication channels and also in easily understandable way of communication to entice customers
2. **Best promotion campaigns and quality perception:** Today companies with new technology are properly capable of communicating their products and services to their customer. There is also a tradeoff between quality a customer perceives and a company wants to communicate. Hence positioning the image of technology is very crucial as the perception of Indian's regarding the desired product is changing. Customers now are in a position to know the difference between products and also utilities derived out of it
3. **Changing pattern of rural customers:** Villagers nowadays are constantly looking forward to new branded products and good service. Indian consumers in rural market are never price sensitive but they want value for money. If the products and services offered are having some extra utility for the premium they are ready to pay premium price
4. **Promoting Indian sports team:** Majority of the companies are promoting Indian sports team so they can associate themselves with India. They can thus influence Indian consumer's mindset during mega events like cricket world cup, commonwealth games, Asian games, Pro-Kabaddi etc. For instance Hero Honda launched a campaign named "Dhak Dhak Go" similarly likewise other companies have also launched campaigns during world cup. Product/ Services campaign like "Be Indian". The concept of Make in India and Made in India is also gaining prominence in recent years and companies are now talking about be Indian. It is also normal tendency of an Indian to try to associate him/her with a product/service. If he/she can visualize himself/herself with a product then ultimately he/she will become loyal to it.

5. **Developing specific products:** Keeping in mind the requirements and due consideration of rural consumers many companies are designing and developing rural specific products. To serve basic purposes Electrolux is working on its concept Made for India with its Fridge product designed to serve basic purposes like chilled drinking water, to keep cooked food fresh and also to withstand long power cuts. Also in Service sector like Insurance they are focusing on micro insurance products for rural segments.
6. **Focus more on customer requirement:** All customers look out for products and services which are worth value for their money. If they do not see any value associated with the products then they aim for basic functionality. However if sellers provide frills free of cost then they are happy with that, besides they will also feel happy to see such a high technology which can fulfill their needs. For instance Reliance and Nokia have launched a simple product which has captured the market.
7. **Patriotism with products and services:** Most of the MNC's and domestic companies are associating themselves with India by talking about India and presuming themselves to be more patriotic. Nokia has designed a new cellular phone 5110 with Indian tricolor and ringing tone of "Sare Jahan se accha" in their advertisements especially during Independence Day and Republic day.

Key decision areas in rural marketing:

Hard work is the key and success mantra for marketing products and services in rural India. Firms have to strive hard for securing a share of market in rural areas as rural India does constitute an attractive and sizeable market. Each of the marketing elements like products, price, place and promotion has to be developed if rural markets should perform in a different manner. Some of the major decision areas to be taken wisely in rural areas are as follows:

1. **Rural market segmentation:** A marketer has certain very important sources of data available and can also consider several variables in order to segment these markets. There are no such rules regarding what variables to be chosen, however the following variables seem to be relevant to most of rural areas in India and can also be considered in determining different market segments:
 - Population density
 - Geographic location
 - Gender and Age
 - ✓ Occupation
 - ✓ Socio cultural considerations
 - ✓ Income levels
 - ✓ Lifestyle
 - ✓ Language and literacy

Other than the above mentioned conventional methods of segmentation, few more variables can also been shown as follows:

- Land holding pattern (Size of holdings)
- Educational levels of people
- Cropping pattern

- Educational level and
 - Easy proximity to cities
 - Various occupation categories (Farmer, labourer, employees etc)
2. Planning the product: Companies before marketing their products should know whether the presently existing successful products available in urban areas can be marketed in rural markets without any much modification or not. It is however advisable for companies first to determine what consumers in rural markets need and want and later select products from available ones.

Thus when developing products in rural markets following points must be kept in mind:

- Product must be simple in design, should be simple to understand, operate, maintain and repair
 - Price should be within the economic competence of rural consumers
 - More importantly functional aspects rather than sophisticated looks should be stressed and emphasized
 - Packaging and labeling of products should be simple; it should facilitate product use, should also not add to cost and lead also lead to economy in usability of the product
 - Brand name as such should also suit rural background
3. Decision regarding pricing: Pricing strategies as such are linked more to product packaging and positioning. For keeping prices low and also to suit the purchasing power of rural consumer's product packaging and presentation do offer wide scope. The decision of low income rural consumers is generally to buy something which adds value for the price which is utility value of the product. Especially after harvesting time and festival season rural consumers are ready to buy higher priced products worth value. Besides price and positioning decisions are therefore influenced not just by income received but also when it is received and also how it is allocated among various needs of rural consumers.
4. Distribution strategies: It is a well known fact that transportation infrastructure in most parts of India is in poor shape. Many parts of rural India remain outside rail network eventough our country has the third largest system of railways in the world. Besides nearly around 50% of around 5, 70,000 villages in our country have no proper roads. Because of various road development programmes there are some improvements taking place in rural areas for development of rural roads, many areas still have bad roads and most of the interior rural areas have hardly any good roads worth mentioning. Among transport carriers the most common ones are the delivery vans and animal drawn carts. Because of difficulty in accessibility, delivery of goods and services continues to be a major problem in rural areas.
5. Promotion related strategies: Marketers generally use fairs, festivals, haats, and jaatras as major platforms for brand promotions. Mobile van publicity is widely seen in rural areas where vans serve as vehicle of product distribution and brand promotions. Salesman with vans do move from village to village, besides vans are also fitted with projecting equipment or music systems to attract the attention of people and also announce for their assembly at some period of time in village for

- entertainment purposes. The salesman then takes this opportunity to talk about his product and also do spot selling. Rural dealer or retailer may be then motivated to keep stocks wherever possible. Rural marketers also use demonstrators for product display as well as promotion in village fairs and festivals.
6. Communication and personal selling: As rural customers have poor literacy level, scope for using print media magazines, periodicals, magazines etc. is not a viable alternative. The situation however is compounded by linguistic diversity. In urban areas marketing communication by and large will be managed in English and Hindi. However marketing communication in rural areas has to be necessarily being in local language.

Recent developments and government initiatives towards rural areas

Government of India has planned various initiatives to provide and also improve the infrastructure development in rural areas which can certainly have a multiplier effect in increasing movements of goods, services and thereby also improve earnings potential of rural areas subsequently improving consumption.

Some of the major developments and initiatives in this regard are as follows:

1. The government of India has approved the proposal to construct 10 million houses for rural population which requires an investment outlay of Rs. 81,975 crores (US 12.7 billion) for a period from 2016-17 to 2018-19
2. Government of India also provides tap water regularly for every household by 2030 in line with United Nations sustainable development goals, requiring funding of Rs. 23,000 crore (US \$3.57 Billion) each year until target is met.
3. To uplift rural markets government has introduced various reforms in the union budget 2017-18. Some of the key highlights of the budget are as follows:
 - A assured sum of Rs. 187,223 crore (US \$28.08 Billion) has been allocated towards rural, agriculture and other allied sectors
 - The allocation of fund for Pradhan Mantri Awas Gramin Yojana has increased from Rs. 15,000 crore (US \$2.25 Billion) to Rs. 23,000 crore (US \$3.45 Billion) in the year 2017-18 with a target to complete 10 million houses for the houseless people by the year 2019
 - The pace of road construction under Pradhan Mantri Gram Sadak Yojana (PMGSY) has accelerated to 133 kms per day as against an average 73kms per day during the years 2011-14
 - The allocation of funds to Mahatma Gandhi National Rural employment guarantee act (MGNREGA) has been Rs. 48,000 crore (US \$7.2 Billion) in the year 2017-18 which is the highest ever allocated amount by far.
4. Government of India is also looking to install wifi hotspots at more than 1,000 gram Panchayats across India under the ambitious project called as Digital village in order to provide internet connectivity for mass use as well as also to enable delivery of services like health and education in far flung areas.
5. Besides in the Union budget 2017-18, Government of India has mentioned that it is also in the course of achieving 100 percent village electrification by May 1, 2018

6. Parliament approval has been sought by Government of India for an additional expenditure of Rs. 59,978.29 crore (Approximately US \$8.9 Billion) which will also be used to support the government's rural jobs scheme, certainly helping in building rural infrastructure, urban development and also farm insurance.

Road Ahead:

As is the trend observed in urban India, consumers in rural regions are also expected to embrace online purchase over time and also drive consumption digitally. Rural regions as such are already well covered with basic telecommunication services and are also now witnessing increasing penetration of computers, smartphones and other such electronic gadgets. Online portals are taking advantage of these developments as key channels for companies who are trying to enter and establish themselves in the rural market. Internet also has become a very cost-effective means and medium for a company looking to overcome geographical barriers and also broaden its reach. Market research firm A C Nielsen expects India's rural FMCG market to reach a size of US \$100 Billion by 2025. Mc Kinsey global institute forecasts the annual real income per household in rural India to rise to 3.6 percent by 2025.

Various issues, challenges and problems associated with rural marketing**Some of the major issues facing rural marketing are discussed below as follows:**

1. India as a country is ingenious with good degree of ethnic, cultural and regional diversity. About 3/4th of India's total population resides in rural areas and majority of them are dependent on agriculture for their subsistence and living. Besides agriculture also contributes about 13.1% of total Indian exports. This sector also provides about 24.7% to the Gross domestic product (GDP) of the country. It also provides employment opportunities to 58.4% of the country's workforce and provides livelihood to more than 650 million people. The condition of these people, despite this fact has not shown any significant improvement in recent years. Development of the nation depends largely on the development of rural population.
2. Rural market certainly witnesses' high demand and it is the rural segment of market that which contributes more profit when compared with its urban counterpart. However rural marketing broadly involves reaching prospective customers, understanding their needs and wants, proper supply of goods and services and ultimately satisfying customers leading to more sales and inturn profits.
3. General impression generated in recent years is that only agricultural inputs like fertilizers, seeds, cattle feed, pesticides and agricultural machinery has a potential for huge growth in rural market. However it has been seen that there is growing market for consumer goods also nowadays. It has also been estimated that rural market as such is growing at the rate of five times when compared with its urban counterpart.

Some of the major challenges facing rural areas are as follows:

Despite the fact today that rural markets are a huge attraction to marketers, it is not easy to enter the market and also take a sizeable share of the market in short time due to following reasons:

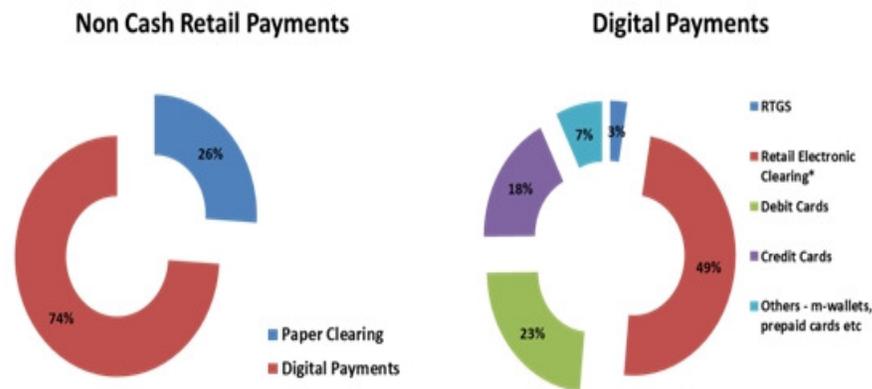
1. **Low literacy level:** There are very less opportunities for education of rural masses in rural areas. Literacy level is also low (36%) when compared to all India average of 52%
2. **Traditional way of life:** Life in rural areas is mainly governed by traditions and customs and people are reluctant to easily adopt new practices. To quote an instance even rich and educated class of farmers does not wear jeans or branded shoes
3. **Communication issues:** Facilities such as fax, telephone and telegram are rather poor in rural areas
4. **Media for promotions:** Television in rural areas has made a greater impact and large audience have been exposed to this medium. Radio reaches large population in rural areas at a relatively low cost. However, reach of formal media is low in rural households. Therefore marketer has to undertake specific sales promotion activities in rural areas like participating in haats, jaatras, melas and fairs
5. **Transportation problems:** Many of the rural areas are not connected by rail transport. Kuccha roads have become unserviceable during the monsoon and interior villages get isolated
6. **Seasonal demand:** It is generally believed that 'Indian agriculture is gambling with the monsoon'. Demand for goods in rural market depends upon agricultural situation, as agriculture is the main source of income. Agriculture to a large extent depends upon monsoon and hence the demand or buying capacity is not stable or regular
7. **Distribution problems:** An effective distribution system necessarily requires village level shopkeeper, Mandal/Taluk level wholesaler or preferred dealer, distributor or stockiest at district level and also company owned depot or consignment distribution at state level. Presence of too many tiers in distribution system increases cost of distribution
8. **Buying decisions:** Rural consumers are very cautious in buying and decisions are slow and delayed. They like to have a trail and only after satisfying personally they go ahead and buy the product
9. **Career in rural market:** While rural marketing offers a challenging career rural sales person should require certain qualifications and acquire special talent to think innovative and contribute to rural areas
10. **Cultural factors:** Culture is system of shared values, perception and beliefs that which influence the behaviour of consumers. There are various groups based on caste, religion, income, occupation, education, age and politics and each group certainly exerts influence on the behaviour of people in villages.

Digital Payments available in rural sector

Rural sector certainly holds vital importance in the overall economic development of the country. In the recent past it has been seen that many finance and technological companies are readily focusing on rural markets to increase its operational base. To quote an instance, many of mobile wallets and e-commerce companies are focusing on rural locations are adapting strategic approach towards attaining good market share. Some of the recent developments like demonetization and its related impact have certainly led to huge transformation in market dynamics. Unlike pre-

demonetization period where very few merchants and consumers from rural segments were using digital payment solutions, post demonetization has seen exponential growth in the number of users using POS and digital payment interface. Timed issuance of payment banks thus easing the norms of mobile wallet transactions, increasing the bandwidth to rural locations and government also encouraging public with incentive schemes for using the UPI (United payment interface) reducing service tax over digital transactions over government e-services signify that there is huge transformation taking place towards digital payments.

By analyzing the below figure we can analyze the kind of development that which has taken place in the digital transactions in recent trends. Impacting factors readily attributed to such transformation are increasing compliance requirements, impact of demonetization, incentives and initiatives from government encouraging digital transactions. Fuelling such growth of digital payments necessarily depends on various factors. There are also many opportunities and challenges that which are envisaged by key stakeholders in digital payments environment.



Source: RBI Annual Report

Figure to show development in digital transactions in recent trends

Major opportunities for digital payments:

In India digital payments is certainly at its nascent stage and there is a push from varied quarters towards adapting the platforms of digital payment solutions. However some of the relevant steps that which has been incorporated in the recent past towards improving and enhancing the scope of digital payments are as follows:

- Limiting the scope for cash payments:
 - ✓ RBI has recently regulated the cash payments in a phased manner. For instance, imposing restrictions and tax on cash purchase of jewellery beyond a certain prescribed value
 - ✓ Imposing certain transaction charges for cash payments for payment to respective suppliers, vendors and other such services etc
 - ✓ Imposing higher transaction charges for banking transactions like cash withdrawals, deposits, NEFT/RTGS etc
 - ✓ More scrutiny over various cash transactions done

Launch of more digital payment solutions:

- ✚ Eventough India is a cash based economy when compared with other countries slowly the transition has started towards digital economy
- ✚ RBI is issuing payment bank licenses to many fin-tech companies like Paytm and many other such competitive mobile wallet solutions which are emerging from existing banking companies which lead to foray of digital payment options widely available for stakeholders like merchants and consumers
- ✚ More importantly strategic launch of UPI Solutions like BHIM by Government of India to enable hassle and dazzle free digital transactions on a government platform which leads to more secured platform for consumers
- ✚ Aadhaar based payment solutions that which are emerging strongly in the Indian market currently signifies major potential scope of carrying out digital payments even with smart feature phones
- ✚ A recent report published by Deloitte in collaboration with CII emphasizes on the study that there is a significant raise in the demand from consumers for various digital payment modes. Besides many merchant establishments are also very much keen on using digital payments as a solution for retaining their customer base

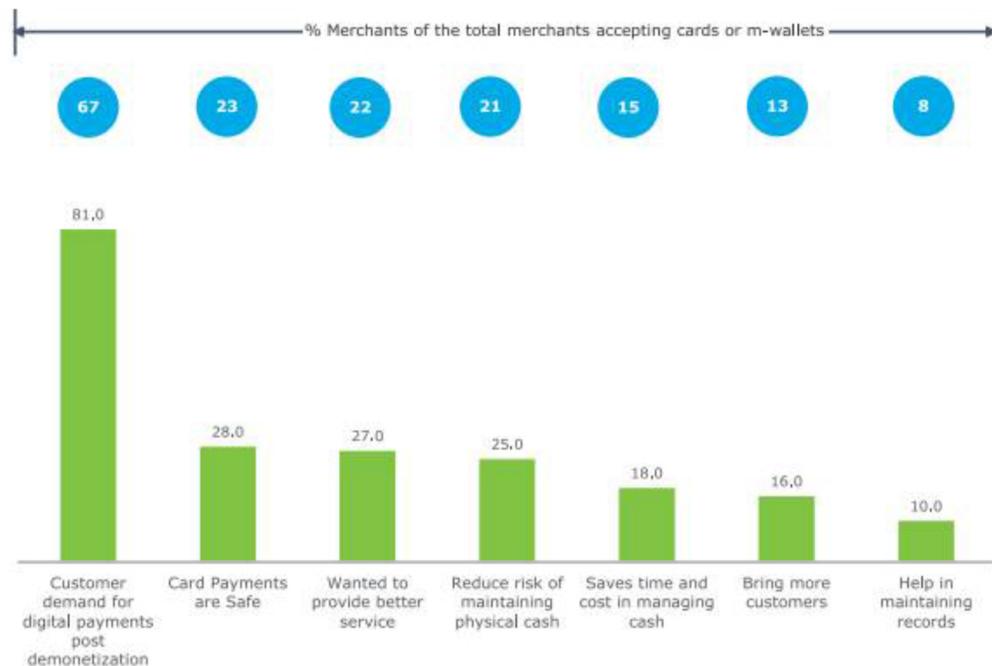


Figure to show customer demand for digital payments

It is imperative from the above represented figure that the customer demand for digital payments are on a high when compared with earlier periods. However, the other notable fact is that over the recent past even before demonetization there are some significant developments which have taken place in the system. Some of the major developments are as follows:

✚ Incentivizing Consumers:

- ✓ Today many private digital wallet companies are offering value added services to customers

- ✓ Consumers are also offered value proposition in terms of ease of usage, cash back offers, coupons, lucky draw, discounts for using their mobile wallet platforms etc
- ✓ Government is also announcing various incentive schemes and other reward programs for consumers to attract them towards digital payment avenues
- ✓ Launching awareness programs and also encouraging many feasible ways (one like feature phone based digital transfers which is facilitated using Aadhaar card etc) has indeed led to the way where more number of shops and other establishments considering the digital payment solutions in rural sector
- ✓ More PoS (Point of sale) solutions being procured and also made available to merchants are significant steps towards improving the system
- ✓ Besides incentives allotted by government in the form of discounts for fuel purchase using digital payments like debit/credit cards in petrol pumps/ outlets certainly signify the strategic approach towards encouraging digital transactions in today's era

Market drivers of growth:

It is quite imperative from recent reports that there is a significant development in the case of digital payments that which are taking place. Some of the highlighting factors as well as influencing factors that which are supporting the digital transaction processes are:

- ✓ When compared with earlier trends, in present scenario the process of mobile banking, MMID, IMPS solutions and other such related developments has certainly got simplified
- ✓ Also increasing number of e-commerce companies offering their services in rural segments also are other key element that which is driving the digital transaction solutions
- ✓ Direct and indirect initiatives from government towards improving banking operations with ease, compliance standards and other such key factors do play a key role in the process
- ✓ Besides few of the significant initiatives like issuance of "Rupay cards" which is linked with Jan Dhan accounts (Zero balance accounts) opened up in massive scale, Kisan credit cards issued to the farmers drive in terms of enabling PoS solutions to rural merchants has indeed created fundamental platform that which is essential for gaining momentum of digital payments in rural sector

Conclusion

India's rural market certainly could have been stronger than the present position if Indian policymakers would have made adequate infrastructure for rural India.

Rural markets, as part of any economy have untapped potential. It can be predicted that the future will be very promising by looking at the challenges and various strategies which rural markets offer to marketers and also for those who can readily understand the dynamics of rural markets and exploit them to their best possible advantage. Besides improvement in infrastructure and reach also promise a bright future for those intending to go rural. Also any macro-level strategy for these markets should focus more on availability, affordability and accessibility. Rural market is not homogeneous, individual sections of this market are not too big although the overall size is large. There are geographical, demographical, statistical and logistical differences and also positioning and other realities regarding the potential of each of these market segments differ and lie at the very core of forming the strategy for the rural markets. The need of the hour is to bring in a radical change in attitudes of marketers towards the vibrant and burgeoning rural markets so that they can successfully impress on the 230 million rural consumers spread over approximately six hundred thousand villages in rural India.

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