

**“A STUDY OF RURAL MARKETING MIX
WITH RESPECT TO ESSENTIAL
COMMODITIES IN AHMEDNAGAR
DISTRICT”**

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Marketing Management

Under the Faculty of
MANAGEMENT

By
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Under the guidance of
Dr. M. D. Lawrence

APRIL- 2010

DECLARATION

I hereby declare that the thesis entitled “A Study of Rural Marketing Mix with respect to essential commodities in Ahmednagar District” completed and written by me has not previously formed the basis for the award of any Degree or other similar title upon me of this or any other University or examination body.

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Place:

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CERTIFICATE

This is to certify that the thesis entitled “A Study of Rural Marketing Mix with respect to essential commodities in Ahmednagar District” which is being submitted herewith for the award of the Degree of Ph. D. in Management of Tilak Maharashtra University, Pune is the result of original research completed by Nitin Raghunath Zaware, under my supervision and guidance. To the best of my knowledge and belief the work incorporated in this thesis has not formed the basis for the award of any Degree or similar title of this or any other University or examining body upon him.

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Date:

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ABBREVIATIONS

Ad.	Advertisement
AHP	Analytic Hierarchy Process
AIO	Activities Interest Opinion
BOP	Bottom of Pyramid
CDC	Convergent, Divergent, Convergent
CDP	Communal Development Programme
CRSP	Consumer Retail Search Process
e.g.	Exempli gratia: for example
EM	Environmental Marketing
FMCG	Fast Moving Consumable Goods
GDP	Gross Domestic Product
GOI	Government of India
HUL	Hindustan Unilever Limited
Land SCM	Logistics and Supply Chain Management
MDS	Multi-Dimensional Scaling
MHRD	Ministry of Human Resource Development, Government of India
MICA	Mudra Institute of Communication
MNC	Multi National Corporations
MNO	Managed Care Organisation
MPCE	Household monthly per capita consumer expenditure
MRMR	MICA Rural Marketing Ratings
MRP	Maximum Retail Price
NABARD	National Bank for Agriculture and Rural Development
NCAER	National Council for Applied Economic Research
NGO	Non Government Organisation
No (s)	Number(s)
NSS	National Sample Survey
POP	Point of Purchase
pp	Page (s)
PPP	Purchasing Power Parity
PV ratio	Profit Volume Ratio
R and D	Research and Development
RM	Relationship Marketing
SHG	Shakti Help Group
SME	Small and Medium Enterprises
Sq ft	Unit of area Square feet
SSI	Small Scale Industry
USP	Unique Selling Proposition
VALS	Value Attitude Life-Style
Yr/ Yrs	Year/ Years

CHAPTER 1

INTRODUCTION

1. INTRODUCTION

1.1 Introduction

Marketing mix is a particular combination of the product, its price, the methods to promote it, and the way to make the product available to the customer. Based upon its understanding of customers, a company develops its marketing mix of product, price, place and promotion. The elements of the marketing mix are intricately sensitively related to each other. All the elements have to reinforce each other to enhance the experience of the customer. Enterprises must manage these four P's in a way that they satisfy customer needs better than competition. These elements of marketing must be synchrony with one another.

“The Marketing mix refers to the appointment of effort, the combination, the designing, and integration of the elements of marketing into a Programme or mix which on the basis of an appraisal of the market force will best achieve the objectives of an enterprise at a given time.”^{*1}

The rural customer has to be understood in terms of his level of need, his ability and willingness to pay a particular amount for his needs being served, the way he would like to be delivered, and his most preferred method of assessing information about the product and services.

Poverty and low level of literacy characterize rural population in India. As a result, traditionally rural markets were viewed as markets for essential commodities only. In post-independence period Government of India, had introduced a number of measures to improve the quality of life of rural masses. These measures included agricultural development programmes, rural industrialization, cooperative movement, mass education and other social developmental activities through state Government of Maharashtra and other voluntary organizations. After agricultural revolution green and white, the yield per acre land and animal has increased substantially.

The predominantly rural character of India's national economy is reflected in the very high proportion of its population living in rural area's they were

Table 1.1 Population living in rural India

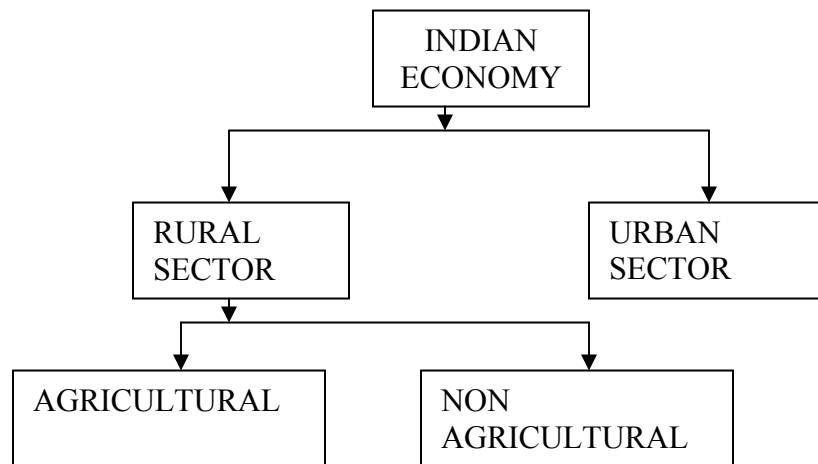
Year	Rural Population
In 1901	89 per cent
In 1951	83 percent
In 1971	80 percent
In 1981	76 per cent
In 1991	74 per cent
In 2001	73 per cent

Source- Census Surveys concerned years

With more than 700 million people living in rural areas, in some 5,80,000 villages, about two-third of its workforce was engaged in agriculture and allied activities with a contribution of 29 percent of India's Gross Domestic Product (GDP), India's economy is predominantly rural in character.

India's economy can be thought of as comprising of two main sectors, namely, the Rural Sector and the Urban Sector. The Rural sector is, in turn, composed of two main sub sectors i.e. the agricultural sub sector and the non- agricultural sub sector.

Diagram No. 1.1 Classification of Indian Economy



The non-agricultural sub sector comprises agricultural and allied economic activities such as Crop Cultivation, Animal Husbandry, Dairying, Fisheries, Poultry and

Forestry (Floriculture) etc. The non-agricultural sub sector consists of economic activities relating to Industry, Business and Services. Industry here refers to cottage and village industries, Khadi, handloom, handicraft, etc.

Business refers to trading of general goods, small shops, petty traders etc., whereas a service refers to Transportation, Communications, Banking, Postal, Education etc.

The size and potential market of the rural sector could be measured in terms of the rural population, the population of livestock, the extent of land, forest and other natural resources.

According to the population census of 1991, India's rural population was 62.87 crore, which accounted for 74.3 percent of the country's total population. Till recently, the focus of marketers in India was the urban consumer and by large number specific efforts were made to reach the rural markets. But now it is felt that with the tempo of development accelerating in rural India, coupled with increase in purchasing power, because of scientific agriculture, the changing life style and consumption pattern of villagers with increase in education, social mobility, improved means of transportations and communication and other penetrations of mass media such as television and its various satellite channels have exposed rural India to the outside world and hence their outlook to life has also changed. All those factors in rural India are now attracting more and more marketers.

Increase in competition, saturated urban markets, more and more new products demanding urban customers, made the companies to think about new potential markets. Thus, Indian rural markets have caught the attention of many companies, advertisers and multinational companies. According to a recent survey conducted by the National Council for Applied Economic Research (NCAER), the purchasing power of the rural people has increased due to increase in productivity and better price commanded by the agricultural products. By and large this rise in purchasing power remains unexploited and with the growing reach of the television, it is now quite easy for the marketers to capture these markets.

Rural marketing has become the latest mantra of most corporate. Companies like Hindustan Lever, Colgate Palmolive, and Britannia and even Multinational Companies (MNCs) like Pepsi, Coca Cola, L.G., and Philips are all eyeing rural markets to capture

the large Indian rural market.

Coming to the frame work of Rural Marketing, Rural Marketing broadly involves reaching the rural customer, understanding their needs and wants, supply of goods and services to meet their requirements, carrying out after sales service that leads to customer satisfaction and repeat purchase/sales.

Earlier, the general impression was that the rural markets have potential only for agricultural inputs like seed, fertilizers, pesticides, cattle feed and agricultural machinery. There is a growing market for consumer goods as well.

Table 1.2 Development indicators of India

	Unit	1980	1985	1990	1995	Latest	CARG 1980	CARG 1990
Agriculture								
Average size of holding	Ha	1.8	1.7	1.6	-	-	-1.6	-
Gross sown area	% of RA	56.6	58.5	60.2	61.2	61.7	.6	.4
Area under Rice	% of GCA	23.2	23.1	23.0	22.7	23.0	.5	.4
Area under wheat	% of GCA	13.0	13.3	13.0	13.5	13.8	.7	1.1
Gross irrigated are	% of GCA	28.5	30.4	33.8	36.7	38.5	2.4	2.2
Fertilizer consumption	Kg/ ha	30.7	45.7	63.9	68.0	78.7	7.6	3.0
Value of production	Rs /ha	1950.0	5462.0	8578.0	11691.0	-	16.0	6.4
Value of agriculture production	Rs/ capita	501.0	1305.0	1899.0	2370.0	-	14.3	4.5
Value of mineral production	Rs/ capita	-	-	228.3	294.5	-	-	5.2
Energy and infrastructure								
Villages electrified	% of villages	43.4	64.3	81.3	86.0	-	6.5	1.1

Road length	/100sq.km	45.4	51.3	60.4	66.1	75.0	2.9	3.2
Railway route length	/100sq.km	1.9	1.9	1.9	1.9	1.9	.2	.1
Post offices	/lakh pop	20.8	19.4	17.8	16.6	148.1	-1.5	30.4
Telephone connections	/100 persons	.3	.4	.6	1.1	2.2	6.3	16.3
Banking								
Branches	/lakh pop	4.8	7.1	7.3	6.9	6.7	4.3	-1.0
Deposits	Rs/ capita	466.0	1043.0	2075.0	4117.0	6967.0	16.1	14.4
Credit	Rs/ capita	-	671.0	1259.0	2291.0	3816.0	13.4	13.1
Credit to agriculture	Rs/ capita	-	118.0	201.0	271.0	408.0	11.2	8.2
Credit to industry	Rs/ capita	-	277.0	614.0	1045.0	1876.0	17.2	13.2
Health								
Primary health centers	/ lakh pop	.8	1.0	2.3	2.3	-	10.9	.4
Hospital and dispensary beds	/ lakh pop	84.8	88.1	97.3	94.5	-	1.4	-6
Education								
Primary	/ lakh pop	73.7	70.9	67.7	66.3	64.9	-.9	-.7
Middle/ Higher	/ lakh pop	17.7	18.1	18.3	20.1	19.7	.3	1.3

Source- Center for management of Indian Economy, 2000

The rural electrification programme also bought a new hope in rural area as did the irrigation development programme. These can be linked to an increase in productivity in farming. All these factors, initiate some changes in rural life. It is argued that the process of economic development has opened new avenues of income for rural people and education has broadened their horizons, resulting in a changed life style and demand for new commodity in their consumption pattern.

To quote Ramaswami V.S. and Namakumari, S

..... the green revolution, the expectation revolution and the broad-based efforts at rural development acting in concert triggered off a demand revolution in rural India.*2

Naturally, rural markets can no longer be considered as market for essentials commodities only. These general observations needed verification through research process.

1.2 Rural Market

India is a land of diversity and about 70% of the Indian population lives in villages. These villages contribute in the economic development of the nation through the production of food grains, vegetables, fruits, etc. Export of these agricultural commodities result in the generation of capital and earnings of foreign exchange.

There are 600,000 villages in India. 25% of all villages account for 65% of the total rural population. So we can contact 65% of 680 million or 700 million population by simply contacting 150000 villages; which shows the huge potential of this market. Indian rural market has a vast size and demand base.

The Census defines urban India as - "All the places that fall within the administrative limits of a municipal corporation, municipality, cantonment board etc or have a population of at least 5,000 and have at least 75 per cent male working population in outside the primary sector and have a population density of at least 400 per square kilometer. Rural India, on the other hand, comprises all places that are not urban!" The government of India only defines a non-urban market. An urban market is the one which has a population density of 400 people per sq/km. 7% of its population has to be involved in non-agricultural activities and there is a municipal body. If we go by statistics, roughly around 70% of the Indian population lives in the rural areas. That's almost 12% of the world population.

In recent years, rural markets have acquired significance in country India, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. On account of the green revolution in India, the rural areas are consuming a large quantity of industrial and urban manufactured products. In this context, a special marketing strategy, namely, rural marketing has taken shape. Sometimes, rural marketing is confused with agricultural marketing – the later denotes marketing of produce of the rural areas to the urban consumers or industrial consumers,

whereas rural marketing involves delivering manufactured or processed inputs or services to rural producers or consumers. Also, when we consider the scenario of India and China, there is a picture that comes out, huge market for the developed products as well as the labor support. This has led to the change in the mindset of the marketers to move to these parts of the world.

Typically, a rural market will represent a community in a rural area with a population of 2500 to 30000. Rural market is getting an importance because of the saturation of the urban market. As due to the competition in the urban market, the market is more or so saturated as most of the capacity of the purchasers have been targeted by the marketers. So the marketers are looking for extending their product categories to an unexplored market i.e. the rural market. This has also led to the CSR activities being done by the corporate to help the poor people attain some wealth to spend on their product categories.

To expand the market by tapping the countryside, more and more MNCs are foraying into India's rural markets. Among those that have made some headway are Hindustan Lever, Coca-Cola, LG Electronics, Britannia, Standard Life, Philips, Colgate Palmolive and the foreign-invested telecom companies.

1.3 Rural Marketing

Rural marketing involves the process of developing, pricing, promoting, distributing rural specific product and a service leading to exchange between rural and urban market which satisfies consumer demand and also achieves organizational objectives. It is a two-way marketing process wherein the transactions can be

1. Urban to Rural- It involves the selling of products and services by urban marketers in rural areas. These include Pesticides, FMCG Products, Consumer durables, etc.
2. Rural to Urban- Here, a rural producer (involved in agriculture) sells his produce in urban market. This may not be direct. There generally are middlemen, agencies, government co-operatives, etc who sell fruits, vegetables, grains, pulses and others.
3. Rural to rural- These include selling of agricultural tools, cattle, carts and others to another village in its proximity.

1.4 Potential and size of rural markets

The Indian rural market with its vast size and demand base offers a huge opportunity that MNCs cannot afford to ignore. With approximately 128 million households, the rural population is nearly three times the urban. Due to the growing affluence, fuelled by good monsoons and the increase in agricultural output to 200 million tonnes from 176 million tonnes in 1991, rural India has a large consuming class with 41 per cent of India's middle-class and 58 per cent of the total disposable income. The importance of the rural market for some FMCG and durable marketers is underlined by the fact that the rural market accounts for close to 70 per cent of toilet-soap users and 38 per cent of all two-wheeler purchased. The rural market accounts for almost half the total market for consumable products. The rural market for FMCG products is growing much faster than the urban counterpart.

The market size has always been large. The size of this rural market is well over 700 million. All these individuals have needs, wants, desires and aspirations that anyone in Urban India has. The fulfillment of these needs was by an unbranded commodity till a few years back. Today, however, there is a rampant craving for the brand offering for a host of needs. The main area of concern key dilemma for MNCs eager to tap the large and fast-growing rural market is whether they can do so without hurting the company's profit margins. As, capturing rural markets could be costly; "about rural India could be wrong and one should focus on high GDP growth areas, be it urban, semi-urban or rural." Trends indicate that the rural markets are coming up in a big way and growing twice as fast as the urban.

According to a National Council for Applied Economic Research (NCAER) study, there are as many 'middle income and above' households in the rural areas as there are in the urban areas. There are almost twice as many 'lower middle income' households in rural areas as in the urban areas. At the highest income level there are 2.3 million urban households as against 1.6 million households in rural areas. As per NCAER projections, the number of middle and high income households in rural India is expected to grow from 80 million to 111 million by 2007. In urban India, the same is expected to grow from 46 million to 59 million. Thus, the absolute size of rural India is expected to be double that of urban India.

The study on ownership of goods indicates the same trend. It segments durables under three groups

1. Necessary products - Transistors, wristwatch and bicycle,
2. Emerging products – Black and White TV and cassette recorder,
3. Lifestyle products – Colour TV and refrigerators.

Marketers have to depend on rural India for the first two categories for growth and size. Even in lifestyle products, rural India will be significant over next five years. The price-sensitivity of a consumer in a village is something the marketers should be alive to. It is very difficult to establish a demand pattern in rural markets as the disposable income is dependent on monsoon. Apart from increasing the geographical width of their product distribution, the focus of marketers should be on the introduction of brands and develop strategies specific to rural consumers. Britannia Industries launched Tiger Biscuits especially for the rural market. It clearly paid dividend. Its share of the glucose biscuit market has increased from 7 per cent to 15 per cent.

1.5 Rural consumer Behaviour

The study of consumer behavior is the study of how individuals make decisions to spend these available resources (time, money, effort) on consumption related items. It includes the study of what they buy, why they buy it, when they buy it, where they buy it, how often they buy it, and how often they use it.

The field of consumer behavior holds great interest for us as consumers, as marketers, and as students of human behavior. As consumers we benefit from insights into our own consumption related decisions; what we buy, why we buy, how we buy, and the promotional influences that persuade us to buy. The study of consumer behavior enables us to become better, which is wiser consumer.

As a researcher, it is important for us to recognize why and how individuals make their consumption decisions, so that we can make better strategic marketing decisions and are able to predict how consumers are likely to react to various informational and environmental cues, and shape their marketing strategies accordingly. So it is necessary to gain insights into why individuals act in certain consumption related ways and with learning what internal and external influences impel them to act as they do. Consumer behavior study can be defined as the study of individuals, groups, or

organizations and the processes they use for acquiring and organizing information in the direction of purchase decision, and further, applying this information to use and evaluate products and services.

Behavior occurs either for the individual, or in the context of a group. Consumer behavior involves the use and disposal of products as well as the study of how they are purchased. Product use is often of great interest to the marketer, because this may influence how a product is best positioned or how we can encourage increased consumption. The impact of consumer behavior on society is also of relevance.

The consumer decision-making process goes beyond facets such as the features of the product or product design. “The decision process and physical activity individuals engage in when evaluating, acquiring, using or disposing of goods and services”. “The behavior that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs”.

1.6 Profile of Rural Markets

As a result of the “Green Revolution” there is a socio-economic revolution taking place in Indian villages since last three decades. Increasing knowledge of agriculture and methods of farming changed rural village economy far better than earlier. Socio-economic changes in villages have led villages to think of material well-being. This change in attitude of rural Indian is observed across country. The expanding rural market is important to the growth of economic development in India.

Rural markets have special features as compared to urban markets and the details are given below

1. **Large number of consumers** according to the 2001 census, our country has a total population of 1027 million, out of which rural population is large and is about 74.20 million and the rural population constitutes about 72% of the total population in our country. While the population went up from 55 crores (1971) to 85 crores (1991), the rural-urban proportion have remained more or less the same as in 1971. Therefore a large population gives an opportunity for marketing a variety of goods and services. However income and purchasing power play a major role in determining the demand in rural areas.

2. **Occupation pattern** Main occupation is agriculture and related activities for majority of the rural population. Land is the major source of income for about 77% of the population. Others are engaged in business (10%), non-agriculture labour (9%) salary earners (2%) and not gainfully employed (2%). It is evident that rural prosperity depends upon growth and development of agriculture.

3. **Scattered markets** The rural population and markets are highly scattered over a wide geographical area as shown in table 2. It is seen that over 2.5 lakh villages have a population of less than 500. Hardly about 15,000 villages have a population of more than 5000 each. Considering the large land scattered population, the marketers have to address two major problems i.e.
 - a. How do we reach the scattered market through different media and methods?
 - b. How do we ensure that goods and services are available at the right time and at the right place as and when wanted by the rural customer?

Table 1.3 Distribution of population in rural villages in India (2001)

Population	No. of villages	% of total villages
Less than 200	114267	17.90
200-499	155123	24.30
500-999	159400	25.00
1000-1999	125758	19.70
2000-4999	69135	10.80
5000-9999	11618	01.80
10000 and above	3064	00.50
Total Number of villages	638365	100.00

Source - BW. Marketing white book 2003-2004

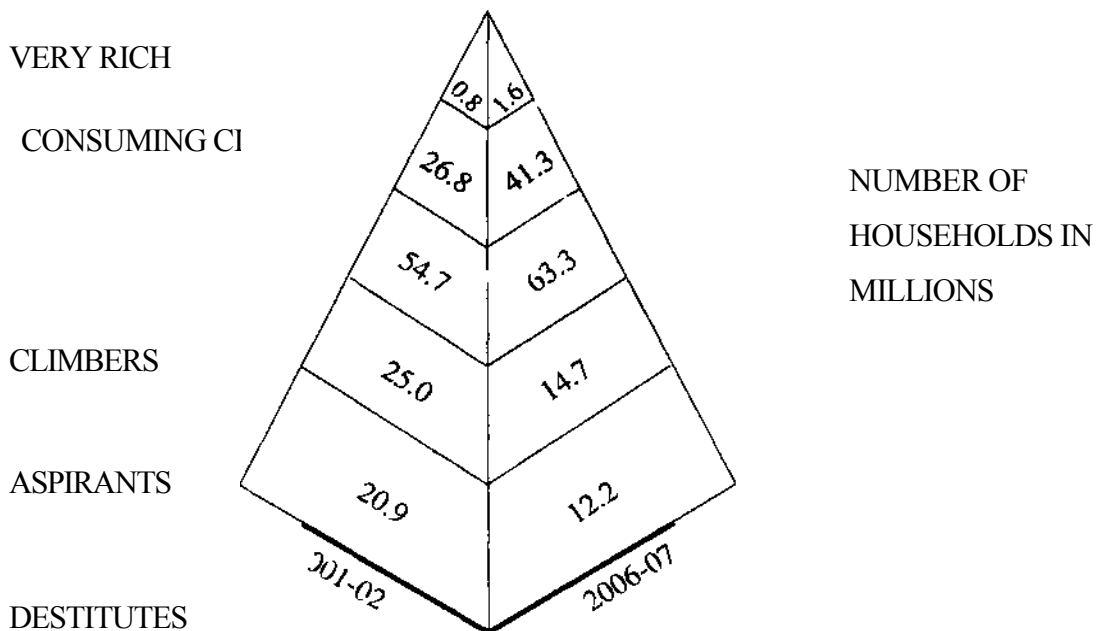
4. **Literacy level** It has been estimated that the rural literacy level is 47% compared to 73% in urban areas. Literacy is one of the important factors in developing awareness and knowledge about technological changes. As many as 18 major languages and 850 different dialects add to the complexities in rural communication.

5. **Seasonal demand** It is seen that bulk of the income comes from agriculture and agricultural wages. Increase in yields of crops and encouraging output prices will lead to increased income of rural people. Demand is seasonal and fluctuates depending upon agricultural situation. Demand is more after harvest of crops, during festivals and marriage seasons.
6. **Low standard of living** Low income/ low purchasing power, overall social and economic backwardness lead to low standard of living. In general a rural consumer spends less on non-food items.
7. **Media reach in rural households is low** In general Print 10%, TV 31 %, Cinema 36% and radio 32%. Therefore the marketer has to consider rural specific promotion media and methods to reach the villagers.
8. **Communication facilities** About 20% of the six-lakh villages are without telephone facility even today. This includes Rajasthan (17,600 villages), M.P. (14,200 villages), Maharashtra (12,000 villages), Gujarat (7000 villages), and A.P., Assam, Orissa (about 6000 villages each)*1 (Source Indian Express dated 30.3.2003).
9. **Transportation facilities** About 70% of the villages are connected by road. However, all weather roads serve only 40% of the villages. 60% of the villages are not accessible during rainy season. Many farmers use bullock cart for transporting their produce from village to the market. This means of transport is time consuming.
10. **Rural Electrification** The main objective is to provide electricity for agricultural operations and for small industries in rural areas. About 5 lakh villages (77%) have electric supply and this has increased the demand for electric motors, pumps and agricultural machinery.
11. **Medical facilities** Medical facilities are quite inadequate and the villagers have to travel long distances for getting medical treatment.
12. **Distance** Village nearer to towns has elements of the urban life. Interior villages are more traditional.

1.7 Classification of Rural Consumer on Economic Status

1. **The affluent group** Numerically, this group is a negligible minority. Though this group can afford conspicuous consumption of a high order, they do not form a demand base large enough for manufacturing and marketing firms to depend upon exclusively, except perhaps those which deal with the real luxury items.
2. **The middle class** The evolution of the class and the all-out expansion it is undergoing is tremendous. An estimated 300 million is the size of this class, which it constitutes the largest segment.
3. **The poor** The third category, the poorer sections, stands out in striking contrast to the first group. Their size is very large and their purchasing power is very low now, this group is receiving the benefits of several social, educational and economic schemes, and over a period of time, a good part of this group may advance economically and merge into middle class. It is estimated that rural India has 23% literacy as compared to 36% for the whole country. Every year 60 lakh is getting added to the literate population of rural India. Demonstration of product usage and features/benefits becomes integral to the marketer's promotion strategy.*³

Diagram 1.2 Classification of Rural Consumer on Economic Status



Source B.W. Marketing white book 2003-2004
 * 1 IMRB (Indian Market Research Bureau)

1.8 Distinguishing factors of rural customer from his urban counter part

Low income levels

Though rural incomes have grown in the last one decade, still an average rural consumer has a much lower income than his / her urban counterpart. A large part of the income goes to provide the basic necessities, leaving smaller income to be spent on other consumer goods. Low purchasing power, low standard of living, low per capita income, low economic and social positions are the traits of rural consumers.

Location pattern of rural consumers

The urban population of India is concentrated in 3,200 cities and towns, whereas the rural population is scattered over 7,00,000 villages. Out of these, only 6,300 villages have a population of more than 5,000 persons each. More than 3 lakh villages are in the category of 500 people or less (55% of the total), and more than 1.5 lakh village are in the category of 200 people or less (25% of the total), the inference is clear - rural demand is scattered over a large area, unlike urban demand which is highly concentrated.

Reference groups

Typically, in a rural place the reference groups are the primary health workers, doctors, teachers and the panchayat members. One may even observe that the village trader or the grocery shop owner, commonly called "Baniya" or the "Marwari" may also be an important influence in the rural customers' decision making. This is because the trader extends credit to the farmers. Today, another person is also considered as a change agent and that is the rural bank's officer or manager. These influences can effect a change in the rural customer's consumption patterns.

Occupation

Typically, in a rural area one finds that the principal occupation is farming, trading, and crafts. One also finds primary health workers and teachers in rural areas. The basis for differentiation is obviously the size and ownership of land. Consumption patterns differ according to income levels.

Media habits

A rural customer is fond of music and folklore. In a state like Maharashtra, the rural theatre is called Tamasha. Rural folks listen to the brave deeds of their hero Shivaji. Generally Regional News paper Television, radio and video films are the part of traditional media.

Other variables

Culture, linguistic, religion, caste and social customs are some other important variables for profiling a rural consumer.

1.9 Share of consumer goods in rural consumption

In a bid to expand their market base, companies are now exploring the rural hinterland. The trick down effect of higher GDP growth and a low inflation rate have improved the economic conditions of the villagers; the exposure to new products has changed their consumption pattern too.

Table 1.4- Share of Consumer goods in per capita consumption of Rural India

Items	Maharashtra			All India		
	2002	1997	% Change	2002	1997	% Change
Cereals	85.02	67.96	25.1	96.74	86.48	11.9
Pulses and products	22.62	17.61	28.4	17.36	14.81	17.2
Milk and products	33.30	24.61	35.3	45.34	39.31	15.3
Eggs, Fish and meat	12.10	9.61	25.9	18.31	11.79	55.3
Vegetables	30.19	17.06	77.0	35.19	21.10	66.8
All food Items	281.16	214.42	31.1	292.27	231.99	26.0

Source- Household Consumer Expenditure and employment Situation in India 1997 58th round national Sample Survey Organization, Govt. of India

The percentage of people living below the poverty line has been falling steadily down from 44.5% in 1983 to 36% in 1993-94 and further to 26.1% in 2000.*1 But what is starting is that it has fallen at a sharper rate in rural areas than in urban sector during the post reform years. The percentage of people living below the poverty line has declined by 10.2% points in rural areas from 37.3% in 1993-94 to 27.1% in 2000, compared to a fall of 8.8% points in the urban sector- from 32.4% to 23.6% during the same period.

The change in consumption pattern at the other end has been a continuous process for the past two decades and the share of food in monthly consumption expenditure has been declining steadily. The share of food in per capita average monthly consumption expenditure has fallen from 59% in 1997 to about 55% in 2002.

Much of the surplus generated from the fall in food items share in aggregate consumption has been used to upgrade the living standard.

The share of non food items in a rural household's consumption basket during the same period has increased from 41% to 49%. In actual term, the expenditure on non-food items has grown by about 47% between 1997 and 2002, against a rise of 26% in food items. Indian villages have become more health conscious and are now spending more on hygienic commodities- share of hygienic commodities has increase from 5.7% in 1997 to 6.8% in 2002.

Table 1.5 Share of Services in per capita consumption of Rural India

Items	Maharashtra			All India		
	2002	1997	% Change	2002	1997	% Change
Clothing	42.05	29.21	44.00	37.68	27.60	36.5
Education	7.89	11.80	-33.1	14.33	11.73	22.2
Medical	43.58	26.68	63.3	35.92	22.53	59.4
Consumer Goods	85.63	46.71	83.3	66.12	37.55	76.1
Durable goods	15.58	13.15	18.5	17.22	17.34	-0.7
All Non-food Items	263.41	171.67	53.4	239.21	163.02	46.7

Source - Household Consumer Expenditure and employment Situation in India 1997 58th round national Sample Survey Organization, Govt. of India

1.10 Impact of globalization on rural India

Globalization will have its impact on rural India also. It will be slow. It will have its impact on target groups like farmers, youth and women. Farmers, today 'keep in touch' with the latest information and also look up what is happening globally. Price movements and products' availability in the international market place seem to drive their local business strategies. On youth its impact is on knowledge and information and while on women it still depends on the socio- economic aspect.

The marketers who understand the rural consumer and fine tune their strategy are sure to reap benefits in the coming years. The leadership in any product or service is linked to leadership in the rural India except for few lifestyle-based products, which depend on urban India mainly.

There has been a substantial increase in the penetration of consumer durables in the Indian rural sector. One thirds of the premium luxury goods are now sold in the rural market. Two thirds of the middle-income households' are now in the rural market. A study which compared the rural income and buying power established that if the rural income in India goes up by 1%, there would be a corresponding increase of about Rs. 10,000 crores in the buying power. On the other hand, the urban sector has showed saturation in the recent years.

The fact remains that the rural market in India has great potential, which is just waiting to be tapped. Some have progressed on this road, but there seems to be a long way for marketers to go in order to derive and reap maximum benefits. Rural India is not as poor as it used to be a decade or so back.

1.11 Selection of the Topic

The Father of the nation Mahatma Gandhi rightly stated that India lives in villages and villages constitutes the very heart of India.

These Rural markets are very dynamic in nature as According to 2001 census, India's population was 1027 million. The spread of population is in 4200 cities and towns to extent 28 percent and remaining 72 percent live in 5,76,000 villages. ^{*4} Out of these 1,50,000 villages have population ranging below 200 and 3,16,000 villages in the range of 500 to 200; and about 6,300 villages in the range of 5000 and about 1,02,900 villages in the range of 500 to 5000.

As rural consumers are very handsome in number it is necessary to consider different marketing mix for them. After the target customer identification, it is necessary to understand the marker need and choose suitable marketing mix. The marketer needs to understand the choice criteria that the customer uses in evaluating offerings of different company. When marketer is deciding marketing mix; should reflect the rural customer's choice criteria.

1.12 Justification for selection of topic

Rural marketing has changed its concept and scope over the years. In earlier days rural marketing was used to designate marketing of agricultural produce and village Artisan products. In modern society, villages have acquired a new profile by receptively adopting themselves to the technological change taking place in an unimaginable trade in major cities. There is a direct impact of modern means and methods on the life of rural folk in the recent years. At present all companies considered largely to concentrate rural population to promote their goods. To reach rural markets, they however adopt urban market strategies with the modifications required to suit the rural conditions.

According to United Nations Population Division 1998, India total population was 9,82,23,000 of which 7,19,96,9459 was of rural India constituting 73.3%. The total world population estimated by the united Nation population Division was 5.9 billion of which rural India's population was 12.2% while Urban India's constitute only 4.4% of world population. *5

The size of Indian rural market in 1992 was of the order of Rs. 40,000 crore made up of Rs. 22,000 crore for non food items and 18,000 crore food items. It was projected to be Rs. 1,00,000 crore by 2000. *6 Naturally it will be three times larger than the Urban Market.

As this 72% population living in 5,72,000 villages, speaking 33 languages, 1652 dialects and having sub cultural and diverse requirements, it is necessary to the study rural consumer behavior and Marketing mix to offer them.

1.13 References

*1 The concept of "Marketing Mix" in Science of Marketing Journal- 1965) George R Terry

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*3 55th Round of the Household consumer Survey of the National Sample Survey Organization.

*4 Census Report of 2001, Govt. of India.

*5 The Undiscovered Country, Business World, 7-21 April 1999, pp 68-70.

*6 Census Report of 2001, Govt. of India.

CHAPTER 2

**RESEARCH
METHODOLOGY**

2. RESEARCH METHODOLOGY

2.1 Introduction

Research is considered as an endeavor to arrive at answers to intellectual and practical problems through the application of scientific methods to the knowable universe. It is a “systematic, controlled empirical and critical investigation of hypothetical propositions about the presumed relations among natural phenomena”. *1
Research is the process of a systematic and in depth study or search of any particular topic, subject or area of investigation, backed by the collection, compilation, presentation and interpretation of relevant details or data.

Research methodology is a way to systematically solve the research problem. It may be understood as a science of studying how research is done scientifically. In it various steps are adopted, in studying research problem along with logic behind them. It is necessary for the researcher to design his methodology for his problem as the same differ from problem to problem; and has to expose the research decisions to evaluate before they are implemented. When we talk about research methodology we not only talk of the research methods but also consider the logic behind the methods with context of research study and explain why we are using a particular method or technique and why we are not using others so that research results are capable of being evaluated either by the researcher himself or others.

2.2 Formation of Hypothesis

Hypothesis arises as a result of a priori thinking about the subject, examination of available data and material including related studies and the counsel of experts and interested parties. Hypothesis is more useful when stated in precise and clearly defined terms.

After extensive literature survey, researcher has developed tentative assumptions in order to draw out and test its logical or empirical consequences. As such manner research hypotheses are developed are particularly important since they provide the focal point for research. The importance role of hypothesis was to guide the researcher by delimiting area of research and to keep him on the right track.

The study proposed to test the following hypothesis

1. There is no significant difference between rural and urban marketing mix of essential commodities marketing companies.
2. There is a significant association between marketing mix attributes and satisfaction level of rural consumer household.
3. The rural consumers are having special attributes.
4. Factors of buying decision making of rural consumers for essential commodities determine psyche of rural consumer.
5. Rural Consumers are aware of rural market for essential commodities.
6. There is significant association between family size and annual consumptions of rural households.
7. Rural Market is a Homogeneous Mass.
8. Individuals decide about purchases in rural households.

2.3 Objectives of study

Unlike urban markets, rural markets are difficult to predict and possess special characteristics. The featured population is predominantly illiterate, have low income, characterized by irregular income, lack of monthly income and flow of income fluctuating with the monsoon winds. In the light of hypothesis formulated for the study, following objectives are selected for study

Primary objective of research study is-

To study of Rural Marketing Mix with respect to essential commodities Ahmednagar District.

Secondary objectives of this study are

1. To study the attributes of rural consumer.
2. To study the factors of buying decision making of rural consumers for essential commodities.
3. To study consumers market awareness.
4. To study the factors affecting consumption pattern of rural household.

2.4 Scope of Study

Marketing mix is a very vast subject. Similarly rural market is equally vast in size and diverse in culture. In above personal view of researcher the study limits its scope to selected rural markets in Ahmednagar District for essential commodities. The study data will be helpful in developing marketing mix which shall be best suitable to rural market. The study of rural consumers' attributes, market awareness, buying decision making, buying and consumption patterns helpful in framing four P's of marketing i.e. marketing mix. This study has wide scope to develop marketing strategies in different segments of rural market. In view of the objectives mentioned earlier the present study limits its scope to selected commodities of essential goods only.

The logic behind the selection of commodities, selection of the villages, sample household and retailers is explained in later part of this chapter.

2.5 Research Methodology

The research will be based on a systematic collection; analysis, interpretation and reporting of data related to the topic - "A study of Rural Marketing Mix with respect to essential commodities Ahmednagar District".

2.5.1 Research Design

"Research Design" is defined as the plan, Structure and Strategy of investigation conceived as to obtain answers to research question. The plain is the overall program of research, The Structure of research is, the outline the scheme, and paradigm of the operations of the data. ^{*2}

Any type of research is a systematic progress. It requires a considerable planning in advanced. The plan should include the exact sequence of the research activities, data collection techniques, etc. it is important to formulate a strategy of data collection.

Research design will include the exact sequence of the research activities, data collection techniques, etc. it is important to formulate a strategy of data collection. The design adopted is primarily of descriptive type with support from exploration of literature, websites, Case studies and opinions of some resource persons.

Descriptive Research Design

Descriptive Research type of research is used to portray the characteristics and determine the frequency of occurrence of a rural consumer at retail store in Ahmednagar District. The descriptive type research design is adopted, with support from exploration of literature, websites, Case studies and opinions of some resource persons. Exploratory Research type of research is undertaken to dig out the information as a secondary data. Exploration is done at very early stage of the research work to study of Rural Marketing Mix and to identify rural consumer attributes.

The objective of “To study of Rural Marketing Mix with respect to essential commodities Ahmednagar District” and examining attributes, factors of buying decision making, consumers market awareness and consumption pattern required descriptive research technique and hence used to collect the primary data. In this design a number of family households are chosen and same set of questions are asked to them.

Exploratory Research Design

This type of research is undertaken to dig out the information as a secondary data. Exploration is done at very early stage of the research work to identify rural consumer behavior, characteristics attributes, to formulate the objectives of this study and to identify methods of undertaking this study.

- a. Websites of the magazine ‘Consumer behaviour’ is explored, to locate information on (the factors that determines the buying decision making of rural consumers. and evaluate consumer awareness in rural market)
- b. Various Journals and Literatures on Marketing Research are studied, to locate suitable marketing research techniques.
- c. Opinions of some resource persons from Business, Industries and academics are sought on marketing strategies for rural marketing. So that suggestive and recommended provide guidelines for planning rural marketing. And to study the reasons changes in buying

2.5.2 Data Collection Method

The task of data collection begins after a research problem has been defined and research design checked out. While deciding about the method of data collection to be used for the study, the researcher should keep in mind two types of data viz. primary and secondary.

The data collection methodology in this study consisted of

1. **Literature review** To trace the evolution of the theories of marketing mix and rural marketing, in order to define the framework within which this construct has been studied, and also to establish hypothesis. (This has been discussed latter in Chapter 3)
2. **Sources of Data** To obtain information for study, information has been collected from the various sources that are -

A. Primary Data Sources

The primary data are those which are collected afresh and for the first time, and thus happen to be original in character. Major sources of primary data include the respondents' Family household in rural villages in Ahmednagar District and Retailers in rural villages in Ahmednagar District. There are various methods of collecting primary data; particularly for this study observation method and questionnaire survey is selected.

Observation method

The observation method is the most commonly used method specifically in studies related to behavioral sciences. As one of the objectives of the study is to study the attributes of rural consumer; observations of the rural respondent and rural retailer are also considered. Observations becomes a scientific tool and method of data collection for the researcher, when it serves a formulated research purposes, is systematically planned and recorded and is subjected to checks and d controls on validity and reliability. Under the observation method, the information is sought by way of investigators own direct observation without asking from the respondent.

Questionnaire method

After the selection of villages and households the task of preparing questionnaire was undertaken. Two surveys were conducted; one was of Family household in rural villages other of Village Retailers. Two separate questionnaires were prepared and pre tested. While preparing the final questionnaire utmost precaution was taken to make it simple and easily understandable. After understanding difficulty in communicating questions in questionnaire in English language, questionnaire were prepared in local language i.e. Marathi, so that respondents would not find any difficulty in answering questions in clear cut terms. In order to make the questionnaire effective and to ensure

quality to replies received, researcher had paid attention to the question sequence in preparing questionnaire. The question sequence must be clear and smooth moving, meaning thereby that the relation of one question to another should be readily apparent to the respondent, with questions that are easier to answer being put in the beginning. Both the questionnaires were divided into different sections. (Sample questionnaire is attached in Annexure no. 2.1 at the end of this chapter)

The outline of the questionnaires can be explained as under

a. Questionnaire for Rural Family Household survey It is divided into following sections as

- I. Identification of Respondents
- II. Rural Market Information and market awareness
- III. Advertisement Effectiveness
- IV. Purchase behaviour of essential commodities
- V. Fashion attitude
- VI. Media Habit
- VII. Retail Marketing
- VIII. Marketing mix

b. Questionnaire for Village Retailers survey It is divided into following sections as

- I. Identification of Respondents
- II. Rural consumer and market information
- III. Purchase behaviour of rural consumer.
- IV. Marketing mix offering

These structured questionnaires are simple to administer and relatively inexpensive to analyse. The provision of alternative replies, at times, helped to understand meaning of question clearly. Questionnaires consist of printed questions in a definite order on a form or set of forms. Questionnaires has a number of one-off questions (with 'yes' or 'no' answers) are known as closed questions and are acceptable to include in your questionnaire as long as they balance with the number of closed questions those that offer a short or multiple choice answer. The other types of questions that can be categorized are direct and indirect questions and will overlap with those above. Direct questions are those that the interviewee will answer with their own personal behaviour

and indirect questions will be answered with the interviewee's opinions of other people's behaviour.

There are several types of questionnaire and each is designed to explore different aspects or elicit different responses. Some of the more common include a) Dichotomous Multiple choice, b) Importance, c) Bipolar, d) Likert e) Rating scale 1 - 5 f) Buying propensity. These can be used in any combination as long as the questionnaire is not too long and it is focused. In the examples below from the questionnaire prepared by researcher; the data is illustrative.

Dichotomous

This is a fairly typical basic type of question, not too intrusive and merely asks you to answer yes or no. As such it cannot assess the degree of feelings in between the poles.

Multiple choices

This is a question offering three or more answers - and allows a greater breadth of response. In this type of question the respondent is asked to rate the importance of an issue to them on a scale of 1 to 10.

Bipolar

The question asks for a response to be marked between two opposite ends of the scale.

Likert

This question examines how strongly the respondent agrees with a statement and can help assess the feelings of customers towards issues.

Rating scale

This question type rates the replies in terms of a scale from e.g. poor to first class. As with all these types of questions it is sometimes necessary to have an even number of boxes (e.g. 4) to avoid the middle of the road response commonly taken by those trying to avoid making a stand.

Buying propensity

This type of question is trying to elicit a customer's future intentions by asking whether they might buy a product and can help assess the needs and likely take up of a

new product if developed. Care needs to be taken with these questions as they may reflect wants rather than needs.

All of the above are quantitative type questions. What researcher had asked was for a response within pre-defined parameters that allows input into spreadsheets and hard analysis.

Although this facilitates the input into data analysis sheets and subsequent number crunching - the respondent is not allowed to say what they think. They can only answer the question by marking the pre-designated boxes. This is of course of immense use - especially if the questionnaire has been well thought through and piloted. Sadly this is often not the case and many are rather poor! As a result you do not get the qualifying comment that can often express her real feelings.

Qualitative questions can allow more freedom for answers but are much harder to analyse as each respondent will use her own words. Often the question will be couched along the lines of. This has the advantage that the respondent can say what she likes, which can yield very interesting information that might not have been thought of at design phase; but on the other side, that she can also respond in an unlimited and often unconstructive manner, making analysis much harder.

Whichever question types are used they must always be designed with the express intention of i. inconveniencing the customer as little as possible; ii. Being aimed at an homogeneous segment; and iii. having been designed to elicit specific information that supports your marketing initiative.

(Sample questionnaire is attached in Annexure no. 10.1 and 10.2)

B. Secondary Data Sources

Secondary data are that which have already been collected by someone else and which has been passed through the statistical process. Secondary data is either published or not published. Published data comprises of a. various publication of the central, state and local governments, b. various publications of foreign governments or international bodies and their subsidiary organizations, c. technical and trade journals, d. books, magazines, newspaper, e. reports and publication of various associations connected with business and industry, banks, stock exchange etc., f. Reports prepared by research scholars, universities, economists etc., g. Public records and statistics, historical

documents and other sources of published information, h. Internet, etc. ;which was helpful for initial planning of the sample. (All references of secondary data are in thesis mentioned time to time)

2.5.3 Sample Design

A complete enumeration of all the items in the ‘population’ is known as a census inquiry. It is presumed that in such an inquiry when all the items are covered no element of chance is left and highest accuracy is obtained. But in practice it may not be true and possible. Even the slightest element of bias in such an inquiry will get larger and larger as the number of observations increases. Moreover, there is no way of checking the element of bias or use of sample checks. Besides, this type of inquiry involves a great deal of time, money and energy. To overcome this issue few items from the universe are selected, that is technically called as sample.

The study was conducted in Ahmednagar District of Maharashtra State. The word Maharashtra, the land of the Marathi speaking people, appears to be derived from Maharashtra, an old form of Prakrit. Maharashtra located in the north center of Peninsular India, with a command of the Arabian Sea through its port of Mumbai, Maharashtra has a remarkable physical homogeneity, enforced by its underlying geology. Ahmednagar district is ‘population’ or ‘universe’ for this study. The study is concentrating on rural market so sample rural villages; rural households and rural retailers in it are to be selected.

2.5.3. a. Selection of Target rural villages

Selection of target area is important stage in research process was to select a wherein the study would be conducted. It was decided to select one district from the State of Maharashtra and for this purpose the following criteria were adopted

- I. It should be rural district,
- II. It should not be too advanced or too backward district.

Based on the above criteria it was decided to select Ahmednagar District for the purpose of study. According to available statistics as given in Table 5.6 Population as per census 2001, 80.34% of population residing in rural area of district. As the same time, statistics available in Industries (2003), the district has barely 2.22 percent of the total working factories. This implies that the district is neither industrially too advanced like

Pune and Thane district of Maharashtra or too backward like Chandrapur and Gadchiroli district in the State. It was therefore, thought that Ahmednagar district provides an ideal situation for the study and hence this choice. Ahmednagar district has fourteen tahasils, as pointed out earlier, one of the objectives of the study was to study rural consumer attributes, it is necessary to select only such tahasil which have rural places in their jurisdiction. Out of fourteen tahasil all tahasil satisfy these conditions. But in case of newly formed Rahata tahasil, it was found that all villages in the tahasil were in the radius of 20 to 22 kilometers from Rahata tahasil place, adjacent tahasil or sugar factory. So, it was felt that the comparison between village near town and village away from town may not be possible. Till as exceptional case tahasil Rahata is considered for survey. Naturally all the fourteen tahasils, i.e. Ahmednagar, Akole, Jamkhed, Karjat, Kopergaon, Nevasa, Parner, Pathardi, Rahata, Rahuri, Sangamner, Shevgaon, Shrigonda and Shirampur were selected for the study.

In latter stage it was necessary to select villages from the above tahasils. In selecting villages the following norms were

I. Village Population

With a view to selecting representative villages, neither big village or nor a very small village were selected. Therefore, villages having population size between 1000 and 4900 were considered for selection.

II. Nearness and Distantness from Tahasil Headquarters

According to population census of 2001, including tahasil headquarters Ahmednagar, Kopergaon, Nevasa, Rahata, Rahuri, Sangamner, and Shirampur nagarpalika and Municipal Corporation; there are eighteen towns. The selection of the five villages from each tahasil was made in such a manner that two villages should be near town while the other village should be away from town. The distance of nearby village was supposed to be less than five kilometers; whereas the other villages (away from town) were the distance of more than twenty kilometers from the respective headquarters. More specifically, it can be said that the distance from tahasil headquarters is considered the base for selecting five villages from each tahasil. Such nearness and farness of rural villages from town was considered very useful to observe the impact of urban proximity

on consumption pattern of rural household. Accordingly seventy villages were selected. (Tahasil wise rural villages selected for survey is attached in Annexure 10.3)

III. Uniformity in other amenities

In order to eliminate impact of other facilities and amenities on consumption pattern and behavior villages having similar facilities were chosen. These facilities and amenities include drinking water, education, medical facilities, postal services and transport facilities. Table of annexure no. 2.1 summarizes the basic characteristics of selected villages. Annexure no. 2.1 Table shows that all villages avail themselves of minimum basic amenities as drinking water, education, medical facilities, postal, transport and communication services. The percentages of irrigation in these villages are more or less same. It means that except distance from town, villages from every district are equal in all respect.

2.5.3. b. Sample Frame

Random sampling method is used to select the households as well as rural retail stores in rural villages.

Non-probability Quota Sampling of the population is used as per the following process. A quota of 10 household respondents and 04 retailer respondents in rural village and 05 rural villages in every tahasil is selected. i. e. Total 700 rural household respondents and 280 rural retailer respondents are interviewed.

The entire process is depicted in the diagram given on subsequent page.

Table No. 2.1 Process of sample selection

Selection	Criteria or Norms for selection	Sample Finalized	
Selection of District	i. Rural population of district. ii. Industrialization of District.	Ahmednagar District	
Selection of Tahasil	i. Tahasil with town as a headquarters. ii. Tahasil with village at the distance more than 20 kms. From Hqrts.	Ahmednagar, Akole, Jamkhed, Karjat, Kopargaon, Nevasa, Parner,	Pathardi, Rahata, Rahuri, Sangamner, Shevgaon, Shrigonda Shrirampur
Selection of Villages in Tahasils	i. Population size of village ranging from 1000-4999. ii. Urban Proximity. iii. Equal facilities and amenities. iv. Quota Sampling of five villages in a Tahasil.	Tahasil wise rural villages selected for survey is attached in Annexure no. – Total villages 70 Nos.	
Selection of Households from selected villages	i. Quota Sampling of ten rural households in a village.	Rural villages 70 Nos. X 10 rural households a village = 700 Nos.	
Selection of rural retail store from selected villages	i. Quota Sampling of four rural retail stores in a village.	Rural villages 70 Nos. X 4 rural retail store a village = 280 Nos.	

2.5.4 Selection of Commodity Group

Selection of commodities was major work in the research process. It is guided by the primary objective of the research. i.e. to study of Rural Marketing Mix with respect to essential commodities in Ahmednagar District. As consumption basket of any household includes a large number of items, which can be classified as food grains non-food items. Though food grains dominate consumption expenditure, food grain consumption is to a large extent influence by tradition and local availability. Economic development may not have significant impact on food grain consumption of rural people. Moreover, most of the villagers consume food grains and related item produces by item selves, they do not appear in their consumption expenditure.

It was therefore, decided to concentrate on manufactured essential commodities. Consumption of such goods, it is believed, is facilitates economic progress. It would be in tune with the research objective to identify whether these goods have reached rural market and whether their consumption is increasing. Mainly for these reasons manufactured essential commodities have been selected for the study, which include in addition to items of daily consumption, clothing goods also.

This would also help in examining whether rural markets still represent markets for essential commodities only or some non-traditional items have found place in rural market.

Based on this following essential commodity group were selected for the study.

a. Packed food articles

Biscuits, Vegetables oil, Milk, Chilly powder and Pickle.

b. Hygienic commodity group

Toilet Soap, Washing Soap / Detergent, Tooth paste/powder, mosquito repellent and Hair oil.

c. Cosmetic Commodity group

Face powder, snow/ cream (beauty, cold winter, summer), Nail polish, Lip stick and Kajal.

2.5.5. Method for Conducting Survey

From a market research point of view a few important locations in a village are the retail shop, tea stall, open ground and chavadi because they are caste-neutral places of the village, they are easy to locate, and it is easier to find people here. Villagers generally gather here to discuss various issues. So initiating a conversation is easy.

Retail Shops/STD Booths

The retailer is well informed about the market and he can understand the objectives of the research. It is very easy to develop a rapport with the retailer One could buy a cold drink and buy the researcher the time to initiate a talk with him. He is generally well informed about the village and can be a good source of information about the village. A wide variety of people visit his shop since; it is a one-stop shop for the daily need items including vegetables and stationery (especially in small villages). It is the best place to locate women who may not be otherwise found at tea stalls, open grounds or chavadi. He can use his influence to request the customers to respond.

Tea Stalls

Tea stall is the one place where you can find people (especially middle aged and old) at any time of the day. The researcher can drink tea; this will give him time with the villagers. He can gradually build up the conversation and involve the villagers in the interview.

Playgrounds

It is the best place to locate youth during morning and evening hours. Many of them may be busy playing but there are always some who have gathered to spend time or just watch the games. They can be easily targeted for the interview.

Chavadies

This is a very good place to find middle aged and old people in the evenings. It is an important village gathering point where most of the influential people meet. A marketing researcher was very careful in understanding the psyche of rural customer.

2.5.6. Reference Period

The fieldwork of “A Study of Rural Marketing Mix with respect to essential Commodities in Ahmednagar District” started from last week of January, 2009 and continued till end of July, 2009. i.e. January 23, 2009 to July 22, 2009. An equal number of sample villages in a tahasil were selected for survey.

2.5.7. Method of analysis and Statistical Tools Used

All completed questionnaires were scrutinized carefully; the list of required tables and output was prepared. After thorough discussion with computer experts, programme for computerization was prepared and finally all data were computerized with great precaution to avoid errors in computerization. After getting data computerized they were presented in different tables with the help of SPSS software. Ratios are calculated. The statistical tools like tabulation, average, percentage are used for analyzing the data.

2.5.8. Limitations of research methodology

Every possible effort has been made by the researcher to complete the present research work in all its aspects but because of number of uncontrollable factors the research has following limitations.

1. The study is proposed in Ahmednagar district only; result and conclusion may not be same in other districts.
2. The study is confined to manufactured essential goods; results may not be fit suitable for other commodity group.
3. Outcomes and results can't applicable with other rural base environment.

2.5. 9. Organization of the Thesis

The thesis in hand is organized in the following chapters

Chapter One – Introduction

This introductory chapter gives idea about aspect of the study. It also discusses the need and justification to select the study.

Chapter Two- Research Methodology

This chapter explains the scientific research procedures followed to obtain the required information.

Chapter Three-Review of Literature

This chapter develops the idea about different theoretical concepts used in the study.

Chapter Four - Research Study conducted on the Topic

This chapter clears the concept about rural consumer psychology and market with help of various studies done on the topic.

Chapter Five -Profile of Target Area

The location, demography, culture and socio-economic factors of Nation, Maharashtra State, Ahmednagar district and selected villages are discussed in this chapter.

Chapter Six -Hypothesis Testing

Hypothesis testing helps the researcher to clarify the logics and concept with help of statistical methods.

Chapter Seven - Data Interpretation and Analysis

This chapter depicts data interpretation and analysis of questionnaire survey of rural household and rural retailers.

Chapter Eight - Findings and Observations

This chapter is the gist of the research study. It presents finding and observation.

Chapter Nine - Conclusions and Suggestions

This chapter presents conclusion and suggestion to solve the problems and issues of rural markets.

Chapter Ten -Annexure

Questionnaire used for survey of rural household and rural retailer; Tahasil wise list of Villages selected for survey with their characteristics for the purpose of survey is attached in annexure.

2.5.10 Concepts and Terms

Different terms are used to explain the subject under research. Some important terms are discussed below

1. Urban and Rural Areas in Ahmednagar District

According to population census of 2001, all places with municipal bureaus and non-municipal area of sugar factories at Shivajinagar, Pravaranagar, Amrutnagar, Bhenda Factory, Ashoknagar, Gautamnagar, Sangivaninagar and Ahmednagar M.I.D.C. are considered as urban areas; while the rest of the Ahmednagar is treated as the rural area.

2. Urban Proximity of Village

A village within the periphery of five kilometers from town, tahsil headquarters, is taken as village near town. The village outside the radius of twenty kilometers from town is taken as the village away from town.

3. Household

An household is defined as group of person related to one another, who live together and share a common kitchen. A single person maintaining a kitchen is also considered as a household.

4. Head of Household

A person responsible for taking financial decisions for himself and on behalf of his family member (member of household) and managing the affairs of his family is treated as the head or 'Karta' of the household.

5. Age of the Head of the Household

The age of the household is taken as number of completed years at the time of survey.

6. Educational Level

To determine education level of head and member of these household, four major categories are formed as under

- a. Illiterate- No education, i.e., unable to read and write.
- b. Primary Education-upon vernacular i.e., primary school.
- c. Secondary Education-upon secondary school certificate.
- d. Higher Education- Beyond secondary school certificate including technical and Professional education.

7. Occupation of the Head

The occupation of head of the household is recorded to be that one from which he derives more than fifty percent of his annual income. For the purpose of survey four major occupations have been considered i) farming, ii) agricultural wages, iii) business and iv) service.

8. Agricultural labour

A person was considered as engaged as agricultural labour, if he/she followed one or more of the following agricultural occupations in the capacity of a wage paid manual labour, whether paid in cash or kind or both (i) farming, (ii) dairy farming, (iii) production of any horticultural commodity or (iv) raising of livestock, bees or poultry.

9. Wage and salary earnings

Information on wage and salary earnings was collected separately for each of the wage/salaried work recorded for a person in a day. Here, earnings refer to the wage/salary income. The wage/ salary received or receivable may be in cash or kind or partly in cash and partly in kind.

10. Consumption Expenditure

It means expenditure incurred on purchase of that particular commodity group. Expenditure on single item of that commodity group is treated as expenditure on that commodity group. Expenditure is calculated by multiplying quantity purchased by price in respective period, i.e.

$$\begin{aligned}\text{Consumption Expenditure} &= \text{Quantity} \times \text{Price} \\ &= q \times p \\ &= pq\end{aligned}$$

The sum total of monthly expenditure gives yearly expenditure on that particular commodity group.

2.6 Reference

*¹ Kerlinger, Fred W., Foundations of Behavioural Research, New York Holt, Rinehart and Winston, 1973, p.11.

*² F. Erlanger- Research Methodology, page 64

*³ Maharashtra state Government web site. [http //www.maharashtrapwd.gov.in](http://www.maharashtrapwd.gov.in).

CHAPTER 3

**REVIEW OF
LITERATURE**

3. REVIEW OF LITERATURE

3.1 Introduction

India is in the second largest in volume of output in agriculture sector. Certain connected sectors of the agricultural sector have played a major role in the development of the Indian economy by providing employment to a number of people in the Dairy, Forestry, Fishing Poultry and Medico herbs industries. Production volume has gone up in Indian agriculture at a consistent rate since the 1950s. Much of this improvement can be credited to the various five-year plans that were instituted for the development of Indian agriculture. Developments in irrigation processes, as well as various modern technologies used have contributed to the overall improvement of agricultural processes.

Substantial amounts of research and development have been carried out in the agricultural sphere in India by organizations such as the Indian Agricultural Research Institute, the Indian Agricultural Research Statistics Institute, and the Indian Council of Agricultural Research. Result of all, Now India is rated as one of the top economies in the world in terms of the purchasing power parity of the gross domestic product.

3.2. Indian Village System

There is no village in India, however mean, that has not a rich stala- purana, or legendary history of its own. - Raja Rao, Kanthapura

At the edge of the city begins the great ocean of India's villages. – Shrilal Shukl, Rag Darbari

The village in India, it is believed, epitomized essence of Indian civilization as it is considered a repository of traditional mores and folkways. A historical review of the village as a community or of village studies has been touched upon briefly here.

The village from the earliest times to the nineteenth Century

Studies in social evaluation have shown how nomadism was given up for village life once settled agriculture became a way of life. In India, the village (gram) finds mention in ancient texts and latter epics. It is distinguished from the city (nagar) and the town the fortress (pur), while all three stand in opposition to habitation of recluses in the forests (aranta). City life was not a major feature of the Vedic Age as the economy was mainly pastoral. Villages were, however, ubiquitous. According to Basham, the Indian

village had not changed much from what it was like during the first millennium to what it was in the mid- twentieth century. Then as now ... the villagers formed a self conscious community' (1954 150)^{*1}

The Arthashastra (400BC- 200 Ad) provides us with a classification of the king's duties to the administrative affairs of the village. For example, new village could be brought into existence by enabling people to migrate from one place to another. These villages could be built on old ruins or at new sites. The size of a village and the composition of the population were laid down both in ethnic and occupational terms. Distribution and usage of land was also defined. The roles of headman or guardian of the village, and of the king as the ultimate protector were outlined. (Shamsastry 1967)

The epic Mahabharata (400BC-400AD) similarly speaks of types of habitation and settlements, interrelations between and within villages, and identifies villages for purposes of governance.

Manusmriti, the book of Brahminical laws (100AD-300AD) classifies villages on terms of their size and habitation. (Buhler 1886)

The fact that the presence of the village can be traced far back in India's history creates a sense of timelessness and continuity. Al-Biruni's celebrated Kitab-al- Hind (early eleventh century) gives us an account of the caste-occupation based village organization in the medieval times. These were seemingly times of great flux that resulted from population movements (Al- Biruni 1983; Chattopadhyaya 1990)

Babur the founder of the Mughal Empire in the middle of the sixteenth century, commented on the rapid appearance and disappearance of hamlets and villages, and indeed of towns too (Rizvi 1993 204-216). T the same time villages with growing populations and economic prosperity grew into towns.

A detailed study of the growth and character of the village from the sixteenth to the eighteenth centuries has been discussed by Habib (1999) in his book on the agrarian system of Mughal India. He relies on documents from practically all part of India, and although his focus is peasant rights and tenancy, the information indirectly brings out the nature of social and cultural life in those times.

Karl Marks contributed extensively to the making of the popular images of the Indian villages in that period. Adopting an evolutionary perspective, he placed the village

in Asia, just above the primitive and the barbarian social forms, and describes it as a self-contained community. For Marx, the Indian village was the mainstay of a stagnant oriental social system, where property was held in common by a whole village, and class conflict was absent. For him Indian village represented a distinct autarchic economic system, - Asiatic mode of production- combining agriculture with manufacture.

For Marx ‘...these idyllic village communities.... Restrained the human mind within the smallest possible compass, making it the unresisting tool of superstition, enslaving it beneath traditional rules, depriving it of all grandeur and historical energies...’ (1853 a 94). The Indian village is was for Marx, passive and un-resistant to what was thrust upon it. While he was critical of the stagnant nature of the village economy, he also accused the British ‘intruder’ of breaking up the Indian handloom and destroying the spinning wheel. Writing letter in 1853 on European colonialism, Marx did, however, endorse the role of the empire as being the savior of the Asian masses, without whom there would be no emancipation. By introducing capitalist enterprise, he believed that the British would annihilate the old political economy (1853c) and lay instead, the foundation of a modern society and a new land holding system in India.

Village studies in late nineteenth and Twentieth Century

The social realities of the village and its relationship with the regional social environment have been the focus of many debates in both colonial and post colonial literature. Such debates have led to a refinement in the methods of data collection, especially in fieldwork, as well as developments in the disciplines of sociology and social anthropology over the twentieth century. Under British rule, concrete steps were taken to describe and classify the village community. This was necessitated by administrative and revenue needs, as also the desire to understand the socio economic conditions of the people who were being governed. Census reports as early as the 1880’s along with gazetteers, district handbooks, and regional surveys, brought together varied information on the village community.

Colonial literature is replete with images that are now recognized as stereotypical and often mythic, such as belief in the self sufficiency of the village or its being a ‘little republic’. For instance, a House of Commences report of 1812(Campbell 1852 84-5), described the typical village as occupying large acres of both waste and arable land;

having offices such as that of the headman, revenue collector, accountant, and police boundary man, and with an internal economy that largely unchanged. Besides being a unit of administration, the village was also the prime source of revenue collection, often bordering on the extreme. Habib similarly, writes about the peasant being bound to land like a European serf, and the revenue officials being able to coerce him (1999 130).

Already by the nineteenth century, the Indian village was described as quintessentially 'Asian' and as being truly rural in nature. Sir Charles Metcalfe described them in the 1810's as 'self contained little republics' just as Sir Thomas Munro saw them as 'mini republics' both stressed the immutability of the village in the face of changes such as those accompanying modernization. The late nineteenth century, saw the work of scholars such as Sir Henry Maine and B H Baden Powell, who wrote specifically on the nature of family and the economy. The work of these scholars may be regard as an early attempt at empirical research into the rural way of life.

Maine described the village as the least destructible institution of Indian society. It was clan based and the patriarchal household was its bedrock. He also offered a typology of villages depending on the nature of the holdings. For him the villager only had a share in the village land and its produce. For Maine as for Marx, the cast system was the chief obstacle to change and growth in rural India. Baden- Powell on the other hand, was skeptical about their being a category describable as the typical Indian Village. He identified two types of villages- the joint and ryotwari,^{*2} and believed that the former had its roots in Aryan social forms and the latter in the Dravidian.

The administrative information gathering needed a shift of gears to more micro level issues and their analysis, making a new phase in colonial village studies was soon realized. Several commissions were set up by the British to investigate the deteriorating agrarian situation. Reports on the status of rural settlements were drawn up. In 1901, an ethnographic survey of India was attempted as a part of the 1901 census.

Recognizing the importance of the sense of community at the village level, Gandhi asserted that the freedom struggle would be meaningless unless the rural masses that lived in abject poverty were to benefit from the efforts to build a new India. An Anthony Parel put it- No Indian thinker had a better grasp of the truth that Swaraj would mean little for India if the lives of the poor in the villages saw no significant improvement... In

a country so overpopulated and so heavily dependent on agriculture, the villages held the key to economic and political development. For Gandhi India's soul lived in her villages, where it survived through the cottage industry. While holding onto the rural community as the nucleus of an economically viable and socially just society, he acknowledged that the villages as they existed in his time left much to be desired from both the economic and moral points of view. He asserted, 'If the village perishes, India will perish too' Gandhi also believed that independence had to begin at the grassroots. From this insight, however, he proceeded to idealize the village, almost echoing colonialist discourse. Thus to him every village would be a republic or panchayat, self sustained and capable of managing its own affairs. Yet he also acknowledged that what he sought was really a dream. Not everybody agreed with Gandhi's point of view. Dr. B. R. Ambedkar was one of few who described the village as a 'cesspool of factionalism and den of 'iniquity' In a recent work, Alok Bhalla and Peter Bumke echo Ambedkar when they write of the village as a place with '.... A life mired in customs which carry the stink of ages'

The idea of extension of the village into wider society and vice versa was central to many village studies in the 1940's and 1950's. The work of scholars like Milton Singer and Mckim Marriott introduced the idea of the continuum into Indian village studies. Mirriott, writing on aspects of village life in the 1950's, spoke of how the ties that related the village to the outside world also brought wider society to the village. He called these processes of universalisation (elements of village culture being incorporated into a wider regional or even larger society) and parochialization (cultural element of pan-Indian nature filtering down to the village level through various modes of communication such as story telling and folk drama).

Thus, several studies came to identify how cast relations based on economic interdependence and social relations based on marriage and other kind of social interaction extended village links beyond village boundaries.

Every village, according to those who live there and those who have described it, has a history- oral as well as recorded. Records were made under British rule and before, for purpose of governance and revenue collection by designated patwaries of the state. Village often also had their own village accountants and record keepers who took note of the landholdings and their distribution to enable jurisdiction, for example, in case of

dispute over land use. Genealogists also kept village records that were useful in identify formation and matters of kinship and marriage. Most of the past of the village and its history has been orally transmitted. The pattern and recall of an event was reflective of the social identify of the speaker, and is based on his caste or community. For villagers their past is differently shaded depending on their socio-cultural identities which also color their perception of events differently.

The agrarian structure acquired different forms regionally, such as that based on jotedari in West Bengal (Beteill 1974), and kuthakai tendency in the Tamil regions (Gough 1981). The jotedars were like mirasdars of Tanjore and bhomiyas of Rajasthan, forming a category that varied within Bengal in wealth and income. They ranged from small landowners, to share croppers joint family the members of which, even when divided into number of households, live together in the village and own property in common. The social values that underpin family life in a village also define the position of women and their roles in a largely patriarchal set up. Use of kinship terminology within the family and in the village between castes and individuals is reflective of social status and inequality.

All of these principles generate a set of values, practices, and interests that govern the behaviour, relations, expectations, and attitudes of villagers. It is these traditionally prescribed patterns of social relationship of inequality, the economic classes of the agrarian hierarchy, the local power structures, and the ritual values that have undergone gradual change over the decades. The Indian village opened up to the wider regional and socio-cultural environment, through the processes of modernization and development that followed in the post independence period.

Village Development and Change

The post- independence period has characterized by policy decisions that have pointed to the village being a template for nation building. This was best illustrated by grassroots development projects, most notably the Community Development Programme (CDP) in the 1950's. These projects had important consequences for social, economic, and political relations and life at the village level. This was reflected in the changes in village social structure that took place over several decades following independence. The CDP attempted to introduce reform at the village level that focused on issues, such as

primary health, education, and agriculture. The most crucial aspect of this project was that it aimed at cooperative effort through people's participation. The programme was also important as it initiated a phase in interdisciplinary research and investigation.

S. C. Dube, writing on the CDP in 1958, saw the programme as a pioneering venture but cautioned that efforts had to be sustained to keep up the momentum and interest of the rural population in accepting this change. Understanding the impact of the CDP would refocus attention on the role of the individual in changing village life, and spell a weakening of the hold of the caste system over rural social organisation. By shifting focus from action as an outcome of ideology to individual action at the grassroots, one would be recognizing the role of human agency in self upliftment.

3.3 Rural Economy

The economy of India is the twelfth largest in the world by market exchange rates and the fourth largest in the world by GDP measured on a purchasing power parity (PPP) basis.^{*3} The country was under socialist-based policies for an entire generation from the 1950s until the 1980s. The economy was characterised by extensive regulation, protectionism, and public ownership, leading to pervasive corruption and slow growth.^{*4} Since 1991, continuing economic liberalisation has moved the economy towards a market-based system. By 2009, India had prominently established itself as the world's second-fastest growing major economy.^{*5 and6}

Agriculture is the predominant occupation in India, accounting for about 60% of employment. The service sector makes up a further 28%, and industrial sector around 12%.^{*7} The labor force totals half a billion workers. For output, the agricultural sector accounts for 17% of GDP; the service and industrial sectors make up 54% and 29% respectively. Major agricultural products include rice, wheat, oilseed, cotton, jute, tea, sugarcane, potatoes, cattle, water buffalo, sheep, goats, poultry and fish. Major industries include textiles, chemicals, food processing, steel, transportation equipment, cement, mining, petroleum, machinery, information technology enabled services and software.^{*8}

Economic history of India

India's economic history can be broadly divided into three eras, beginning with the pre-colonial period lasting up to the 17th century. The advent of British colonisation started the colonial period in the 17th century, which ended with independence in 1947. The third period stretches from independence in 1947 until now.

i. Pre-colonial

The citizens of the Indus Valley civilisation, a permanent and predominantly urban settlement that flourished between 2800 BC and 1800 BC, practiced agriculture, domesticated animals, used uniform weights and measures, made tools and weapons, and traded with other cities. Evidence of well planned streets, a drainage system and water supply reveals their knowledge of urban planning, which included the world's first urban sanitation systems and the existence of a form of municipal government.^{*9} Silver coin minted during the reign of the Gupta king Kumara Gupta I (AD 414–55)

The 1872 census revealed that 99.3% of the population of the region constituting present-day India resided in villages,^{*10} whose economies were largely isolated and self-sustaining, with agriculture the predominant occupation. This satisfied the food requirements of the village and provided raw materials for hand-based industries, such as textiles, food processing and crafts. Although many kingdoms and rulers issued coins, barter was prevalent. Villages paid a portion of their agricultural produce as revenue to the rulers, while its craftsmen received a part of the crops at harvest time for their services.^{*11}

Religion, especially Hinduism, and the caste and the joint family systems, played an influential role in shaping economic activities.^{*12} The caste system functioned much like medieval European guilds, ensuring the division of labour, providing for the training of apprentices and, in some cases, allowing manufacturers to achieve narrow specialization. For instance, in certain regions, producing each variety of cloth was the specialty of a particular sub-caste. The estimates of the per capita income of India (1857–1900) as per 1948–49 prices.^{*13}

India's pre-colonial economy is mostly qualitative, owing to the lack of quantitative information. One estimate puts the revenue of Akbar's Mughal Empire in 1600 at £17.5 million, in contrast with the total revenue of Great Britain in 1800, which totalled £16 million.^{*14} India, by the time of the arrival of the British, was a largely traditional agrarian economy with a dominant subsistence sector dependent on primitive technology. It existed alongside a competitively developed network of commerce, manufacturing and credit. After the decline of the Mughals, western, central and parts of south and north India were integrated and administered by the Maratha Empire. The Maratha Empire's budget in 1740s, at its peak, was Rs. 100 million. After the loss at Panipat, the Maratha Empire disintegrated into confederate states of Gwalior, Baroda, Indore, Jhansi, Nagpur, Pune and Kolhapur. Gwalior state had a budget of Rs. 30M. However, at this time, British East India Company entered the Indian political theatre. Until 1857, when India was firmly under the British crown, the country remained in a state of political instability due to internecine wars and conflicts.^{*15}

ii. Colonial

In 1945, Calcutta, which was the economic hub of British India, saw increased industrial activity during World War II. Company rule in India brought a major change in the taxation environment from revenue taxes to property taxes, resulting in mass impoverishment and destitution of majority of farmers and led to numerous famines. The economic policies of the British Raj effectively bankrupted India's large handicrafts industry and caused a massive drain of India's resources.

Indian Nationalists employed the successful Swadeshi movement, as strategy to diminish British economic superiority by boycotting British products and the reviving the market for domestic-made products and production techniques. India had become a strong market for superior finished European goods. This was because of vast gains made by the Industrial revolution in Europe, the effects of which was deprived to Colonial India. The Nationalists had hoped to revive the domestic industries that were badly effected by polices implemented by British Raj which had made them uncompetitive to British made goods. An estimate by Cambridge University historian Angus Maddison reveals that India's share of the world income fell from 22.6% in 1700, comparable to

Europe's share of 23.3%, to a low of 3.8% in 1952. ^{*16} It also created an institutional environment that, on paper, guaranteed property rights among the colonizers, encouraged free trade, and created a single currency with fixed exchange rates, standardized weights and measures, capital markets. It also established a well developed system of railways and telegraphs, a civil service that aimed to be free from political interference, a common-law and an adversarial legal system. ^{*17} India's colonization by the British coincided with major changes in the world economy—industrialisation, and significant growth in production and trade. However, at the end of colonial rule, India inherited an economy that was one of the poorest in the developing world, ^{*18} with industrial development stalled, agriculture unable to feed a rapidly growing population, India had one of the world's lowest life expectancies, and low rates for literacy.

The impact of the British rule on India's economy is a controversial topic. Leaders of the Indian independence movement, and left-nationalist economic historians have blamed colonial rule for the dismal state of India's economy in its aftermath and that financial strength required for Industrial development in Europe was derived from the wealth taken from Colonies in Asia and Africa. At the same time right-wing historians have countered that India's low economic performance was due to various sectors being in a state of growth and decline due to changes brought in by colonialism and a world that was moving towards industrialization and economic integration. ^{*19}

iii. Independence to 1991

Indian economic policy after independence was influenced by the colonial experience (which was seen by Indian leaders as exploitative in nature) and by those leaders' exposure to Fabian socialism. Policy tended towards protectionism, with a strong emphasis on import substitution, industrialization, state intervention in labor and financial markets, a large public sector, business regulation, and central planning.^[38] Five-Year Plans of India resembled central planning in the Soviet Union. Steel, mining, machine tools, water, telecommunications, insurance, and electrical plants, among other industries, were effectively nationalized in the mid-1950s. ^{*20} Elaborate licences, regulations and the

accompanying red tape, commonly referred to as Licence Raj, were required to set up business in India between 1947 and 1990. ^{*21}

Jawaharlal Nehru, the first prime minister, followed by Indira Gandhi formulated and oversaw economic policy. They expected favorable outcomes from this strategy, because it involved both public and private sectors and was based on direct and indirect state intervention, rather than the more extreme Soviet-style central command system. ^{*22} The policy of concentrating simultaneously on capital- and technology-intensive heavy industry and subsidizing manual, low-skill cottage industries was criticized by economist Milton Friedman, who thought it would waste capital and labour, and retard the development of small manufacturers. ^{*23}

The Rockefeller Foundation's research in high-yielding varieties of seeds, their introduction after 1965 and the increased use of fertilizers and irrigation are known collectively as the Green Revolution, which provided the increase in production needed to make India self-sufficient in food grains, thus improving agriculture in India. Famine in India, once accepted as inevitable, has not returned since the introduction of Green Revolution crops and the reduction of cash-crops that dominated India during the British Raj.

iv. After 1991 Economic liberalization in India

In the late 80s, the government led by Rajiv Gandhi eased restrictions on capacity expansion for incumbents, removed price controls and reduced corporate taxes. While this increased the rate of growth, it also led to high fiscal deficits and a worsening current account. The collapse of the Soviet Union, which was India's major trading partner, and the first Gulf War, which caused a spike in oil prices, caused a balance-of-payments crisis for India, which found it facing the prospect of defaulting on its loans. India asked for a \$1.8 billion bailout loan from IMF, which in return demanded reforms. ^{*24}

In response, Prime Minister Narasimha Rao along with his finance minister Manmohan Singh initiated the economic liberalisation of 1991. The reforms did away with the Licence Raj (investment, industrial and import licensing) and ended many public

monopolies, allowing automatic approval of foreign direct investment in many sectors.^[46] Since then, the overall direction of liberalisation has remained the same, irrespective of the ruling party, although no party has tried to take on powerful lobbies such as the trade unions and farmers, or contentious issues such as reforming labour laws and reducing agricultural subsidies. Since 1990 India has emerged as one of the fastest-growing economies in the developing world; during this period, the economy has grown constantly, but with a few major setbacks. This has been accompanied by increases in life expectancy, literacy rates and food security.

While the credit rating of India was hit by its nuclear tests in 1998, it has been raised to investment level in 2007 by SandP and Moody's. In 2003, Goldman Sachs predicted that India's GDP in current prices will overtake France and Italy by 2020, Germany, UK and Russia by 2025 and Japan by 2035. By 2035, it was projected to be the third largest economy of the world, behind US and China. *²⁵

Agriculture in India

Slow agricultural growth is a concern for policymakers as some two-thirds of India's people depend on rural employment for a living. Current agricultural practices are neither economically nor environmentally sustainable and India's yields for many agricultural commodities are low. Poorly maintained irrigation systems and almost universal lack of good extension services are among the factors responsible. Farmers' access to markets is hampered by poor roads, rudimentary market infrastructure, and excessive regulation. - World Bank "India Country Overview 2008" *²⁶

According to "India Priorities for Agriculture and Rural Development" by World Bank, India's large agricultural subsidies are hampering productivity-enhancing investment. Overregulation of agriculture has increased costs, price risks and uncertainty. Government interventions in labor, land, and credit markets are hurting the market. Infrastructure and services are inadequate.

Illiteracy, general socio-economic backwardness, slow progress in implementing land reforms and inadequate or inefficient finance and marketing services for farm produce.

The average size of land holdings is very small (less than 20,000 m²) and is subject to fragmentation, due to land ceiling acts and in some cases, family disputes. Such small holdings are often over-manned, resulting in disguised unemployment and low productivity of labour.

Adoption of modern agricultural practices and use of technology is inadequate, hampered by ignorance of such practices, high costs and impracticality in the case of small land holdings.

World Bank says that the allocation of water is inefficient, unsustainable and inequitable. The irrigation infrastructure is deteriorating. Irrigation facilities are inadequate, as revealed by the fact that only 52.6% of the land was irrigated in 2003–04, which result in farmers still being dependent on rainfall, specifically the Monsoon season. A good monsoon results in a robust growth for the economy as a whole, while a poor monsoon leads to a sluggish growth. ^{*27} Farm credit is regulated by NABARD, which is the statutory apex agent for rural development in the subcontinent.

India has many farm insurance companies that insure wheat, fruit, rice and rubber farmers in the event of natural disasters or catastrophic crop failure, under the supervision of the Ministry of Agriculture. One notable company that provides all of these insurance policies is agriculture insurance company of India and it alone insures almost 20 million farmers.

Economic disparities in India

According to World Bank; India Country Overview 2008, - Lagging states need to bring more jobs to their people by creating an attractive investment destination. Reforming cumbersome regulatory procedures, improving rural connectivity, establishing law and order, creating a stable platform for natural resource investment that balances business interests with social concerns, and providing rural finance are important.

One of the critical problems facing India's economy is the sharp and growing regional variations among India's different states and territories in terms of per capita income, poverty, availability of infrastructure and socio-economic development. ^{*28}

Seven low-income states - Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, and Uttar Pradesh - are home to more than half of India's population.^{*29}

Between 1999 and 2008, the annualized growth rates for Gujarat (8.8%), Haryana (8.7%), or Delhi (7.4%) were much higher than for Bihar (5.1%), Uttar Pradesh (4.4%), or Madhya Pradesh (3.5%).^{*27} Poverty rates in rural Orissa (43%) and rural Bihar (40%) are some of the worst in the world. On the other hand, rural Haryana (5.7%) and rural Punjab (2.4%) compare well with middle-income countries.

3.4 Rural Marketing in Indian Economy

The concept of Rural Marketing in Indian Economy has always played an influential role in the lives of people. In India, leaving out a few metropolitan cities, all the districts and industrial townships are connected with rural markets.

The rural market in India is not a separate entity in itself and it is highly influenced by the sociological and behavioral factors operating in the country. The rural population in India accounts for around 627 million, which is exactly 74.3 percent of the total population.

The rural market in India brings in bigger revenues in the country, as the rural regions comprise of the maximum consumers in this country. The rural market in Indian economy generates almost more than half of the country's income. Rural marketing in Indian economy can be classified under two broad categories. These are

1. The market for consumer goods that comprise of both durable and non-durable goods.
2. The market for agricultural inputs that include fertilizers, pesticides, seeds, and so on

The concept of rural marketing in India is often been found to form ambiguity in the minds of people who think rural marketing is all about agricultural marketing. However, rural marketing determines the carrying out of business activities bringing in the flow of goods from urban sectors to the rural regions of the country as well as the marketing of various products manufactured by the non-agricultural workers from rural to urban areas. To be precise, Rural Marketing in India Economy covers two broad sections, namely -Selling of agricultural items in the urban areas and Selling of manufactured products in the rural regions.

Some of the important features or characteristics of Rural Marketing in Indian Economy are being listed below

With the initiation of various rural development programmes there have been an upsurge of employment opportunities for the rural poor. One of the biggest cause behind the steady growth of rural market is that it is not exploited and also yet to be explored.

The rural market in India is vast and scattered and offers a plethora of opportunities in comparison to the urban sector. It covers the maximum population and regions and thereby, the maximum number of consumers.

The social status of the rural regions is precarious as the income level and literacy is extremely low along with the range of traditional values and superstitious beliefs that have always been a major impediment in the progression of this sector.

The steps taken by the Government of India to initiate proper irrigation, infrastructural developments, prevention of flood, grants for fertilizers, and various schemes to cut down the poverty line have improved the condition of the rural masses...

3.5 Rural Marketing in Changed Scenario

The rural scene is now undergoing a sea-change, resulting from the multi-pronged activities undertaken for the overall development of rural areas. There have been significant improvements in the rural sector in respect of agricultural production, spread of education, banking facilities, electrification, transportation, communication, etc. All these changes have led to the creation of general awareness for achieving a new and better style of living. With the increased purchasing power accessed purchasing Power access to communication and awareness about modern life styles the rural sector needs a better marketing thrust. The recent economic policy initiatives of the government have resulted in increased investments in the corporate sector by domestic as well as overseas investor s. The growth of the corporate sector means increased production and this in turn requires identification and penetration into high growth potential markets. In this contest rural markets have good prospects for most of the goods and ser vices of this liberalized economy. It also indicates that the twenty first century is going to see the full blossoming

of the Indian rural market (Chahal and Pal 1997 p 223).

As change came in 1991 when government took a series of bold initiatives to take the economy away from controls. The programme included for reaching trade fiscal marketing and industrial policy measures with a major thrust on improvement of competitive efficiency of Indian industries by utilizing foreign investment and technology to a much greater degree than in the past. Moreover the new reform measures ended the regime of licensing and controls and made the industry virtually independent significantly the new policy permitted the free import and export of virtually all products with some exceptions.

Imports of capital goods and raw materials were made more liberal. Introduction of automatic approvals of foreign technology agreements and foreign investment restructuring of public sector under takings and the thrust on export were other measures announced by the government with a view to improve the competitiveness of Indian industries and promotion of exports In short determining the countries future growth and development for the first time the government came out in favor of outward oriented trade and industrial policies where export marketing was given prime importance. Under the new policy industries could expand modernize diversify and internationalize their operations with greater freedom (Neelmegham 2000 p 5) This changed economic scenario gave future stretch out to tap the so far largely untapped rural sector markets. Economic reforms have enabled GDP to grow at an average annual rate of about 6.4 per cent between 1992 -93k and 1999 - 2000. Consumption too has gone up especially the consumption of manufactured FMCGs (Fast moving Consumer Goods), for 1997-98 market size of a basket of 20 consumer expendable goods in the household sector is estimated at Rs. 801 billion (at current prices). consumption of the same commodities was estimated to be Rs. 371 billion in 1992 - 93 showing an average annual growth of 16.7 per cent These figures also indicate that per household consumption expenditure on the goods considered has doubled from Rs. 2387k in 1992- 93 to Rs 4736 in 1997- 98 Rural India in particular with a share of over 55 [per cent in total consumption of FMCGs has also witnessed a growth of about 14 percent per annum during the same period. This seems to be a fairly good growth by any standard (Brahmankarnd Gupta 2000.) Indian market is undergoing a significant metamorphosis because of economic liberalization and

globalization. Many players (Both national and global) are trying to capture the urban market of our country. but this market has already reached a saturation level and it is extremely difficult to tap the urban market with high profit margin. It is also not easy to penetrate profitably into the export market because of fierce competition. in export market a firm has to face challenges from MNC's other foreign companies and domestic firms of the concerned export market in this cut throat competition everybody's market share will shrink as every one is chasing the same market (Dey Adhikari 1998 p 1) this realization is forcing companies to go rural.

The 1990s have ushered in far reaching changes that influence the customers profile and therefore the market Literacy levels have risen (especially female literacy). The average size of the household is reducing; nuclear families are increasing. This development has particular significance for durable goods marketers; for instance, instead of a large refrigerator for a joint family, a household may now need two or three smaller refrigerators. Also, sizeable youth segment is emerging, with its own income or pocket money, which marketers need to recognize.

(Godrej, 1993, pp. 155). Rural India is also in the way of change, perhaps in an even more significant manner. There has been a boom in those markets, fuelled by the penetration of media; vast improvement in infrastructure facilities, like roads, and shops; telecom connectivity, successive good monsoons, and high government spending. As a result, the rural component is now bigger than the urban in many product categories.

Gone are the days when a rural consumer went to a nearby city to buy "branded products and services". Time was when only a select household consumed branded goods, be it tea or jeans. There were days when big companies flocked to rural markets to establish their brands. Today, rural markets are critical for every marketer - be it for a branded shampoo or an automobile (Kannan, 2001). Lifestyles and habits of rural people are changing. Yesterday's luxuries are becoming today's necessities. There is a boom of (both domestic and foreign) brands of products.

The Government Exercise in the last few decades

The Government of India has designed and implemented several issue-based programmes aimed at rural development. The developmental activities under the Ministry

of Rural Development cover infrastructure development and reforms in the agricultural sector, the non-farm sector and the social sector, Within these sectors, issues related to production., productivity, skills, access to institutional credit, marketing of produce or services, education, health, social restructuring, empowerment of women and other socially deprived section, etc. have been the areas of focus for the policies.

Table3.1 Government Exercise in the last few decades

Plan Period	Programmes	Years of Induction
1.	Community Development Programme	1952
	National Extension Scheme	1955
2.	Khadi and Village Industries	1957
	Multi purpose Tribal Development Block	1959
	Package Programme and Intensive Agriculture District	1960
	Development Programme	1962
3.	Applied Nutrition Programme	1964
	Intensive Agricultural Area Development Programme	1966
	HYV Seeds Programme	1966
	Farmers Training Education	1966
	Well Construction Programme	1967
	Rural Works Programme	1968
	Tribal Development Block	1969
	Rural Manpower Programme	1969
	Composite Programme for women and Pre school Going Children	1968
4.	Drought Prone Area Programme (DPAP)	1969
	Crash Scheme for Rural Employment	1970
	Marginal farmers and Agricultural Labour Scheme (MFAL)	1971
	Small farmers Development Agency (SFDA)	1971
	Tribal Are Development Agency (TADA)	1971
	Intensive Rural Employment Programme (Pilot) (IREP)	1972
	Minimum Needs Programme (MNP)	1972

5.	Hill Area Development Programme Special livestock Production Programme (SLPP)	1974
	Food for work Programme (FWD)	1975
	Desert Development Programme (DDP)	1975
	Whole village Development programme (WWDP)	1977
	Training of Rural youth for self Employment (TRYSEM)	1977
	Integrated Rural Development Programme (IRDP)	1979
	1979	
6.	Rural landless Employment Guarantee Programme (RLEGP)	1981
	National Rural Employment Programme (NREP)	1981
7.	Development of Wormnet and Children in Rural Areas (DWCRA)	1985
	Jawahar Rojgar Yojana (JRY)	1988
8.	Scheme for Rural Artisans (all traditional artisans living below rashtriya mahila Kosh Credit Fund for women)	1992
	Mahila Samridhi Yojana	1992
	Revamped Public Distribution Scheme (PRDS)	1993

Source- Government of India Web site

Although the per capita income in rural is less than half of urban, the rural sector already accounts for 53 per cent of FMCGs and 59 per cent of durables bought in India. However, rural penetration and consumption levels for most product categories are much lower than urban because of limited purchasing power with villagers. Improved irrigation facilities, infrastructure, better roads, free trading in agri produce, removal of excise duty on tractors, agri implements; and the insurance scheme for farmers announced in the Budget should all give a boost to the rural economy and generate a greater demand for corporate products. However, to benefit from this new opportunity, urban marketers will have to gain a better understanding of rural lifestyles, needs and aspirations and design appropriate products. Corporate will need to extend their distribution reach to service this new segment living in six lakh old villages, offer smaller packs at lower price points, and communicate in the local idiom to connect with rural audiences. A rural India marketing strategy will not work. Corporate will have to not only think local, but also act local.

3.6 Theoretical Concept

Rural markets are defined as those segments of overall market of any economy, which are distinct from the other types of markets like stock market, commodity markets or Labor economics. Rural Markets constitute an important segment of overall economy,

Marketing Mix

History

The idea of marketing mix was generated to Borden Neil H by a paragraph in a research bulletin on the management of marketing costs, written by my associate. Professor James Culliton (1948). In this study of manufacturers' marketing costs he described the business executive as a- "decider," an "artist"- a "mixer of ingredients," who sometimes follows a recipe prepared by others, sometimes prepares his own recipe as he goes along, sometimes adapts a recipe to the ingredients immediately available, and sometimes experiments with or invents ingredients no one else has tried. He liked that idea of calling marketing executive a "mixer of ingredients," one who is constantly engaged in fashioning creatively a mix of marketing procedures and policies in his efforts to produce a profitable enterprise.

For many years previous to Culliton's cost study the wide variations in the procedures and policies employed by managements of manufacturing firms in their marketing programs and the correspondingly wide variation in the costs of these marketing functions, which Culliton aptly ascribed to the varied "mixing of ingredients," had become increasingly evident as we had gathered marketing cases at the Harvard Business School. The marked differences in the patterns or formulae of the marketing programs not only were evident through facts disclosed in case histories, but also were reflected clearly in the figures of a cost study of food manufacturers made by the Harvard Bureau of Business Research in 1929. The primary objective of this study was to determine common figures of expenses for various marketing functions among food manufacturing companies, similar to the common cost figures which had been determined in previous years for various kinds of retail and wholesale businesses. In this manufacturer's study we were unable, however, with the data gathered to determine common expense figures that had much significance as standards by which to guide management, such as had been possible in the studies of retail and wholesale trades,

where the methods of operation tended toward uniformity. Instead, among food manufacturers the ratios of sales devoted to the various functions of marketing such as advertising, personal selling, packaging, and so on, were found to be widely divergent, no matter how we grouped our respondents. Each respondent gave data that tended to uniqueness.

Culliton's study of marketing costs in 1947-48 was a second effort to find out, among other objectives, whether a bigger sample and a more careful classification of companies would produce evidence of operating uniformities that would give helpful common expense figures. But the result was the same as in early study; there was wide diversity in cost ratios among any classifications of firms which were set up, and no common figures were found that had much value. This was true whether companies were grouped according to similarity in product lines, amount of sales, territorial extent of operations, or other bases of classification.

“The Marketing mix refers to the appointment of effort, the combination, the designing, and integration of the elements of marketing into a programme or mix which on the basis of an appraisal of the market force will best achieve the objectives of an enterprise at a given time.” *30

“The concept proposes that once markets are known, marketing management can mix the elements in proportion that will produce the most profitable marketing result. It assumes that the proportions of the mix will change as a market conditions change or the company's position in market change. (McGraw Hill encyclopedia of professional management 1978) There are always several combinations of marketing methods and policies which can be adopted by a marketing manager in arriving at a marketing strategy. But there is always one optimum mix of them which leads to the most profitable result with minimum cost.

Jerome McCarthy (McCarthy, J. 1960) was the first person to suggest the four P's viz price, promotion, product and distribution which constitute the most common variables used in constructing a marketing mix. According to McCarthy the marketers essentially have these four variables which they can use while crafting a marketing strategy and writing a marketing plan. In the long term, all four of the mix variables can

be changed, but in the short term it is difficult to modify the product or the distribution channel.

Another set of marketing mix variables were developed by Albert Frey (Frey, A. 1961) who classified the marketing variables into two categories the offering, and process variables. The "offering" consists of the product, service, packaging, brand, and price. The "process" or "method" variables included advertising, promotion, sales promotion, personal selling, publicity, distribution channels, marketing research, strategy formation, and new product development.

Recently, Bernard Booms and Mary Bitner built a model consisting of seven P's (Booms, B. and Bitner, M. 1981). They added "People" to the list of existing variables, in order to recognize the importance of the human element in all aspects of marketing. They added "process" to reflect the fact that services, unlike physical products, are experienced as a process at the time that they are purchased.

The Marketing mix denotes a combination of various elements which in their totality constitute a firm's "marketing system." These elements are- 4P's. Marketing Mix is the set of controllable marketing tools that firm uses to pursue its Marketing objectives in the target market. Marketing mix is the set of marketing tools that the firm uses to pursue its marketing objectives in the target market.

Product Mix

A clear understanding has to be obtained of the rural environment, its limitations and opportunities, before effective marketing mix be formulated. A sensitization to the rural environment is absolutely vital, to ensure effective implementation of strategies, in the framework of new paradigms that are emerging, due to the transformations taking place in Rural India. This has to be furthered supported by an on-line monitoring mechanism that enables timely mid-course fine tuning.

The learning cycle becomes complete, only when, the knowledge and experience gained from every implementation can be systematically transferred, through effective training and dissemination.

The central decision in marketing mix strategy is product decision. In the emergent dynamic, competitive environment, multi-product firms are fighting hard to gain commanding market through their product strategies. It is through continuous design and redesign of product mixes a company lays its way to success and fame.

Product Strategy

Product strategy refers to the long-range competitive plan involving decisions on products, product line and product mix to make proper utilization of resources and achieve marketing goals.

Various strategies adopted at these levels are given in Table

Table 3.2 Product Strategies-an Overview

Level	Strategy
Product Mix	Width extension- New Product lines
	Length extension- New product items
	Depth extension- – new product variants
Product Line	Stretching– Upward, downward, both ways line pruning - line modernization
Product item	Quality, Features, Design, Brand and Package Augmentation

Product Mix Decision

Product mix is a set of all product lines and items offered by the company. Product line is a group of closely related products priced within a range and distributed the - some channels to the same customer groups. It has two dimensions Length and Depth.

Length - It refers to the total number of items in the line.

Depth - It is the total number of variants to product items.

Length of Product line

Product item decision

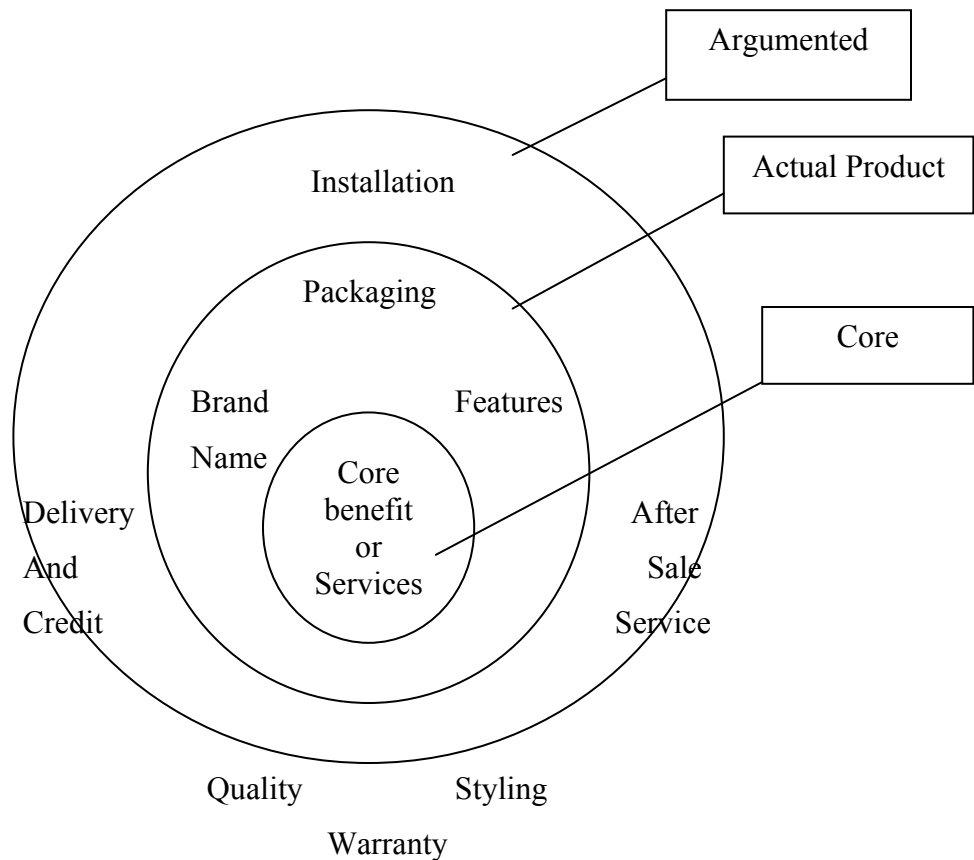
Product or service is an offer made by marketer that has the ability to satisfy the needs and wants of customer. Products are physical and tangible. The key consideration in individual product/ser vice offer is developing of the product at three levels.

1. Core product development
2. Tangible product development
3. Augmented product development

1. Core Product

Core product refers to the benefits, which are specified by consumer needs. What is the consumer really buying? Core product developer has to focus on the needs of consumer. Product is to be seen not from manufacturing point of view but from marketing point of view. Business is to be viewed as a customer satisfying process, not a goods-producing process. Products are transient, but basic needs of customer groups remain.

Diagram 3.1 Levels of Product



A product that provides the important form utility and ensures performance of the basic function is the core product. The testing question therefore is
Is the product capable of fulfilling the needs of customer s?

2. Tangible Product

When psychological needs are specified in physical terms, product concept becomes visible and operational. Any product or service has five characteristics i.e.

Quality, Features, Style/design, Packaging and Branding.

It is in these terms that a consumer expresses and expects benefits from a product to satisfy his needs. Accordingly, marketers have to design and communicate 'product' with the above five Characteristics.

3. Augmented Product

Marketers should have vision to look at the specific needs (core products) of consumers, and also their related requirements. He needs a broader view to have the whole picture of the consumption of the consumer to woo him or her with the right offer. It also helps differentiate his offer with that of the competitors. The holistic approach helps to systematically differentiate the offer.

Table 3.3 Components of an offer

Product related	Services – related	Channel
Quality	Ordering	
Design / Style	Delivery and credit	Expertise
Features	Installation	Performance
Packaging	Customer tracking	Courtesy

Augmentation requires fortifying the product strategy with additional force drawn from other Products as a result; the product offers make buying and using a pleasant and exciting experience.

Packaging

Every product requires a package and label. Packaging is providing a container or wrapper for a product. Packaging is done at three levels.

1. Primary Package -It holds the product for example, bottle
2. Secondary package -It holds the primary package for example, Cardboard box
3. Shipping Package -It helps carry the packed products from one place to another for example, corrugated box

All products need shipping packaging as they are to be transported to different places. Some products need secondary packaging for example, after-shave lotion, hair dyes, toothpastes, fairness creams, toilet soaps, etc. Some products are sold with primary

packaging for example, talcum powder hair oils, edible oils, beverages, etc. Therefore, marketer has to make primary packaging appealing in case of all products. The secondary package should be made attractive, wherever necessary.

Today, we see a variety of packages in use. They appeal consumers at three different levels sensory, emotional and rational. Various considerations are necessary for creating appealing packages at the three levels as given in Table below

Table 3.4 Levels of Appeal by Packages

S. No.	Level	Purpose Package	Package characteristics	Determinations
1.	Sensory	Attention	Attractive Distinctive Visibility	Easy to identify
2.	Emotional	Interest Desire	Adoptability Compatibility Communicability	Easy to carry Easy to use Easy to store Attractive to reuse Easy to dispense
3.	Rational	Evaluation	Informative Interactive Preservative Economical	Easy to know Easy to store Good to reuse Fair price

Through labeling or by presenting information on the package, evaluation process is made easy. Packages are becoming interactive to permit easy evaluation by sight and smell.

Price Mix

Price Mix decisions have strategic importance in any enterprise. Pricing governs the very feasibility of any marketing programme because it is the only element in a marketing mix accounting for demand and sales revenue. Other elements are cost factors. Price is the only variable factor determining the revenues or income. A variety of

economic and social objectives came into prominence in many pricing decisions. We now come to the most absorbing question of pricing.

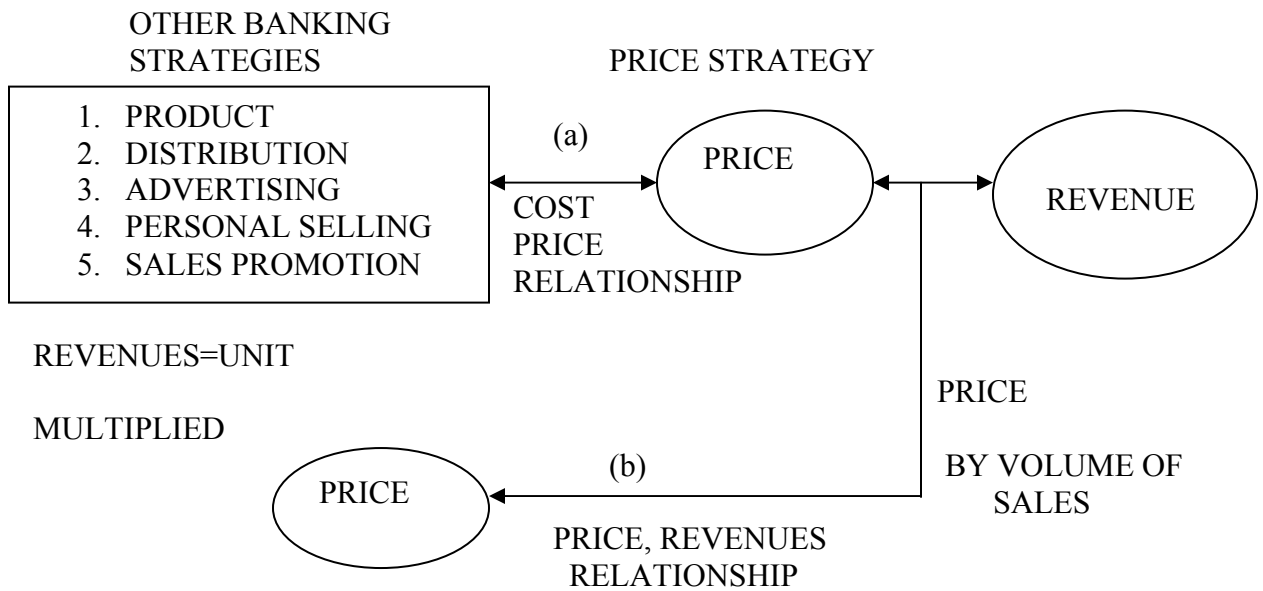
Economist defines price as the exchange value of a product or service always expressed in money. To the consumer the price is an agreement between seller and buyer concerning what each is to receive. Price is the mechanism or device for translating into quantitative terms (Rupees and Paise) the perceived value of the product to the customer at a point of time. Price is defined as the amount charged for the product or service including any warranties or guarantees, delivery, discounts, services or other items that are part of the conditions of sale and are not paid for separately. To the buyer price is a package of expectations and satisfactions. Thus, price must be equal to the total amount of benefits (physical, economic, sociological and psychological benefits). To the seller it is a product feature most welcome. Pricing is equivalent to the total product offering. This offering includes a brand name, a package, product benefits, service after sale, delivery, credit and so on. From the marketer's point of view, the price also covers the total market offering, i.e., the consumer is also purchasing the information through advertising, sales promotion and personal selling and distribution method that has been adopted. The consumer gets these values and also covers their costs. We can now define price as the money value of a product or service agreed upon in a market transaction. We have a kind of price equation, where

In a competitive market economy, price is determined by free play of demand and supply. The price will move forward or backward with changing supply and demand conditions. The going market price acts as basis for fixing the sale price. Rarely an individual seller can dishonor the current market price. In a free market economy, we have freedom of contract, freedom of enterprise, free competition and right to private property. Price regulates business profits, allocates the economic resources for optimum production and distribution. Thus, price is the prime regulator of production, distribution and consumption of goods. Economics revolves around pricing of resources. Price influences consumer purchase decisions. It reflects purchasing power of currency. It can determine the general living standards. In essence, by and large, every facet of our economic life is directly or indirectly governed by pricing. This is literally true in our money and credit economy. Pricing decisions interconnect marketing actions with the financial objectives of

the enterprise. Pricing strategy determines the firm's position in the market vis-a-vis its rivals. Marketing effectiveness of pricing policy and strategy should not suffer merely on account of cost and financial criteria.

Price is a powerful marketing instrument. As a marketing weapon, pricing is the big-gun. However, it must be used with great caution. Therefore, all marketing planners must make accurate and planned pricing decisions.

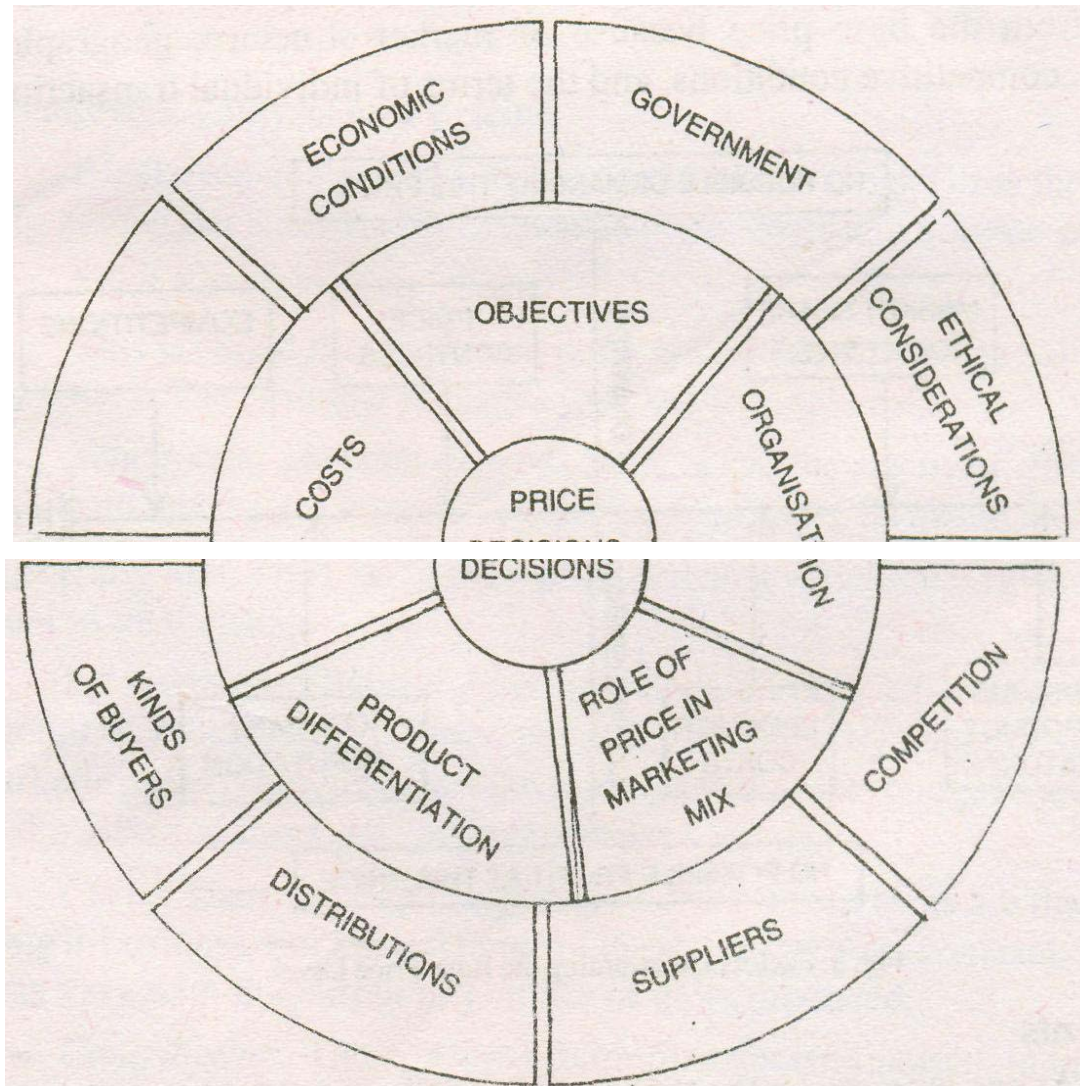
Diagram 3.2 Place of Price in the Marketing Strategy



Price Structure

Developing the price structure on the basis of pricing policies and strategies is the final step in price determination process. The price structure will now define selling prices for all products and permissible discounts and allowances to be given to middlemen as well as various types of buyers. Every marketer involved in price decision must take into consideration the impact of both the controllable and uncontrollable variable when he is called upon to develop pricing policies and procedures. The price decision as it is affected by all variables is shown in the model of pricing forces.

Diagram 3.3 Model of pricing forces



After pinpointing the market, estimating demand, and discovering rival's prices, marketer can identify basic price alternatives. Basic price is a realistic market price. It resembles an ideal price. However, it is only a starting point in the determination of actual pricing structure.

Pricing decisions are guided by overall organisation objectives. A base price is usually established, and adjustments from that base price is made to ensure closer correlation between the product of the firm and consumer wants and desires, i.e., matching the product offering with the expected bundle of satisfactions (perceived value by consumer). The figure given below indicates number of choices in setting the base

price. A base price acts as a reference price. It is a price from which actual prices can be determined by adding extras and deducting discounts. The actual prices reflect differentials from the base price because of market structure, geographical location, competitive conditions, and the terms of individual transactions Comments.

Distribution Mix

A key decision among the four Ps of marketing managers is distribution. Distribution decides the manner in which product and services are made available to the target customers. It involves the bridging of place utility gaps between manufacturer and customers. The design of physical distribution, referred to logistics and supply chain management and trade channels of distribution are the major components in distribution.

The link between manufacturers and customers is the channel of distribution. It consists of producer, consumer, and any intermediary organizations that are aligned to provide a means of transferring ownership (title) or possession of a product from producer to consumer. The characteristic features of distribution are

It was found in a primitive economy in which people realized the need for specialization and exchange. They understood that efficiency can be gained if one person specializes in a certain activity, such as hunting, and another person specializes in a different activity, such as fishing or farming. They exchanged one good for another to satisfy their needs. In a primitive economy, distribution is straightforward; in today's global economy, it is far more complex. It is because of the distances, variety of supporting trade services, and variety of needs of buyers.

While manufacturing, research, engineering and field sales personnel represent internal resources, distribution represents a key external resource. It is outcome of a significant corporate commitment to a large numbers of independent organizations whose business is distribution.

Channels represent a set of interdependent relationships among intermediaries and producer. The channel facilitates forward flows (physical goods, title of goods, and promotion offers) and back ward flows (ordering and payment). Some of these flows are forward flows (physical transportation, title, and promotion); others are backward flows (ordering and payment); and still others move in both directions (information, finance, and risk taking).

Channel Structures

Channel structures are evolved based on the type of company products, target market segments and competition. Three different channel structures are briefly explained here.

Table 3.5 Marketing systems

System	Description	Benefits
Vertical marketing system	Comprise producer, wholesaler (s) and retailer (s) acting as a unified system.	Achieve economies through their size, bargaining power, and elimination of duplicated services and channel conflicts.
Horizontal marketing system	Readiness or willingness of two or more non-related companies to put together resources to exploit an emerging market opportunity.	Economy of effort. A channel may become viable and attractive. e.g. Shakti groups
Multi-channel marketing system	Simultaneous use of different channels. Telemarketing and indirect distribution as in the case of marketing of mobile phones.	Efficient reach. Wider coverage.

Channel types

One key question in channel decisions is- whether to go for indirect or direct marketing.

Direct to customers

Producer → Customer through

- i own sales force without own branch net work
- ii own sales force with own branch net work
- iii Telemarketing
- iv E- Channels

Indirect to customers

Because of the wide variety of channel arrangements that exist, it is difficult to generalize the structure of channels across all industries. However, distribution channels are usually of two types

I. Direct Marketing Channel (or Zero level)

This type of channel has no intermediaries. In this distribution system, the goods go from the producer direct to the consumer, e.g., Eureka-Forbes.

Producer-----→ Consumer

II. Indirect marketing Channel

This may further be classified in the following categories

1. One-Level Channel.

In this type of channel there is only one intermediary between producer and consumer. This intermediary may be a retailer or a distributor.

Producer -----→ Retailer -- --- --- --→ Consumer

If the intermediary is a distributor, this type of channel is used for specialty products like washing machines, refrigerator s or industrial products.

Producer -----→Distributor -----→ Consumer

2. Two-Level Channel.

The type of channel has two intermediaries, namely wholesaler/distributor and retailer.

Producer ---→ Distributor ---→ Retailer-----→Consumer

3. Three – Level Channel.

This type of channel has three intermediaries namely distributor, wholesaler and retailer. This pattern is also used for convenience products.

Producer ---→ --- → Wholesaler -----→ Distributor-----→Consumer-----→Retailer

4. Four – Level Channel.

This type of channel has four intermediaries namely Agent, Distributor, wholesaler and Retailer. This channel is somehow similar to the previous two. This type of channel is used for consumer durable products also.

Producer ---→ Distributor --→ Wholesaler -----Agent --→Retailer-----→Consumer

Let us now draw distinctions between direct and indirect marketing efforts.

Logistics Management

Logistics management is one of the time and cost saving strategies of business organizations. It is now being related to supply chain management. Supply chain has become important to companies to gain competitive advantage in terms of speed and cost of delivery of products and services to customers. Marketers therefore should have a good understanding of the goals of logistics and value chains.

Recently, the concept of integrated market logistics system is referred to as supply chain management, which is broader in its scope. It is concerned with all the flows starting from supplier to manufacturer to customer. As such integrated market logistics system is a subset of supply chain management of a firm.

Responsive logistical service is very important from the point of view of customers as well as competition. It enhances customer satisfaction and creates the opportunity for closer and more profitable buyer-seller relationships. It is often ranked by buyers next to “quality” as a criterion for selecting a vendor.

1. Place factor

Logistics creates place utilities to consumers. Companies lose their customers when they fail to supply goods at the right place. Many products fail in the competitive market when they are not available at the points of purchase at the right time.

2. Time factor

An important utility required by customers is time utility. If products or services are not available at the right time, the customers look for substitutes. If the failure to supply is frequent, customers shift their preferences to the timely available product though it is less satisfying.

3. Cost factor

Experts believe that substantial savings can be obtained in physical distribution area. For this reason it has been described as ‘the lost frontier for cost economies’. Physical distribution decisions when un-coordinated result in high cost. There is a need to make use of modern operations research tools and computer programming for coordinating inventory levels, transportation modes, and plant, warehouse and store locations.

4. Promotion factor

It is a potent promo tool in competitive marketing. Companies can attract additional customers by offering better service or lower price through improvements in physical distribution.

The objective of physical distribution is getting the right goods to the right places at the right time for the least cost. Evidently, this involves a trade- off between customer service and cost.

Optimization of each of the components (subsystems) - order processing, warehousing, inventory and transportation, may appear to be the right answer. But it is not correct. Physical distribution decisions must aim at optimization of total system and not the sub optimization at the subsystem levels i.e., order processing, warehousing, inventory and transportation.

Table 3.6 Elements of Logistics Service

Elements	Description
Delivery time	The time from the creation of an order to the fulfillment and delivery of that order encompasses both order- processing time and delivery or transportation time.
Delivery reliability	The most frequently used measure of logistics service; delivery reliability focuses on the capability of having products available to meet customer demand.
Order accuracy	The degree to which items received conforms to the specification of the order. The key dimension is the incidence of orders shipped complete and without error.
Information access	The firm's ability to respond to inquires about order status and product availability
Damage	A measure of the physical conditions of the product when received by the buyer.

Ease of doing business	A range of factors including the ease with which orders, returns, credits, billing, and adjustments are handled
Value-added	Such features as packaging, which facilitates customer services handling, or other services such as pre pricing and drop shipments.

Source- Jonathon L. S. Byrnes, William C. Copacino, and Peter Metz, "Forge Service into a Weapon with Logistics," Transportation and Distribution, Presidential Issue 28 (September 1987) p.46.

Major decision issues in Distribution are

a. Order Processing The first phase in physical distribution is order - shipping - billing cycle. A customer order initiates several steps

1. Order department prepares multi copy invoices and dispatches them to various departments.
2. Order is checked with available stock. Items out of stock are back ordered
3. Items are shipped. Shipped items are accompanied by shipping and billing documents with copies going to various departments.

The whole process is now expedited with the help of computers by warehousing

b. Ware housing A storage function is necessary because the production will be more than customer orders in general. Striking a balance between customer service standards and distribution costs, marketers has to decide on a desirable number of stocking locations depending upon the markets the firm intends to serve, choose the type of warehouses.

c. Inventory Inventory management requires decisions relating to

- 1) Level of stock – Determining optimum order quantity
- 2) Time of ordering – Reorder point
- 3) Minimum stock level to meet emergencies – safety stock

Today, just-in-time production practices and product customization are changing the inventory planning practices.

d) Transportation Marketers have to make careful choice of transportation mode and organizations. In choosing a transportation mode for a particular product, shippers consider such criteria as Speed, Frequency, Dependability, Capability, Availability, and Cost.

Supply Chain

A supply chain consists of all parties involved, directly or indirectly, in fulfilling a customer request. A typical supply chain may involve a variety of stages. These supply chain stages include Customers, Retailers, Wholesalers /Distributors, Manufacturers, Raw material suppliers.

The appropriate design of the supply chain and the number of stages will depend on both the customer's needs and the roles of the stages involved. The objective of every supply chain is to maximize the overall value generated. Today companies are giving LandSCM due importance because of two reasons cost control and retaining markets. And, both these factors are crucial to defending bottom lines.

Promotion Mix

Promotion is a communication with an additional element of persuasion to accept ideas, products, services and hence persuasive communication becomes the heart of promotion, the fourth element of marketing mix. In essence, promotion is the spark plug of our marketing mix and an important marketing strategy. People must know that the right product at the right price is available at the right place. It is said that in a competitive market without promotion nothing can be sold. In marketing, effective communication is absolutely necessary even though you have a superb product, best package and also you offer a fair price People will not buy your product, if they have never heard of it and they are simply unaware of its existence.

Essentially promotion is persuasive communication to inform potential customers of the existence of products, to persuade and convince them that those products have want satisfying capabilities. Consumers really speaking buy a bundle of expectations (a package of utilities) to satisfy their economic, psycho- social wants and desires. The promotion mix includes four ingredients, viz., 1. advertising, 2. publicity, 3. personal selling, and 4. all forms of sales promotion. All for ms of promotion try to influence consumer's attitudes, beliefs, ways of living or life style, values and preferences towards a company and its products, and thereby influence his/ her behaviour.

1. Advertising

It is defined as any paid form of non-personal presentation and promotion of ideas, goods and services by an identified sponsor. It is impersonal salesmanship for mass selling, a means of mass communication.

2. Publicity

It is non-personal stimulation of demand for a product, service or a business unit by placing commercially significant news about it in a publication or obtaining favorable presentation of it upon radio, television, or stage that is not paid for by the sponsor.

3. Personal Selling

It is the best means of oral and face-to-face communication and presentation with the prospect for the purpose of making sales. There may be one prospect or a number of prospects in the personal conversation.

4. Sales Promotion

It covers those marketing activities other than advertising, publicity and personal selling that stimulate consumer purchasing and dealer effectiveness. Such activities are displays, shows, exhibitions, demonstrations, and many other non-routine selling efforts at the point of purchase. Sales promotion tries to complement the other means of promotion given above. All kinds of promotion play the role of communication channels between the marketer (the source and the sender of message) and the consumer (the receiver of the message). Publicity is more effective in the awareness stage. Advertising gradually becomes less and less effective over a time span. Hence, reminder advertisement is necessary. Personal selling becomes more and more effective as interpersonal interaction assumes increasing importance. Closing of sales needs not only personal selling but also sales promotion tools at the point of purchase in order to provide additional incentives for buyer's action.

Promotion Strategy

Strategy lays down the broad principles by which a company hopes to secure an advantage over competitors, exhibit attractiveness to buyers, and lead to full exploitation of company resources. When marketers resort to promotion or persuasive communication in marketing, we have a kind of the promotion square.

The promotional strategy also depends on the channel or route through which products of the firm flow to consumers. There are pull and push strategies in promotion. Pull strategies depend upon mass communication. Products are literally pulled by buyers through the channels on the basis of mass promotional efforts. In a pull strategy the product is pulled through the channel by creating end-user demand. Customers force retail shops to stock those mass-promoted products. In turn, retailers demand the highly advertised product from wholesalers. The firms having well-known brands can exercise control over channels through pull promotion strategies. Personal salesmanship plays a secondary role in pull promotion. Marketer relies on intensive distribution. Dealer margins are also lower in pull promotion.

Diagram 3.4 Push Strategy

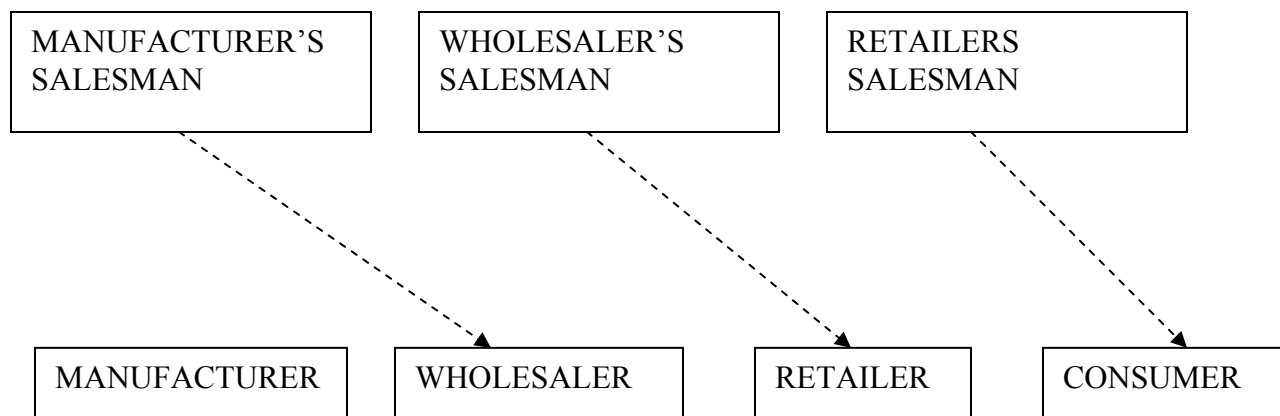


Diagram 3.5 Pull Strategy

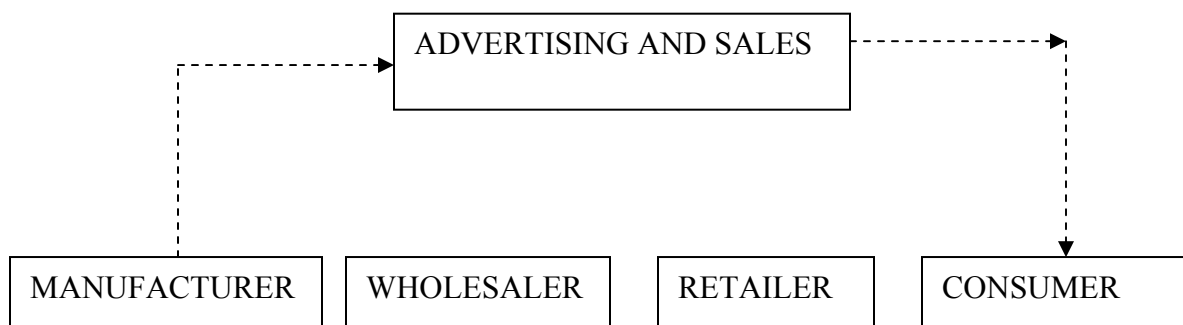
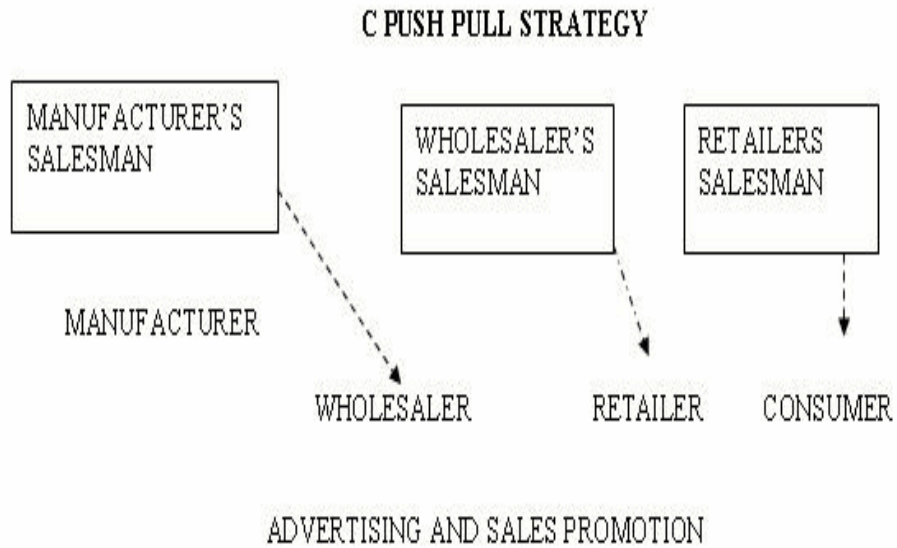


Diagram 3.6 Push Pull Strategy



A pull strategy is also called a suction strategy. Extensive and heavy use of advertising and sales promotion would be necessary to generate consumer demand. There is less emphasis on personal selling at all stages of the marketing channel. Small firms are unable to depend entirely on advertising and sales promotion, because large investment is involved due to emphasis of advertising and sales promotion. A push strategy is called a pressure strategy. It places heavy emphasis on personal selling. Industrial marketing strategies are mostly the push type strategies relying primarily on personal selling. In the sale of medical products and in life insurance, marketers have to use large number of sales-people to call on physicians and prospects for life insurance. In push type promotion, personal selling expenses are considerable and dealer margin is also higher. In push type promotion, after-sale service is also important. In push type promotion marketers rely on selective distribution. Push strategy can be successfully used when 1. we have a high quality product with unique selling points, 2. we have a high- priced product, and 3. we can offer adequate incentives (financial) to middlemen and their salesmen. Most consumer goods manufacturers generally employ a push-pull (combination) strategy to sell their products. The ratio of pull to push may differ according to the requirements of market situation. Salesmen are used to push the goods through the marketing channel, while

advertising and sales promotion will support personal selling to accelerate sales. Thus, all tools of promotion work together.

Once the marketing plan is ready we can develop a total promotion programme to approach the target audiences. Budget for each element of promotion is prepared. Promotion objectives must be set before we decide on message contents, layout and delivery of message. Contents and layout decisions are based on strengths and weaknesses of the various media vehicles. Delivery decisions are based on the needs of carrying particular types of messages. Promotion objectives, message design, message delivery and promotion budget are the constituents of promotion programme. All these are highly inter-related decision areas.

When the promotion budget is fixed by the top management all decisions on promotion programme must be within that budget. If the promotion budget is not so fixed, promotion programme will be designed to support the marketing plan. The promotion budget to implement marketing plan will be approved by top management.

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*² Ryotwari, This classification was recognized by Mark in his essay on the future of British rule in India where he identified a 'zamindaree' and ryotwari' system villages were historically identified by the British into the joint type as, as found in the NWFP, where land was held by a proprietary body called a bhaichara or brotherhood (Smith 1996) the ryotwari was found in the greater part of India, and the individual cultivator was responsible for revenue.

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CHAPTER 4

**RESEARCH STUDY
CONDUCTED
RELETED TOPIC**

4.1 Introduction

This topic is divided into two parts one is Chronological order work done on the subject area so far and another is Chronological order books on the subject area so far.

4.2 Chronological order work done on the subject area so far

Webster, Fredrick E. (1965)^{*1}, “The deal Prone Consumer” Journal of marketing Research, Volume 2 (May), pp186-89. They conducted that high deal prone consumers exhibit less brand loyalty than those who are low deal- prone.

William Morton, (1967)^{*2}, describes the need to adopt a marketing position or attitude in business. It is recognize that there is a more knowledgeable, scientific, and intelligent approach to doing business-one that is now being used by America's most successful industries. Perhaps it should add that if you don't accept the marketing hypothesis, you may well be shutting your door not only to opportunity —but barring your own survival.

Filiatrault and Ritchie, (1980)^{*3} Discussed role structure in decision making describes the manner in which influence, across elements of the decision process, is distributed among members of a decision making unit. Authors express their work as while husbands (men) have traditionally been associated with instrumental (functional) roles, the wife usually plays the expressive (social or emotional) role. Instrumental roles also known as economic roles’ involve three things Functional aspects, performance characteristics and other functional attributes. Whereas expressive roles involves support to other family members in decision making process and expression of aesthetic or emotional needs of the family.

Davis and Rigaux (1974)^{*4}; confirmed that the nature of influence is also seen to vary product category. While for some product purchases husband may be most influential, for others wife or other family members may decide about all most dimension of purchase.

The possibilities of dominance of spouses may take any of the following form

1. Autonomic decisions; where equal numbers of decisions are made by each spouse.
2. Husband dominated decisions; where husband has the most significant

influence in purchase outcome. 3. Wife dominated decisions; where wife has the most significant influence in purchase outcome. 4. Syncratic decisions; where the spouses jointly decide about the purchase.

Role specialization of wives is observed to be high for purchase of groceries, furniture, and clothing, while that of husbands are significant for the purchase of automobiles and life insurance. Vacations and housing decisions are seen to fall under the joint- consensus (Syncratic) category and those of savings, investments and household appliances under the autonomic category. These studies conducted along an array of product categories revealed that decisions for personal consumption items were made individually, while for purchase of item of mutual interest, couples made decision jointly.

Darden W R and Raynolds F D (1971) ^{*5}, conducted a study to explain the shopping attitudes and behaviour of housewives. Four major shopping types were identified- economic shoppers, personalizing shoppers, apathetic shopper. The study also highlighted the reasons why these different shoppers have quite different buying preferences and habits.

Gaikwad, 1972^{*6}, provided a comprehensive classification of rural consumers, as following six categories

Category 1 - A class of proprietors of land (comprising of old zamindars, malguzars, money-lenders and traders with hold over land and plantations or mine owners)

Category 2 - A small group of rich farmers (generally belonging to the dominant caste of the region).

Category 3 - A class of small peasants with tiny uneconomic holdings;

Category 4 -A class of tenant farmers;

Category 5 -A growing class of agricultural labour; and

Category 6 -A class of ruined artisans and others

The rural consumers as per category-1 (The landlords) and Category-2 (Rich Farmers) were few, and were largely inaccessible and less-severed due to sever al problems of rural marketing, such as scattered ness of village, poor communication and infrastructure in rural areas. The remaining others (Category-3 to Category-6) were large chunk out of rural population, with very les per capita monthly expenditures, were "extremely poor and live most often below subsistence level. Their needs for consumer

products are the bare essentials-food and clothing.

Bonfied E H (1974) ^{*7}, conducted study to measure the interactions among the four independent variables- attitude, social influence, personnel norms and intention- as related to brand purchase behaviour among 301 active members of a daily panel. The results of the study provided empirical evidence that the importance of social and psychological influences in relation to consumer behaviour vary according to the situation which is strongly supported. It is felt that the study of these variables enables one to understand the individual brand choice process.

Rajeev Kaushal, Raghubanshi C S and Sinha B K (1976) ^{*8}, conducted study on the purchasing behaviour pattern of the consumers and their brand preferences for washing soaps among 150 consumers based in Simla city. The study revealed that the education level of the consumers of washing soaps significantly influences the formation of brand loyalty. Less educated people form their loyalty on the basis of price, attractive packaging and easy availability in market, whereas highly educated consumers form their brand loyalty on the basis of easy lather formation, convenience in handling, and mildness and skin friendliness of the soap.

Areh Goldman (1978) ^{*9}, had conducted study on the confined shopping behaviour among the low income consumer. The purpose of study was to find whether the respondents from the lower income areas tend to confine their purchases of two shopping goods- furniture and ladies shoes. The findings of the study indicated that the respondents from lower class areas are not being forced because of economic, social, and cultural factors to confine their purchases to a small sub [set of the stores in the system or to the low quality small stores.

(Balakrishnan, 1978) ^{*10}, Low agro-production, lack of basic amenities, facilities and infrastructure, poor communication as well as movement links. Very low purchasing power resulting in low standards of living, and blinkered attitudes of marketers were the major highlights of the rural markets four decades ago.

Leo M. Renaghan, (1981) ^{*11}, “A New Marketing Mix for the Hospitality Industry”, Cornell Hotel and Restaurant Administration Quarterly, Vol. 22, No. 2, 31-36. Traditional marketing-mix concepts have little utility for the service industries, because they reflect strategies for selling products, rather than services

James U. McNeal and Stephen W. McDaniel; (1981) ^{*12}, in this article Authors takes a look at one of the most significant and yet seemingly ignored topics in the field of consumer behavior-consumer knowledge. In order to aid the consumer behavior instructor, this concept is explored from the standpoint of how knowledge is interwoven with many commonly used terms and theories in consumer behavior. The synonymous use of knowledge with these other topics can be somewhat confusing to students and teachers alike. Having an understanding of this situation minimizes the difficulty of handling this topic in the classroom.

Lee G. Cooper; (1983) ^{*13}, The domain of this review includes the development and application of multidimensional scaling (MDS) in product planning; in decisions concerning pricing and branding; in the study of channels of distribution, personal selling, and the effects of advertising; and in research related to the fact finding and analysis mission of marketing research. In research on product planning, specific attention is given to market structure analysis, to the development of a master configuration of product perceptions, to the role of individual differences, to representing consumer preferences, to issues in market segmentation, and to the use of asymmetric MDS to study market structure. Author deals with issues in data collection such as the response rate, time, and accuracy of judgments; the validity, reliability, and stability of judgments; and the robustness of data collection techniques and MDS algorithms. A separate section on new-product models deals with the determination of relevant product markets, the identification of determinant attributes, the creation of product perceptual spaces, and the modeling of individual or market-segment decision making. Three trends are discussed briefly; 1. a trend toward fine-grained inspection of individual and group perceptions, 2. a trend toward merging consumer level measurement and market level measurements, and 3. a trend to ward the study of the creation of new markets, rather than new products in existing markets.

Gudagni, Peter M and Little John DC (1983) ^{*14}, The result of study conducted by imply that consumers who switch to a brand have a higher like hood of repurchasing the brand if they switched voluntarily than if they did so in response to a promotion. Similar findings are reported by Lawrence, Raymend J (1969) ^{*15}.

Mukesh Dhuna (1984) ^{*16}, Author conducted study to analyse the prevalent patterns and attributes of consumers towards soft drinks and how different segments, based on age, profession, sex and income, differ in their attitudes. Information was collected from 100 respondents in Rohak city. Campa Cola had the highest awareness among the respondents. The taste of soft drinks was found to be the most important factor. The study also revealed that consumers in the age group of 20 years were very much interested in advertisements, and those in the age group of 20-30 years were found to be taking extraordinary interest in advertisement. Most of the consumers were found to be changing their brands quite often.

Funkhouser G. Ray, (1984) ^{*17}, this article traces the technological antecedents of several key elements of the modern marketing mix (Borden 1964)-distribution, promotion, and packaging.

Bhatta Rajeswari G and Jaiswal M C (1986) ^{*18} Authors conducted a study to analyse the consumers' reaction towards washing powder advertising and the purchase behaviour of consumers in Baroda city. The study revealed that in most of the cases, females are decisions regarding the purchases of a particular brand considering some important factors like good quantity, less consumption, advertisement and low cost. It was found that a maximum number of consumers watch television advertisements and are unconsciously affected by them.

Marta Ortiz-Buonofina, (1987) ^{*19}, This article proposes to analyze the economic and societal circumstances which affected the development process of the Guatemalan retail sector from the mid-1960s to the present. The purpose is to examine the relative contribution of marketing institutions to the development process during the implementation of import substitution industrialization policies. It suggests that channels of distribution reflect the economic and social circumstances of a society; therefore, a particular structure of retailing activities, while not "modern" in a technological sense, may still be beneficial to the society and, in a larger sense, economically efficient.

Charles S. Sherwood and Richard D. Nordstrom, (1988) ^{*20}, Traditional presentations of physical distribution in a principle of marketing course commonly focus on the activities of distribution without effectively integrating them into the marketing mix. This article offers instructors an integrative framework for presenting physical

distribution activities as a means of achieving desired levels of customer service and ultimately customer satisfaction.

Gupta Sunil (1988) ^{*21}, Author claims that more than 84 percent of the sales increase due to promotion comes from brand switching.

Blattborg, Robert C and Sen (1976) ^{*22}, most of the new buyer do not continue purchasing the brand when the promotion has ended.

Sandra Hile Hart, William C. Moncrief and A. Parasuraman, (1989) ^{*23}, This article examines goal theory in conjunction with sales contests. Specifically, the study examines goal difficulty, goal clarity, and goal acceptance and their association with performance, effort and selling method. The results of the study are based on a sales contest of a Fortune 500 industrial sales organization. A theoretical base for goal theory is reviewed. Results indicate that difficult goals and increased acceptance of goals are important attributes in a sales contest. Other results are presented and managerial implications are discussed.

Bruner Gordon C., (1989) ^{*24}, Marketing is viewed by AMA's new definition as being the management of the marketing mix. However, the presently popular paradigm of the mix (the Four Ps) may not be adequate to describe the breadth of marketing applications in the 1990s and beyond. This article proposes, as an alternative, that some terms already used independently be grouped and offered as a new marketing mix conceptualization termed "the Four Cs" (concept, channels, costs, and communication).

Barbara B. Stern, (1990) ^{*25}, This paper proposes the addition of concepts drawn from literary criticism to philosophical and historical ones in order to provide insights into "reading" marketing theory. The paper sets forth three modes of literary criticism applicable to the analysis of marketing theory-psycho biographical, editorial, and structural. It offers as an illustrative example a reading of the history of Ernest Dichter's motivation research movement using these methods. The addition of literary analysis demonstrates how textual clues can enrich the historian's study of the rise and fall of marketing phenomena over time.

Robert A. Mittelstaedt; (1990) ^{*26}; This paper traces the development of the sub discipline of marketing known as "consumer behavior" and its literature which grew during the 1950s and 1960s and at an increasing rate during the 1970s. In spite of

marketing's roots in economics, it came to rely more heavily on psychology as a source for conceptual borrowing. It is suggested that this may have resulted from greater congruity between marketing scholars and psychologists with respect to research purposes and philosophies of science.

Gould, Harold; (1990) ^{*27}, 'Author put an excellent description of the village as well as the networks and relations that bind it to its wider religion environment. It questions the self sufficiency myth and other views of the village as a republic.

Rajagopal (1991), ^{*28} 'In developing countries, rural economy is established through the marketing system prevailing in the region. The efforts of the Government to promote rural economy through income-generating schemes largely depend on the production and marketing efficiency. It is a complex phenomenon. In depth understanding of Rural Marketing for planners and programme implementers, therefore, is a challenging task. This book advocates participatory approach to understanding Rural Marketing. It presents management games in Rural Marketing for understanding trade channels, market infrastructure, institutional linkages, monitoring and evaluation and marketing of village industries products. This is a first attempt of its kind envisaging a new approach to the concept and issues pertaining to the subject.

Inden, Ronald; (1994) ^{*29}, *Imagining India*, Oxford Basil Blackwell; the book is polemical in nature and critiques the construction of Indian subcontinent. The chapter on the village community presents a critical assessment of colonial as well as later scholarship, questioning and debunking some of the established ideas about the village community.

Gene Brown, Robert E. Widing, II and Ronald L. Coulter; (1991) ^{*30}, Measuring retail salesperson performance is a critical, though relatively neglected research issue. Authors suggest that the SOCO scale may be an appropriate tool for measuring salesperson performance from the buyer's perspective. Therefore, a replication of the SOCO scale was undertaken by having consumers evaluate retail salespeople. The SOCO scale items were slightly modified to fit the consumer sample and retail focus of the study. In addition, the number of points on the SOCO response scale was also reduced and the verbal anchors modified to better suit the needs of telephone surveys. Despite these changes, the properties of the scale were found to be strikingly similar to those

reported in prior studies. Daniel D. Butler and J. Ford Lauimer, Jr., (1992) ^{*31}, Three marketing mix activities found useful in large introductory marketing classes are presented. These activities help create a better learning environment, tend to help students better understand marketing, and lead to better attitudes toward the instructor.

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According to Khanna (1993) ^{*33} following emerged to be important in the changed business environment 1. Customers perspective is the only perspective, 2. Management commitment and involvement, 3. Far reaching goals combined with continuous measurement of performance, 4. End to end view of processes across all functional and organizational boundaries, 5. Cooperationist focus around customer driven business results, 6. The elimination of non value added activities, 7. Ownership at all levels of the organization and people empowered with knowledge tools and authority, 8. Timely dissemination of information.

Lisa A. Phillips and Brenda J. Sternquist, (1994) ^{*34}, Compensation disparities in the realm of retailing are unique because retailing is a female-dominated industry. Retail buyers, vital links between manufacturers and consumers, were the focus of this study. It was hypothesized, based on findings of previous studies, that gender would be significantly related to compensation disparities. Although comparative studies of gender-based compensation issues have traditionally found pay inequities favoring men, this study does not support such findings. Further analysis revealed both position experience and retail experience were significant predictors of compensation. of all retailing positions, the buying function is the most performance-based. The results suggest that for retail buyers compensation is more strongly based on performance, as opposed to gender.

Philip A. Titus and Peter B. Everett, (1995) ^{*35}, Consumers are continually faced with the task of finding their way through a wide variety of retail environments. Surprisingly, very little research has addressed questions about how consumers physically search through retail settings. This article explores this important, yet little researched behavior A conceptual model of the consumer `s retail search process (CRSP) and several

research propositions are advanced. The CRSP model integrates research findings relevant to an understanding of consumer retail search behavior Literature from such diverse fields of scientific inquiry as environmental psychology; human factors, architecture, and marketing are reviewed and serve as the theoretical basis of the CRSP model.

Barton A. Weitz and Sandy D. Jap, (1995) ^{*36}, The interest of practitioners and academics in channel relationship management has shifted from corporate channel structures and relationships in conventional channels governed by use of power to relationships between independent firms involving contractual and normative control mechanisms. In this article, we identify several factors leading to this change of interest, propose a scheme for classifying channel relationship research based on control mechanisms, and suggest areas for future research involving the use of contractual and normative control mechanisms in conventional channel relationships.

Christopher Wright and John Lund, (1996) ^{*37}, Contrary to prevailing visions of workplace reform as a harmonious and beneficial process, this paper examines the case of the Australian grocery distribution industry and recent changes in work organization imported from the United States. Unlike the consensual 'team-based' approaches that have been advocated within recent management literature, 'international best practice' in this industry equates to a system of labour management based upon low trust and direct control. The paper highlights the variability of workplace reform and the continued centrality of management control over the labour process.

Trijp, Hans C M Van, Wayne D Hoyer, and J. Jeffery Inman (1996) ^{*38}, Authors reported that variety seeking behavior is more likely to occur than repeat purchasing when smaller differences are perceived among choice alternatives. This explains why variety seeking behavior is more commonly found in case of FMCGs than other consumer goods.

Brannon Evelyne L and Anderson Lenda Jo (1996) ^{*39}, A study was conducted to find whether the ease, accepted and frequency of shopping away from hometown stores had increased concern for the survival of small, independent, locally owned business in rural towns. A study was conducted to determine the relative position of hometown merchants, as compared to other shopping alternatives, in the minds of rural consumers.

The survey was mailed to randomly selected residents in the six small Alabama towns selected to represent economic and geographic diversity

Alison Cherney, (1997) ^{*40}, Marketing is typically thought of as selling, but marketing includes the services delivered, pricing strategies, and distribution as well as promotional strategies. Managed care is forcing companies to shift their marketing strategies to be successful. Marketing needs to be proactive rather than reactive, and too many home care companies merely react to managed care organizations (MCOs). Reactive marketing means companies lower their prices without adjusting their services or just answer requests for proposals without discerning the individual service needs of particular types of MCOs. This article details the critical aspects of managed care marketing strategies that will help home care companies reengineer to grow in managed care.

Jennifer Rowley, (1997) ^{*41}, Considers the important role played by marketing in the work of library and information science (LIS) professionals and draws parallels between the concepts of satisfying customer needs inherent in both. Illustrates the argument with particular reference to a review analysis of seven representative marketing textbooks; chosen for their being well established and in at least their second edition. Identifies the most topical issues covered by each book and points to the differences in emphasis between them. Concludes that the advent of the global business world and associated global marketing, supported by powerful communication technologies, will be bound to pull together the LIS and marketing professions.

Jonathan Rigg, (1998) ^{*42}, the forces of economic and social change are reworking rural areas of the developing world, sometimes fundamentally so. Agriculture is being squeezed by nonagricultural pursuits, aspirations are increasingly informed by a wish to avoid farming and the 'household' is being restructured as the genders and generations contest and renegotiate their respective roles. The diversification of the household economy and the interpenetration of rural and urban have created multiple hybrid ties where individuals and households shift between agricultural and industrial pursuits and cross between rural and urban areas. Farm is in thrall to non farm, and industry is often dependent on 'rural' labour. Drawing largely on work from Southeast Asia, the article

reviews these changes to rural life and livelihood, discusses their impacts on agriculture and reflects on their implications for rural development.

P. Rajan Varadarajan and Satish Jayachandran, (1999) ^{*43}, this article provides an assessment of the state of the field of marketing strategy research and the outlook. Using institutional theory, the authors develop an organizing framework to serve as a road map for assessing research in marketing strategy. Their assessment of the state of the field based on a review of extant literature suggests that significant strides in conceptual development and empirical research have been achieved in a number of areas. Several recent developments in the business world, including deconglomeration and increased organizational focus on managing and leveraging market-based assets such as brand equity and customer equity, suggest that marketing is likely to play a more important role in charting the strategic direction of the firm. However, the theoretical contributions of the field to the academic dialogue on strategy leave much to be desired.

Gary L. Frazier, (1999) ^{*44}, during the past three decades, tremendous strides have been made in our understanding of how firms should organize and manage their channels of distribution. Still, we have barely touched the surface of all the managerial issues that need to be addressed. A variety of research needs still exist regarding constructs and issues examined in prior channels research. Furthermore, many issues of managerial importance relating to the organization and management of channels of distribution have received no attention in empirical research. The purpose of this article is to provide a perspective on how channels research should proceed in the future to promote the most progress. It is hoped that the article will help to shape the future direction of marketing thought with regard to channels of distribution and its fundamental domain.

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progress. It is hoped that the article will help to shape the future direction of marketing thought with regard to channels of distribution and its fundamental domain.

Reddy D R and Raju R G (1999) ^{*46}, Authors examined the rural consumer behaviour for seeds in Warangal District. Various factors influencing the buying behaviour of rural consumer with regard to purchase of seeds were also analyzed. The motive of purchase comprises quality, prize, service and availability. About sources of purchase, majority of farmers were purchasing seeds from wholesale shop from city.

Alka Gupta Amruik Singh (1999) ^{*47}, conducted a study on psychographic characteristic of consumers operating in four independent cultures in Jammu and Kashmir namely; Panjabis, Dogaras, Kashmiries and Hindi speaking. The study conducted that purchase decisions are influenced by the psychographic profiles of the consumers. It states that the efficiency of advertising depends on its match with target market. The study has established the relationship between psychographic and advertising effectiveness through targeting divisions, advertisement writing decisions and media decisions.

Varma D P S and Savitha H (1999) ^{*48}, Varma and Savitha have undertaken a research to distinguish seven prominent lifestyles existing amongst the middle class in Delhi- stay at home traditionalists, progressive-provident, social consumers, security seekers, conservatives, privileged and their implications for the service marketer in terms of market analysis, demand forecasting, marketing segmentation, brand loyalty, word of mouth communication, service environment, price differentiation, choice of idea, media scheduling, advertising design and creativity and service delivery.

Haemoon Oh; (2000) ^{*49}, the author introduces a comprehensive customer value framework and tests an extended value model with lodging products. The extended value model in this study newly incorporates the concepts of brand awareness, as compared to brand or product class, and price fairness. Based on Baron and Kenny's guideline for mediation analysis, this study found the traditional customer value process to be useful for lodging research and marketing. In addition, brand awareness and price fairness concepts were found to play significant roles in the customer value process. The article includes discussions on both managerial and research implications.

Tim Coles, (1999) ^{*50}, the relationship between department stores and small shopkeepers in Wilhelmine, Germany has received considerable attention. This article focuses primarily on the social relations between the groups and the nature of the Mittelstand responses to large-scale retail capital born of their perception of department stores as innovatory, "unfair" competition. In contrast, little work has focused on the marketing innovations, the probity of the methods considered so objectionable, and the veracity of the Mittelstand case. These form the basis of this article. Stores "innovated" through the integration and the refinement of existing marketing ideas and practices to suit contemporary conditions. Several inconsistencies existed in the Mittelstand position and antidepartment store sentiment masked significant internal difficulties in the shop sector. Established thinking surrounding retail evolution in Germany should be revised instead of concentrating solely on emerging marketing innovations, the date and manner in which existing ideas and practices became redundant are also critical.

Inge Geyskens, Jan-Benedict E. M. Steenkamp and Nirmalya Kumar, (1999) ^{*51}, authors advance a conceptual model of channel member satisfaction that distinguishes between economic and non economic satisfaction. The resulting model then is tested using meta-analysis. Meta-analysis enables the empirical investigation of a model involving several constructs that never have been examined simultaneously within an individual study. More specifically, the authors unify the stream of research on power use-the focus of many satisfaction studies in the 1970s and 1980s-with more recent work on trust and commitment, which usually explores antecedents other than power use. The results indicate that economic satisfaction and non economic satisfaction are distinct constructs with differential relationships to various antecedents and consequences. Furthermore, this study demonstrates that satisfaction is both conceptually and empirically separable from the related constructs of trust and commitment.

Boonghee Yoo, Naveen Donthu and Sungho Lee, (2000) ^{*52}, study explores the relationships between selected marketing mix elements and the creation of brand equity. The authors propose a conceptual framework in which marketing elements are related to the dimensions of brand equity, that is, perceived quality, brand loyalty, and brand associations combined with brand awareness. These dimensions are then related to brand equity. The empirical tests using a structural equation model support the research

hypotheses. The results show that frequent price promotions, such as price deals, are related to low brand equity, whereas high advertising spending, high price, good store image, and high distribution intensity are related to high brand equity.

Woodward Tracy, (2000) ^{*53}, Brand awareness and brand image influence strategies of distribution channel management, particularly push and pull strategies within the channel. Thus, this research investigates brand awareness and brand image issues within tourism distribution channels. The eight major Australian domestic tour wholesaler brands were measured for the brand awareness of end consumers and travel agents. Also, brand image held in the minds of travel agents was researched. This research demonstrates that a combination of push and pull strategies could be used by domestic tour wholesalers to send appropriate messages to both travel agents and end consumers. This combination may be more effective than either strategy on its own because intangibility, heterogeneity, perishability and ownership issues affect the supply and demand of tourism services.

Geng Cui, (2001) ^{*54}, This study provides a historical survey of the research on ethnic minority consumers and related marketing issues and includes more than two hundred articles and books dated from 1932 to 1997. Quantitative analyses of longitudinal data reveal several historical transitions and the amount of research activities in various subject areas, thus providing an overview of the history and recent development in this area. Content analyses identify the key research topics, theoretical propositions, and empirical findings. It further explores directions for future research and provides suggestions for marketing educators, researchers, and practitioners.

Stephen Brown, Elizabeth C. Hirschman and Pauline Maclaran, (2001) ^{*55}, In recent years, marketing history has emerged as a major research stream. Impressive and welcome though these historical studies are, they are predicated on traditional research perspectives. History, however, is embroiled in a serious epistemological crisis, precipitated by the advent of postmodernism. Marketers, therefore, are becoming more historically minded at a time when accepted historical approaches are under mounting attack and the discipline is dissolving into a state of scholarly civil war. Indeed, the cutting edge of contemporary historical scholarship is found in the field of literary criticism, where historicism is replacing deconstruction as the method of the moment.

This article examines the postmodern critique of (marketing) history, explains the literary theorists' textual alternative, provides a worked example of postmodern historicism and explicates the methodological implications for marketing research.

Eric H. Shaw and Robert D. Tamlia, (2001) ^{*56}, Robert Bartels was one of marketing's most prolific scholars. His research covered a broad array of marketing topics, including the marketing-as-a-science debate, theory, Meta theory, the nature and scope of marketing, credit management, international marketing, comparative marketing, macro marketing, and marketing education, among others. Bartels's most significant and enduring contribution, however, was his fifty years of ongoing research, from dissertation to last publication, in the area with which his name became synonymous- The History of Marketing Thought. Although not without criticism, no other work provides such a long view of marketing's past and wide sweep of its sub disciplines. By tracing the history of marketing thought in the twentieth-century American academy, Bartels nurtured the interest in marketing's heritage and established a common knowledge base for generations of marketing students.

Jean C. Darian, Lewis Coopersmith, (2001) ^{*57}, Increasingly, U.S. businesses are breaking down barriers between functional departments and focusing on interdepartmental teams aimed at providing customer satisfaction. Cooperation between marketing and production/operations is critical to this objective. This article describes integrating a marketing elective and a required operations management course through coordinated instruction that integrates topics and projects. This approach teaches business students that effective management involves close cooperation between these two functional areas in providing competitive and profitable products. Teamwork is emphasized by utilizing self-managed teams of students who work on functionally integrated projects that include locating a facility, aggregate production planning, and monitoring and improving service quality.

Thomas G. Johnson, (2001) ^{*58}, This article discusses the economic status of rural America. It focuses on the current status of rural areas and the incipient forces that will change life in rural areas through the early twenty-first century. During the twentieth century, technology eroded the employment base of most rural communities, depressed incomes, and made out-migration the only recourse for millions. The fortunes of rural

communities are diverging. Some are continuing to face economic decline. Others are trying to cope with rapid growth in population, land use conflicts, and growing demand for public services. The twenty-first century could instead favor rural communities. Economic and demographic trends are reducing the cost of distance and increasing the value of space. Technology is reducing the need for proximate labor. Demand for rural community lifestyle is growing. With effective rural policy, rural communities could contribute much more to the national economy.

Xuehong Du, Jianxin Jiao and Mitchell M. Tseng; (2001) ^{*59}, The rationale of developing product families with respect to satisfying diverse customer needs with reasonable costs, i.e., mass customization, has been well recognized in both industry and academia. Earlier research often highlights isolated and successful empirical studies with limited attempt to explore the theoretical foundations surrounding this economically important class of engineering design problem. This paper investigates the fundamental issues underlying product family development. The concept of Architecture of Product Family (APF) is introduced as a conceptual structure and overall logical organization of generating a family of products. APF constructs, including common bases, differentiation enablers, and configuration mechanisms, are discussed from both sales and engineering perspectives. Also discussed are variety generation methods with regard to producing custom products based on the modular product architecture and configure-to-order product development. To support APF-based product family design, a Generic Product Structure (GPS) is proposed as the platform for tailoring products to individual customer needs and generating product variants. A case study of an industrial example is also presented to illustrate the feasibility and potential of the proposed methodology.

Gordon R. Foxall; (2001) ^{*60}, this essay reviews the course of consumer behaviour analysis, a research programme that employs the findings and principles of behavioral research to elucidate consumer behaviour and marketing management. Although attempts have been made from time to time to integrate a behaviour analytic perspective into marketing research, the tendency has been to concentrate on the potential contribution of operant psychology to managerial practice rather than to examine the potential of behaviorism to provide a theoretical basis for marketing and consumer research. Moreover, concentration on research with animal subjects has severely limited the

relevance of behaviour analysis to marketing. The essay therefore pursues three themes 1. to explicate recent developments in behaviour analysis, such as the analysis of verbal behaviour; 2. to take account of work by behaviour analysts on economic choice and to apply its lessons to understanding consumer behaviour and marketing action in naturally occurring environments; 3. to establish the requirements of an interpretive approach to consumer behaviour and marketing which is not limited to an experimental analysis of choice.

Forhad Shilpi and Emran Shahe, (2002) ^{*61}, use survey data from Bangladesh to present empirical evidence on externalities at household level sales decisions resulting from increasing returns to marketing. The increasing returns that arise from thick market effects and fixed costs imply that a trader is able to offer higher prices to producers if the marketed surplus is higher in villages. The semi-parametric estimates identify highly nonlinear own and cross commodity externality effects in the sale of farm households. The vegetable markets in villages with low marketable surplus seem to be trapped in segmented local market equilibrium. The analysis points to the coordination failure in farm sale decisions as a plausible explanation for the lack of development of rural markets even after market liberalization policies are implemented. This paper is part of a larger effort in the group to understand the process of development of rural markets.

Kalyanam Kirithi and Shelby McIntyre, (2002) ^{*62}, in the context of the wars between the upstart Internet retailers and the existing bricks-and-mortar retailers, many e-marketing techniques were invented. This article develops a single unifying and theoretically based taxonomy for e-marketing techniques the e-marketing mix. Drawing on the paradigms of exchange, relationships, and digital interactions in networks, 11 e-marketing functions are identified that form the elements of the e-marketing mix. Nine of the 11 e-marketing functions are considered basic, while 7 functions moderate the effects of others and are termed overlapping. The 11 e-marketing functions provide a categorization of the e-marketing techniques. Compared to the conventional marketing mix, the e-marketing mix has more overlapping elements and directly represents personalization, an aspect of segmentation, as a basic function. The existence of multiple elements that are basic and overlapping in the e-marketing mix indicates that integration across elements should be more commonplace compared to the traditional marketing mix.

Peter November, (2002) ^{*63}, there is no consensus on what to teach in marketing theory or how to teach it no established syllabus, no standard textbook and no standard teaching method. In addition academics seem to have little interest in teaching marketing theory and students have even less interest in learning about it. This article describes how an academic, asked to teach a new marketing theory course at short notice, overcame these difficulties by designing and implementing an innovative marketing theory course using a hermeneutic approach.

Larry Dwyer, Peter Forsyth and Prasada Rao; (2002) ^{*64}, the price competitiveness of tourism is an important determinant of inbound visitor numbers. Price competitiveness indices can be used to explore questions of how a destination changes in this respect over time and the causes of any changes. A method of constructing tourism price competitiveness indices is outlined here. The method allows the various determinants of tourism price competitiveness, such as exchange rate and price changes, to be highlighted and their influence on the indices to be identified. The method also allows for comparison of a destination's tourism price competitiveness relative to domestic tourism in origin markets and for its overall price competitiveness relative to major competitors. Results are presented for 19 tourism destinations during the period from 1985 to 1998 using Australia as a base case.

Rob Lawson and Sarah Todd; (2002) ^{*65}, although a link between lifestyles and social class has long been acknowledged, marketers have more closely identified lifestyles with psychographics and therefore with psychological segmentation. We propose that the origins of lifestyle are more correctly reflected in Weber's approach to status and that it can be viewed more appropriately as the most relevant form of social stratification for a contemporary society. Evidence from an ongoing national study of consumer lifestyles is used to demonstrate how consumer lifestyle segmentation can be used to reflect structural inequalities within society. The ability of lifestyle measurements to evolve and adapt is illustrated. In this sense, lifestyle segmentation is found to be related to, but different from, class and the term psychographics is arguably redundant.

Patrick Vyncke; (2002) ^{*66}, Nowhere in the field of mass communication research has the concept of 'lifestyle' been so prominently and fruitfully used as in the field of marketing communication, where it has been shown that lifestyles influence both

consumption patterns and the processing of different forms of marketing communication. Therefore, the lifestyle concept has become the core of a special kind of segmentation research called 'psychographics'. This psychographic or lifestyle research usually takes as its point of departure extensive and adhoc AIO (activities, interests and opinions) surveys, which then lead to often very colorful and useful lifestyle typologies using the technique of cluster analysis. In this article, new approaches to constructing lifestyle typologies are developed using the more general and stable concepts of values, aesthetic styles and life visions. Their applicability, both in isolation and in combination, to form meaningful lifestyle typologies is compared to traditional demographic segmentation criteria such as gender, age, social class and stage of life. This is done in four different markets goods (cars), services (tourism), not-for-profit (political parties) and media (television programmes, films and magazines). In each of these markets, we compare the different segmentation systems in terms of most wanted product attributes or benefits as found in a survey using a quota sample of the Flemish adult population. It is found that values, aesthetic styles and life visions - either alone or in combination - can lead to very balanced and meaningful lifestyle typologies. In all four markets studied here, these lifestyle segmentations clearly surpass classic demographic segmentations in yielding significant differences in terms of product attribute or benefit evaluation. Finally, the research results clearly demonstrate the value of a media section as an essential part of a lifestyle questionnaire.

Thomas Bieger and Christian Laesser (2002) ^{*67}, this study describes the segmentation of mature travel markets, as exemplified by Switzerland. Based on an extensive and representative travel survey covering 2,000 households and more than 11,000 trips, situational, motivation-based travel market segmentation is proposed. The clustering of motivations proves to be a valuable means to segment markets. The results reveal a diminishing role of sociodemographic segment descriptors. It is more the (anticipated) travel profile and the attraction of a certain destination that determines Swiss travel behavior.

Dawn Burton, (2002) ^{*68}, Critical multiculturalism has generated considerable interest in the social sciences and humanities but has rarely surfaced as a distinctive theoretical approach in marketing. This paper is a first attempt to develop a critical

multicultural marketing theory, drawing inspiration from the work of leading critical theorists. The paper makes the distinction between different types of multicultural orientations before exploring critical multiculturalism in more detail. The main body of the paper sets out essential elements of a critical multicultural marketing theory and simultaneously assesses the extent to which a critical orientation is evident in current multicultural marketing research.

G. Srinivas Rao, Srinivas, (2002)^{*69} The Indian Rural Market with its vast size and demand potential offers great opportunities to the marketers. The Rural Market provides vast potential as many new products have already made their entry into the rural consumer basket. Thus, the rural market has been growing in magnitude for both traditional and modern consumer Goods and services. In spite of its large size and high potential, many marketing firms are not able to avail the opportunities in rural market because of problems in selling the goods in rural areas

Sue Peattie and Ken Peattie, (2003)^{*70}, the past development of social marketing theory and practice has been based largely on the translation of ideas and practices from conventional, commercial marketing. The application of a customer orientation and conventional marketing techniques has often successfully revolutionized the pursuit of social goals and has led to the growing popularity of social marketing. There is, however, a danger that an over-emphasis on the direct translation of mainstream marketing principles and practices into social contexts may create practical problems and also confusion regarding the theoretical basis of social marketing. This paper provides a critique of the development of social marketing theory and its reliance on mainstream commercial marketing.

Seamus Grimes, (2003)^{*71}, While there is little dispute that rural SMEs have much to gain from an effective engagement with e-commerce, the experience to date, particularly for firms operating in remote locations, points to considerable barriers to their involvement in the digital economy in the short term. Despite the considerable effort being made by the European Union to heighten the awareness of the need for peripherally located rural SMEs to become more involved in exploiting the economic potential of the digital economy, among the major barriers preventing such an involvement by rural

SMEs is the difficulty of obtaining affordable high-speed internet access in remote locations in this era of liberalized telecommunications markets.

Gerard Hastings and Michael Saren, (2003) ^{*72}, this paper examines the symbiotic relationship between social, commercial, and critical marketing thought. Marketers seek to influence consumer behaviour. Much ill health and many social problems are caused by human behaviour. Social marketing puts these two phenomena together and uses marketing insights to address social behaviors. In the process both arms of the discipline can benefit, and this paper illustrates this using the examples of exchange theory and relational thinking. Social marketing also recognizes environmental influences on behaviour and that commercial marketing can be an important part of this influence. The case of tobacco is used to show that this influence can be malignant, and that as a result marketing has come under unprecedented scrutiny. Social marketing's understanding of both the commercial and social sectors puts it in a unique position to provide realistic critiques of marketing and identify intelligent solutions. The paper concludes that social marketing will flourish by exploiting its twin understanding of the good and the bad that marketing can bring to society.

David Ballantyne, Martin Christopher and Adrian Payne, (2003) ^{*73}, Authors begin with a short historical perspective on the origins of relationship marketing. A discussion on future directions and theory development based around the concept of value exchange follows. A 'view from the edge' of chaos is then offered. Authors conclude that marketing as a discipline is forever changed.

Denny E. McCorkle, Joe F. Alexander, James Reardon and Nathan D. Kling, (2003) ^{*74}, This article presents the authors' observations, job market statistics, relevant academic literature, and survey results concerning the marketing and business student job search process. The research findings guide several recommendations for developing student self-marketing and job search skills, with the perspective of teaching students to apply what they have learned in their marketing courses.

Gerard Hastings, (2003) ^{*75}, Authors put their views as the future of social marketing depends on continuing this learning from commercial marketing and, in particular, its recent moves toward relational paradigms.

ByoungHo Jin, Brenda Sternquist and Aeran Koh; (2003) ^{*76}, Consumers react differently to price. The purpose of this study was to determine if price acts as a multidimensional cue for Korean students and to determine how this cue is related to hedonic shopping value. Some consumers view high price as a cue to their economic status; others seek out bargains and like to share this information with friends. Two product classes, clothing and durable goods, were used in this study. Price mavenism, a negative price cue, was significantly related to hedonic shopping value for both categories of goods. Value consciousness was also positively related to hedonic shopping for both groups. In the case of clothing, prestige sensitivity was positively related to sale proneness but was negatively related to hedonism. For durables, value consciousness had a positive relationship with hedonism, whereas sale proneness and price consciousness were negatively associated with hedonism.

Yikuan Lee and Gina Colarelli O'Connor; (2003) ^{*77}, the existing literature offers little decision-making guidance to managers on how to successfully introduce a product that exhibits network effects. The authors discuss the influence of network effects on the dynamics of market competition and on consumers' consumption behaviors. They argue that, because of these changes, the priority of particular performance objectives and the impact of specific launch strategies differ for products that exhibit network effects from what current wisdom and empirical results prescribe. These ideas are formalized in a conceptual framework and a series of research propositions.

Deepak Chhabra, Erin Sills and Frederick W. Cabbage, (2003) ^{*78}, Festivals are often part of the economic development strategy of rural areas. This study estimates the economic impacts of visitor expenditures at two Scottish festivals in rural North Carolina, using tourist survey data and an input-output model. While local restaurants and lodging and festival vendors and sponsors benefit from substantial visitor expenditures, the multipliers are relatively small, and hence the total economic impact of the festivals represents only a small percentage of economic activity in the two regions considered. Lodging expenditures have the greatest impact on the region with a multiple-day festival, while expenditures on food and beverage have the greatest impact on the region with a single-day festival. The magnitude of the economic impact depends on characteristics of both the festival (number of days) and the local economy (other attractions and linkages).

Thomas G. Brashear, James S. Boles, Danny N. Bellenger and Charles M. Brooks; (2003) ^{*79}, this study examines three trust-building processes and outcomes in sales manager–salesperson relationships. This study, based on a sample of more than 400 business-to-business salespeople from a variety of industries, shows two trust-building processes (predictive and identification) to be significantly related to salesperson trust in the sales manager. Interpersonal trust was found to be most strongly related to shared values and respect. Trust was directly related to job satisfaction and relationalism, and indirectly related to organizational commitment and turnover intention.

Fok D., Richard Paap and Philip Hans Franses (2003) ^{*80} to comprehend the competitive structure of a market, it is important to understand the short-run and long-run effects of the marketing mix on market shares. A useful model to link market shares with marketing-mix variables, like price and promotion, is the market share attraction model. In this paper we put forward a representation of the attraction model, which allows for explicitly disentangling long-run from short-run effects. Our model also contains a second level, in which these dynamic effects are correlated with various brand and product category characteristics.

Puneet Manchanda ,Peter E. Rossi and Pradeep K. Chintagunta, (2003) ^{*81} Sales response models are widely used as the basis for optimizing the marketing mix or for allocation of the sales force. Response models condition on the observed marketing mix variables and focus on the specification of the distribution of observed sales given marketing mix activities. These models fail to recognize that the levels of the marketing mix variables are often chosen with at least partial knowledge of the response parameters in the conditional model. This means that, contrary to standard assumptions, the marginal distribution of the marketing mix variables is not independent of response parameters. We expand on the standard conditional model to include a model for the determination of the marketing mix variables.

Zutshti S (2004) ^{*82}, Author discussed facts and figure related to national economy and retail contribution in it. Retail is a major contributor to the GDP and employment generator globally. The sector gainfully employs 6.7% (second largest employment after agriculture) of the total workforce in India and contributes more than 10% to GDP. Retail is India’s largest industry with a size of approximately \$180 billion and is estimated to

grow to \$350 billion by 2005. This paper tries to present retailing scenario in India with future growth prospects and how it will lead to tremendous employment generation and economic development of country.

Kaptan Dr S. and Rajendrakumar C; (2004) ^{*83}, Authors discussed the importance of rural market and opportunities in it. Big companies, which were reluctant to enter the rural markets and completely ignored this sector a few years ago, have started making a bee line for the villages now, each offering its brands of different consumer products. Strategies adopted by Onida and HLL for rural marketing are discussed with problems faced in rural marketing in this article.

Lars Torsten Eriksson and Amie M. Hauer, (2004) ^{*84}, in this conceptual article, the authors describe an alternative course structure that joins learning key marketing concepts to creative problem solving. The authors describe an approach using a convergent-divergent-convergent (CDC) process key concepts are first derived from case material to be organized in a marketing matrix, which is then used as the platform for creation of a marketing plan through various forms of creativity resulting in four maps developed through mind mapping, the technique of focus for divergent thinking in this article. Finally, the matrix format returns to summarize the key concepts, models, and major decisions identified during the first two phases.

Naidu Dr.Y.Krishna Mohan; (2004) ^{*85} this paper deals with the extent of awareness in the rural markets of India. It presents the "Gold" available in this steadily growing market, which has been going great guns since the 1980's and is now bigger than the urban market for both FMCG's and durables. The data has been collected through a questionnaire. The survey is intended to seek information about the buying experiences of those rural consumers who have been widely purchasing goods and services. Ranga Reddy Dist. in Andhra Pradesh has been chosen for the study. Ten villages have been selected for this purpose. Agriculturists, Businessmen, Professionals, Homemaker's have been included in the sample. Altogether, a sample of 125 consumers has been selected for the study.

Sudarshan Prof .R., G.Sridhar, K. Arun Jyothi; (2004) ^{*86}, Consumer involvement refers to the intensity of interest with which consumers approach the market place. It is related to the consumer's values and self-concept, which influences the degree of personal

importance ascribed to a product or situation. Consumer involvement varies across different individuals, products, brands and situations. Today, the manufacturers are facing severe competition in marketing their goods and services. As such, there is the need to understand the impact of consumer involvement in buying decisions. A thorough knowledge of various factors that influence the involvement level of the consumers is also needed; the purpose of this paper is to discuss the conceptual framework regarding the impact of consumer involvement on buying decisions.

Charles M. Wood and Tracy A. Suter, (2004) ^{*87}, This article presents an effective course supplement for Principles of Marketing classes. An experiential project involving online auctions is offered to instructors seeking to create a more participatory student environment and an interactive teaching style. A number of learning points are illustrated that allow instructors to use an auction project to illustrate specific Principles of Marketing concepts as a living case study. Emphasis in the present context is given to the illustration of the marketing mix, consumer behavior, ethics, e-marketing, and marketing research topics. An example for more advanced purposes is also provided.

Jennifer Paff Ogle, Karen H. Hyllegard and Brian H. Dunbar, (2004) ^{*88}, This study investigated consumer patronage (i.e., shopping and making purchases) at Recreational Equipment Inc. (REI), specifically examining consumer response to REI's incorporation of sustainable design principles at their Denver flagship store. Data were collected using a consumer intercept survey at the Denver REI store (n = 186). Of particular interest was the role of store atmospherics-including sustainable store design, historic preservation, and urban renewal efforts-in shaping consumers' future intentions to patronize REI Denver. Consumers' intentions to patronize REI were modeled using the classic belief-attitude-behavior intention model (i.e., attitude and subjective norm) based upon the theory of reasoned action, and an extended model that included variables external to the theory. Findings suggest that, when used to predict consumer patronage behaviors, the classic belief-attitude behavior intention model should be extended to include retail characteristics, notably store atmospherics and merchandise assortment; a social context or social identity variable such as consumer lifestyle orientation; and demographics.

William H. Murphy, Peter A. Dacin and Neil M. Ford; (2004)^{*89}, Sales contests, a widely used form of sales force special incentives, receive considerable attention in the trade and academic press. While understanding salespersons' preferences for various contest designs is a critical first step for understanding how sales contests motivate sales people to pursue contest goals, a knowledge gap exists in understanding design preferences. With expectancy theory serving as a theoretical basis, the authors develop hypotheses about preferences for sales contest components. Following tests of hypotheses using survey and conjoint data provided by field sales forces from three companies, exploratory analyses of how individual, supervisory, and sales setting characteristics may affect preferences suggest potential boundary conditions for initial findings. The results lead to an improved awareness of the determinants of contest design preferences as well as insights and implications for sales managers seeking to design effective contests.

Mukhopadhyay Dr.Chiranjit; (2004)^{*90}, A leading organization in the FMCG sector was interested in studying how the demand of one of their brands experienced changes as the price increased. In particular, they were interested in knowing whether there existed a price-point, called a "price threshold", beyond which there was a major down- slide in sales volume of their brand, and if such a price- point indeed existed, they were interested in knowing to know its value. That is, the problem was to first check for the existence and then estimation of this-price, if there was one. To begin with, the very nature of this so-called price-threshold, in the sense of the kind of behavior in the change in relationship between the two variables, namely price and demand, that was to be expected, was not very clear a priority. Further more, it was also not clear whether indeed there was a price-threshold that was lurking in the given data set or not.

Sadar Dr. S.B. and Fulzele Dr. T.U.; (2004)^{*91} the idea of consumer movement is quite in the economic theory. This ultimate segment of every economic activity has little say in the economic process. Consumer was in the true sense at the receiving end, the consumer was not supposed to play, in any manner, the marketing and economic game. This approach made the consumers position mean and pitiable. Consumers in the advanced countries are much more conscious of their rights than in countries like India. Consumers are exploited by a large number of restrictive and unfair trade practices. Misleading, false or deceptive advertisements deliberately give only half-truths so as to

give a different impression than is the actual fact. Taking this background into account, one can easily understand that the development of the consumer movement was in reach into the exploitative marketing practices. In many cases, the exploitation was severe and resulted in a steep resistance to curb these malpractices.

Lokhande Dr. M. A.; (2004) ^{*92}, everybody of us is a consumer. We need a variety of goods and services right from our birth to death. Because, of marketing, we can have what we need. Marketing is a process through which both the buyer and seller give something (e.g. goods, services, money etc.) to each other for maximum possible satisfaction. Nowadays, Rural Marketing is gaining importance. Author put details the potential of rural markets. Rural consumption share in popular soaps is 48%, tooth pastes 24%, talcum powder-17%, cold medicines-42%, Batteries - 52% etc. The Market for Packaged food items of Rs. 20,000 crores is growing at 2.5% per year. It is interesting to understand the various aspects of the rural markets and consumption patterns

Sudharshan Prof. R., Jyothi K. Arun, (2004) ^{*93}, Advertising is any paid form of non – personal presentation and promotion of ideas, goods, or services by an identified sponsor. The purpose of advertising is to bring the advertised and its features and uses to the notice of the consumers. It also serves a number of other allied objectives which include creation of image and goodwill of the firm, explaining the various uses of goods and services to the customers; enabling the producer to face competition, removal of doubts and reminding the users to buy the products/services and maintenance of scale demand. The purpose of this paper is to present a conceptual framework regarding socio, cultural, and psychographic dimensions of advertising.

Nagaraja Dr. B.; (2004) ^{*94}, In recent days, consumer India is at the point where there is a multiplicative effect of income growth, aspiration to consume and a changed consumption friendly ideology/social discourse across the income board, especially in rural India. Hence, the buying behaviour of rural consumers has become a hot-topic for discussion because rural India, in recent days, is enthusiastically consuming everything from shampoo to motor cycles and this " rural predilection" is being considered as one of the significant topics of market analysis.

Chidambaram Dr. K. and Ganesan Dr. S., (2004) ^{*95} talcum powder is one of the popular cosmetics used both by men and women. It has been traditionally used for its

fragrance and feeling of freshness. There are numerous companies marketing their talcum powder under different brand names. The major ingredients are more or less the same. However, the brand name of a product plays an important role in determining the product success or failure. Hence, an attempt is made to study the brand preference of talcum powder consumers. The study is undertaken with reference to Maduraites.

Singh Raghbir, Kaur Pavleen; (2004) ^{*96}, Purchase decision making has researched in a restricted context in India although Indian families are seen to most strongly influence decision patterns and behaviour of buyers (family members). Also, three fourth of county's population recedes in the hinterlands, which are considered to be poles apart from their urban counterpart an account of demographics and psychographics. Therefore, this paper attempts to identify whether any significant differences exist between the two types of families while deciding to purchase durable.

Joep P. Cornelissen and Andrew R. Lock, (2005) ^{*97}, Although images of the relationship between marketing science and practice have been dominant features of past and contemporary marketing thought, surprisingly little research has been conducted on the subject, particularly at the level of the marketing practitioner. This article provides a framework for characterizing and better understanding the ways in which practitioner's value. And use academic theory, and defines a set of propositions for guiding research into this area. The exercise is intended to urge fellow researchers to refine, test and augment the working hypotheses suggested herein in order to achieve a better understanding of the ways in which marketing practitioners attend to, value and use marketing scientific theories. Managerial implications of this research are discussed.

William E. Baker, James M. Sinkula, (2005) ^{*98}, Recent studies on marketing and the natural environment have called for research that links environmental marketing strategies to the performance of the firm. This research operationalizes the enviropreneurial marketing (EM) construct and examines its relationship with firm performance. It is the first empirical research to operationalize the EM construct. The new scale, albeit a first attempt, demonstrates encouraging psychometric properties. According to the resource-based view of the firm, a resource such as EM should directly influence firms' capabilities (e.g., new product development success) but not competitive advantage (e.g., change in market share). A nationwide study of top-level marketing managers

supports this perspective. In addition, although market turbulence also affects new product development success, it does not have an impact on EM. This suggests that EM formation is driven by internal rather than external forces.

Dave Bussi re, (2005) ^{*99}, Authors first demonstrates that the historical method is similar to and compatible with the case method. It is then shown that the historical method strengthens analytical skills not used in the case method. Finally, this article further describes an innovative student assignment/project that requires the use of the historical research method.

Karen F. A. Fox, Irina I. Skorobogatykh and Olga V. Saginova, (2005) ^{*100}, The official Soviet ideology rejected most aspects of marketing, and yet there were marketing specialists in the Soviet Union, mostly in ministries, research institutes, and state enterprises involved with foreign trade. This article focuses on the development of marketing thought in the Soviet Union during the period 1961 to 1991, when the Soviet leadership was striving to increase Soviet exports, to push state enterprises to greater efficiency, and to deliver a higher standard of living. We report on the 1976 founding of the Marketing Section of the USSR Chamber of Commerce, and introduce eight early contributors to marketing thought. With the coming of perestroika and the end of the USSR, several early contributors continued to teach marketing and to publish marketing guides.

Suchitra Rani T. and Menon Dhanya; (2005) ^{*101}, Innovation today has become a corporate buzzword. It has been proved that in any field of endeavor, innovation is the hallmark of success. Business is no exception and innovation plays a very important role in defining marketing strategies. The Traditional 4Ps of marketing have given way to 8Ps, which in turn, are being transformed by new-age marketing strategists to 8Cs. Marketers are now focusing on the customer experience and maintaining relationships in order to gain a competitive edge. Therefore, a customer-centric approach would enable organizations to build successful brands and improve profitability

Kubendran Dr. V. and Vanniarajan Dr.T., (2005) ^{*102}, since the consumers are not homogeneous, the consumption pattern of milk likes quantum of purchase, mode of purchase, source of purchase, brand preference etc., are changing from consumer to consumer. The socio-economic profile of the consumers namely income status,

occupational position, educational level, sex, age and region are the major determinants of the consumption pattern of milk. The study of consumer behavior is inevitable to position the right product in right market at right time. The milk is not the exception to this. Hence, the present study focus on the profile of consumers, their consumption pattern in milk consumption and its correlates.

Vaswani L.K, Aithal Rajesh, Pradhan Debasis and Sridhar G., (2005) ^{*103}, The article attempts to bring to focus the role of rural marketing in bridging the widening disparity between rural and urban economies in India. The suggested reconceptualization of rural marketing highlights the need for a dual perspective— ‘producers’ empowerment’ and ‘strategic marketing’, and broad basing its domain to cover variety of market relationships which are part of growing rural-urban linkages. This difficult and complex task can be achieved by helping rural producers to effectively compete in the marketplace based on competitive/comparative advantage through consolidation of agriculture and rural enterprises. More specifically, agriculture and rural enterprises need to be linked to rural and/or urban markets through ‘minimizing market resistance to rural products’ and ‘maximizing market orientation of rural enterprises’.

Sakkthivel A.M., Bishnupriya Mishra Dr.; (2005) ^{*104} this created a tremendous modification in the behavior of rural consumers. Also, many rural youth usually go out of their places for higher education, which proves to be a leverage to face new life styles in semi-urban and metros. Not only FMCG’s but many consumer durable companies found rural markets very potential and made inroads into this lucrative market. This vividly shows the potential of rural markets that were long neglected which now came into limelight with a force to reckon with. Hence, rural marketing finds a prominent place in every company’s marketing map and everyone wants to have a competitive edge in this arena. This paper was mainly developed on the basis of the primary survey conducted among the rural consumers in certain parts of Karnataka to analyze the role of FMCG products (in sachets) in boosting rural consumers’ consumption pattern and the modification of their buying behavior.

Nandagopal Dr. R. and Chinnaiyan P.; (2005) ^{*105}, Consumer finance is that part of financing that provides the assistance to buy consumer electronics and durables. It is one of the potential areas of growth. It indirectly helps in the increase in sales of durables.

Companies are increasingly using consumer financing as a marketing tool. It serves as an incentive to consumers to upgrade their products, go in for multiple product options etc. With payment being phased out over a few months, it is more manageable for a household compared with a one time payment. In addition to dealers offering their own installment schemes, several consumer financing institutions have come up, facilitating the purchase of consumer durables and thus leading to their demand growth.

Srivastava Dr. R. K., Singhal Ankur, Pasupula Raghavi, Mudit Khandelwal, Srikrishnan Balasubramanian and Swapnil Shirodkar; (2005) ^{*106}, Authors discussed that Procter and Gamble is set to launch its global oral care brand Crest in India soon. While Colgate - the market leader and with a focus on oral care alone - is certainly likely to face threat of market share erosion by the entry of a new player. Proposed entry of the Giant like PandG has made this segment very volatile and forced the players to evaluate their options once again; Keeping in mind the future Ups and Downs in the Category we have done a analysis to evaluate present Brand equity of the major brands in this Category.

Dawn Burton, (2005) ^{*107} The focus of this article is to stimulate more discussion of multicultural issues within marketing by proposing suggestions for a multicultural marketing course and identifying appropriate teaching resources. Issues for discussion include defining the multicultural terrain, ethnic groups and boundaries, models of acculturation and assimilation, multicultural marketing research, and incorporating multicultural issues into the marketing mix.

Eric H. Shaw, D. G.Brian Jones, (2005) ^{*108}, Marketing has been practiced since ancient times and has been thought about almost as long. Yet, it is only during the 20th century that marketing ideas evolved into an academic discipline in its own right. Most concepts, issues and problems of marketing thought have coalesced into one of several schools or approaches to understanding marketing. This article traces the evolution of 10 schools of marketing thought. At the turn of the 20th century, early in the discipline's history, the study of functions, commodities, and institutions emerged as complementary modes of thinking about subject matter and became known collectively as the 'traditional approaches' to studying marketing; shortly thereafter the interregional trade approach emerged. About mid-century, there was a 'paradigm shift' in marketing thought eclipsing the traditional approaches as a number of newer schools developed marketing

management, marketing systems, consumer behavior, macro marketing, exchange, and marketing history.

Ian F. Wilkinson and Louise C. Young; (2005) ^{*109}, we show how different approaches to developing marketing strategies depend on the type of environment a firm faces, where environments are distinguished in terms of their systems properties rather than their content. Particular emphasis is given to turbulent environments in which outcomes are not a priori predictable and are not traceable to individual firm actions and we show that, in these conditions, the relevant unit of competitive response and understanding is no longer the individual firm but the network of relations comprising interdependent, interacting firms. Networks of relations are complex adaptive systems that are more 'intelligent' than the individual firms that comprise them and are capable of comprehending and responding to more complex and turbulent environments.

Raymond Hubbard, Andrew T. Norman and Chip E. Miller, (2005) ^{*110}, Using citation count data we examined the impact on the discipline of a number of articles dealing with marketing history, thought, and theory. This examination was made on a decade-by-decade basis from the 1950s through the 1990s. Articles commonly regarded as 'classics' generally fared well in attracting citations, and often maintained good track records over time.

Mitchell J. Lovett and Jason B. MacDonald, (2005) ^{*111}, In this article, the authors provide a dynamic framework for understanding the relationship between marketing and financial performance. They suggest that firms market to financial markets as well as to consumption markets and that some mixture provides superior long-term performance. The authors discuss the potential pitfalls of overemphasizing one market to the detriment of another and then provide a theoretical model of the factors that influence the extent of marketing to financial markets. This is followed by a discussion of implications for theory, practice, and future research.

Michael R. Hyman and Ike Mathur, (2005) ^{*112}, This article introduces the special issue of the Journal of the Academy of Marketing Science on the marketing/finance interface. In addition to previewing the nine subsequent articles in the special issue, it surveys early research on, suggests the scholarly foundations of, and recommends future directions for this boundary-spanning research domain

Denver D'Rozario and Jerome D. Williams, (2005) ^{*113}, Retail redlining is a spatially discriminatory practice among retailers, of not serving certain areas, based on their ethnic-minority composition, rather than on economic criteria, such as the potential profitability of operating in those areas. Consequently, consumers in these areas often find themselves "vulnerable" because no other retailers will serve them, or they are exploited by other, often smaller, retailers who charge them higher prices and/or offer them inferior goods. In this article, the authors define retail redlining, identify eight different commonly seen variations of it, look at both sides of the argument on this practice, and finally suggest a methodology for empirically verifying this practice.

Christian Homburg, Wayne D. Hoyer and Nicole Koschate; (2005) ^{*114}, This article investigates the effects of price increases at an individual level. The authors argue that customers' reactions to price increases (i.e., re-purchase intentions) are strongly driven by two factors; the magnitude of the price increase and the perceived fairness of the motive for the price increase. In this context, the authors examine the role of customer satisfaction in influencing the impact of these two variables on repurchase intentions after a price increase. Their findings reveal that as satisfaction increases, the negative impact of the magnitude of a price increase is weakened. Furthermore, the results suggest that satisfaction moderates the impact of perceived motive fairness. The authors also find that the level of satisfaction can influence the valence of the perceived motives in response to a price increase.

Gadi Fibich, Arieh Gavious and Oded Lowengart; (2005) ^{*115}, The authors derive an expression for the price elasticity of demand in the presence of reference price effects that includes a component resulting from the presence of gains and losses in consumer evaluations. The effect of reference price is most noticeable immediately after a price change, before consumers have had time to adjust their reference price. As a result, immediate-term price elasticity is higher than long-term elasticity, which describes the response of demand long after a price change, when reference price effects are negligible. Furthermore, because of the differential effect of gains and losses, immediate-term price elasticity for price increases and price decreases is not equal. The authors provide a quantitative definition for the terms immediate term and long term, using the average inter purchase time and the discrete "memory" parameter. Practical consequences of the

distinction between immediate- and long-term elasticities for the estimation and use of elasticity values are discussed.

William E. Baker and James M. Sinkula; (2005) ^{*116}, Recent studies on marketing and the natural environment have called for research that links environmental marketing strategies to the performance of the firm. This research operationalizes the environmental marketing construct and examines its relationship with firm performance. The new scale, albeit a first attempt, demonstrates encouraging psychometric properties. According to the resource-based view of the firm, a resource such as EM should directly influence firms' capabilities (e.g., new product development success) but not competitive advantage (e.g., change in market share). A nationwide study of top-level marketing managers supports this perspective. In addition, although market turbulence also affects new product development success, it does not have an impact on EM. This suggests that EM formation is driven by internal rather than external forces.

Sridhar G.; (2005) ^{*117}, Attitude formation and change theories in consumer behaviour literature have received wide attention till date. These theories especially attitude formation theories are used by marketers to segment, target and position products and services. However, little evidence exists in the use of attitude change theories for segmenting, and targeting. This paper addresses the above concern. The paper attempts at understanding the use of attitude change theories for segmentation and targeting by using nicotine patches as an example. The choice of the product is apt considering the growing importance of anti tobacco movement across the globe.

The paper briefly describes how attitude forms and changes, followed by description of nicotine patches, segmentation and targeting scheme for nicotine patches using attitude change theories.

Jain Amit and Rathod Raju. M.; (2005) ^{*118}, The Indian rural market with enormous size and demand base, offers great opportunities to marketers. With nearly three fourth of the country's consumers accounting for one half of the national income, India's rural market is indeed a large one. Talking in numerical terms it consists of more than 741 million consumers, and more than 12 crore house holds, forming over 70 % of the total households in the country. As the rural market becomes more attractive

competition will intensify and success will depend on reaching a large no of customers in vast geographical area cheaply and profitably.

Ganguly P.; (2005) ^{*119}, Positioning is not what you do to a product. Positioning is what you do to the mind of the prospect (Ries and Trout, 1986).The purpose of positioning is to create a distinct position or place for a particular brand in the minds of the target market so that it stands apart from competing brands. The objectives of this paper

a. To know by means of perceptual maps, 'how' target customers (youth segment for this research paper) perceive one brand vis-à-vis other brands. b. To understand how brands are positioned in relation to relevant attributes, c. To find 'gaps' or 'holes' for potential opportunities of launching a new product. d. To check whether marketing communications have been successful in placing the brand in the desired position

Awadhesh Kumar Singh, (2005) ^{*120}, Rural marketing as a separate discipline in management has emerged recently. The growing importance of the subject has been well realized by the marketers, policymakers and management interns. However, there is dearth of quality literature on the subject, comprehensive coverage of all the dimensions, aspects and managerial issues pertaining to rural marketing. In most of the management institutions, a half-baked knowledge of rural marketing is being imparted to the management interns while there is more emphasis on marketing perspective on harnessing the immense potential offered by rural areas through suitable marketing planning, product mix, pricing, distribution, promotional mix, branding and communication strategies. This book is a serious attempt to bridge the need gap in the subject. Salient features of this book are i. Test updated and highly structured marketing perspective, issues and trends analysis. ii. Comprehensive coverage of agricultural marketing, marketing of non-farm products, marketing of industrial products - FMCG's durables, marketing of services, social development etc. iii. Thorough researched exhaustive case studies and case lets on various issues, products, services and corporates iv. Prepared by the authors who have relevant research and teaching experience, both at the grassroots and strategic decision-making level in leading NGO's, MNC's, Government Dept, academic Institutions etc.

Arul Kumar S., Madhavi C., (2006) ^{*121}, Today economy is conformed to two major and far-reaching changes – a change from domestic to global and a change from urban to rural. Both these changes are evolutionary. Corporate sector has already realized the vast opportunities. Existing in the rural sector and are trying to harness these with their strategies specially aimed at rural markets. Marketing in rural areas needs altogether different strategy as against the marketing in urban area. This paper aims at exploring the consumer behavior patterns of rural consumers with reference to FMCG product of tooth paste, shampoo and toilet soap

Maruthamuthu K., Krishnakumar K. and Vasan M., (2006) ^{*122}, the biscuit market in India is estimated to be 1.1million tons p.a., valued at Rs.35billion. The unorganized sector accounts for over 50% of the market. The market has been growing at a CAGR of 6-7% p.a. Per capita consumption of biscuits in India is estimated at a low 1.5kgs, reflecting the huge potential for growth. Manufacturing was reserved for small-scale upto 1997, which put large players at a disadvantage.

Vincent Nithila, (2006) ^{*123}, 'Brand', 'Brand Name', 'Brand Equity', 'Brand Loyalty' are forces or terms that affects a business. Product features can be easily copied; therefore brands are considered a marketer's tool for creating product differentiation. Brands differentiate products and represent a promise of value. Brands incite beliefs, evoke emotions, and prompt behaviour. People buy products, but which products they buy and how they make a buying decision have a lot to do with how they feel about the brand. Products are what the company makes, what the customer buys is a brand. Brands work by facilitating and making more effective the consumer's choice process. Brands have a social and emotional value for the users. Authors conclude that, consumers expect to pay lower prices for unbranded products or for those with low brand equities. On the other hand, they are ready to pay a premium for their favorite or socially valued brands.

Scammell Alison, (2006) ^{*124}, Provides an outline of the role of business writing in the communications strategy of an organization, department or information service. Authors makes clear that writing is a fundamental business skill and that the quality of an organization's communications activity can affect its survival. Authors explain the connections between marketing and communications and reviews and the various available communication tools. Authors conclude that, although business writing may

seem to be bound by rules and standards, it is a very creative activity once the writer has developed a public relations or communications mindset.

Sunil Gupta, Dominique Hanssens, Bruce Hardie, Wiliam Kahn, V. Kumar, Nathaniel Lin, Nalini Ravishanker and S. Sriram; (2006) ^{*125}, As modern economies become predominantly service-based, companies increasingly derive revenue from the creation and sustenance of long-term relationships with their customers. In such an environment, marketing serves the purpose of maximizing customer lifetime value (CLV) and customer equity, which is the sum of the lifetime values of the company's customers. This article reviews a number of implementable CLV models that are useful for market segmentation and the allocation of marketing resources for acquisition, retention, and cross-selling. The authors review several empirical insights that were obtained from these models and conclude with an agenda of areas that are in need of further research.

Denish Shah, Roland T. Rust, A. Parasuraman, Richard Staelin and George S. Day, (2006) ^{*126}, The concept of customer centricity and its benefits have been discussed for more than 50 years. Despite this fact, many firms are still struggling to fully align themselves to the customer-centric paradigm. This article identifies fundamental issues and challenges that typically deter a firm from becoming customer-centric. These are mainly related to the organizational culture, structure, processes, and financial metrics of the firm. To overcome these barriers, the article suggests a path to customer centricity that is driven by a strong leadership commitment, organizational realignment, systems and process support, and revised financial metrics. The article concludes with directions for further research.

Christian Gronroos, (2006) ^{*127}, The American Marketing Association has updated its marketing definition and included value for customers and customer relationships in the new definition. Moreover, marketing is defined as one organizational function. Taking mainly service and relationship marketing research as a starting point, this present article broadens the discussion to a generic marketing level, and analyses the underpinning logic of the updated definition. It concludes that the use of these elements of the definition is not well founded in current research. Also, it shows that marketing cannot be treated as one organizational function only. Drawing on the analysis of the updated definition, a set of propositions regarding the scope and content of a marketing definition are developed.

Finally, based on the analysis and this set of propositions, an alternative marketing definition, based on the promise concept, and labeled a promises management definition, is suggested and its implications for marketing research and practice are discussed.

Christian Gronroos, (2006) ^{*128}, the use of a service-dominant logic has become an international topic for discussion. In the present article, following the research tradition of the Nordic School, the contribution of service marketing to marketing at large is discussed. In this article service logic is compared to goods logic. It is concluded that service logic fits best the context of most goods producing businesses today. However, there are differences as well, as the approach of the Nordic School is to study services directly in their marketing context and report on how changing marketing contexts influence the logic required for effective marketing

Gilles Marion, (2006) ^{*129}, The analysis of the dialectical relationships between marketing ideology and criticism is supported by the distinction between legitimacy and legitimization. Marketing ideology is defined as a relatively stable set of arguments that provide legitimacy to marketers and the market economy. However it does not preclude contradictions and the dissenting voice of criticism. Marketing doctrine also produces legitimization to lessen the tensions between the marketer's claim to legitimacy and other people's belief in this legitimacy. As marketing doctrine develops through incorporation of criticism, it follows that the critical process is a never-ending one.

Ming-Chyuan Lin, Chen-Cheng Wang and Tzu-Chang Chen; (2006) ^{*130}, Customer requirements play an important role in securing the competitive advantages of a company's new product development endeavors. Based on the concept of quality function deployment, this article presents a novel procedure to effectively link customer requirements with design characteristics for product design. The proposed procedure comprises an analytic hierarchy process (AHP), which is adapted to evaluate the importance of customer requirements, and an interpretive structural modeling (ISM) technique, which is used to tackle the interdependency of customer requirements so as to clarify their structural relationships. The procedure is validated using a case study on the design of functional clothes. The details of the validation are presented and discussed.

Naresh K. Malhotra; (2006) ^{*131}, This article offers an assessment of the current state of the literature in consumer well-being and quality of life and illustrates the

challenges facing researchers in this area with comments on the articles by Sirgy and Lee, Marshall and Meiselman, and Peterson.

Andreas Leverin, Veronica Liljander, (2006) ^{*132}, The purpose of this study is to investigate the relationship marketing (RM) strategy of a retail bank and examine whether – after its implementation – customer relationships were strengthened through perceived improvements in the banking relationship and consequent loyalty towards the bank. A survey was conducted on two profitability segments, of which the more profitable segment had been directly exposed to a customer oriented RM strategy, whereas the less profitable segment had been subjected to more sales oriented marketing communications. No significant differences were found between the segments on customers' evaluations of the service relationship or their loyalty toward the bank. Furthermore, regression analysis revealed that relationship satisfaction was less important as a determinant of loyalty in the more profitable segment. The study contributes to the RM literature and marketing of financial services by providing empirical evidence of the effects of RM activities on customer relationship perceptions in different profitability segments.

Gary Warnaby and David Bennison, (2006) ^{*133}, this paper is an expanded version of an earlier draft presented at the Spaces and Places Exploring the "Flagship" Concept symposium at the London College of Communication, The University of the Arts, London. This paper investigates the role of planned shopping centers in the marketing activities of towns and cities. Based on data from a wider programme of research on the marketing of towns and cities as shopping destinations, the paper considers the extent to which planned shopping centers located in traditional urban retail areas engage in the practice of 'co-branding' with the towns/cities within which they are located. Data from qualitative interviews with shopping centre managers, a survey of managers of planned shopping centers in the 173 top urban retail destinations in the UK The study indicate that some degree of reciprocity does occur in the marketing activities between the different levels of urban place marketing. Various directions for further research are identified.

Pilkington Marc, (2007) ^{*134}, this paper aims at the delimitation of the concept of social marketing, with a special emphasis on priority products for the weakest sections of society in rural India. It also aims to show that there is a wide and unexplored scope for

potential synergies between private and public institutions, small-scale enterprises and multinational corporations, business and non-governmental organizations and between the formal and the informal sectors. Given the slogan of the World Health Organisation "Health is Wealth

Ramanathan V. (2007)^{*135}, In the last two decades, the developed and developing nations have seen their economies change from being a manufacturing-led to a service-led, in terms of wealth creation, employment and investment. From the day, when our country opened the doors of our economy to the process of liberalization, privatization, and globalization, the manufacturers as well as the distributors of both domestic and global markets have started to herald their products in our rural destination. The increase in the number of south Indians working in rural environment, the exposure of products through the media, frequent trips abroad made by the rural educated youth, and the level of increasing literacy in south Indian rural public, have all created a brand consciousness among south Indian rural customers. They equate brand with quality, prestige, and status. At present, the penetration of Fast Moving Consumer Goods (FMCGs) in rural markets has delineated the new marketing strategies to promote their branded items available in all rural outlets. So, they have started to adopt channel enhancement strategies in south Indian rural markets, where availability determines the volumes and market share.

Bijaya Kumar Panda, Siba Prasad Pothal (2007)^{*136} In this study, Engel elasticities are estimated from three different formulations of Engel function, i.e., in terms of per capita (Model-1); per unit (Model-2); and per unit with economies of scale (Model-3), using the unit record NSS consumption expenditure data of 55th round to confirm the reliability of elasticities when household consumption and economies of scale are taken into account. The elasticities estimated from Model-1 are higher than that of Model-3 for items having economies of scale, and lower for items having diseconomies of scale. But the elasticities estimated from Model-2 are lower for the necessary items and higher for the luxury items than that of Model-3. This indicates that the Engel elasticities would be of highly dubious value if the Engel functions do not take into account, both household composition and economies of scale effect, while estimating these elasticities.

Mukerjee Kaushik; (2007) ^{*137} India's rural market holds high potential for increased consumer buying, as per the reports prepared by the National Council for Applied Economic Research (NCAER). This paper explains the potential of the rural market and the issues of concern with regard to rural marketing, with supportive data. A research framework is presented, followed by the cases of Hindustan Lever Ltd. (HLL) and Coca-Cola. The cases cover the strategies employed by these companies for the rural market. An analysis of the research framework and the data presented in the cases has been carried out.

Sanjeev Kumar, V K Bishnoi (2007) ^{*138}, The present study aims at finding how marketers' efforts have influenced the rural mindset regarding the products, their own self and society. Influenced by Sir Theodore Levitt's dictum that marketing is a 'creation and delivery of standard of living'. With this in mind the researchers tried to gauge the social impact of marketing, with the objective of studying the perception of rural consumers regarding the impact of consumer durable on their life; impact of the advertisements on consumers' attitude and brand choice; impact of marketers' efforts in building aspirations regarding future products and brands; and rural consumers' perception regarding the impact of marketing on society.

Mohanram A.S. and Mahavi Dr. C. ; (2007) ^{*139} Authors explain that teenagers are influenced by updated information of the product and hence they go for information search, collect information from different dealers on various aspects like price, technology and so on. They are also influenced by peers' compulsion and sales talk of the dealers. While parents apply general response, teenagers employ two types of strategies to convince their parents. They are emotional and logical. Logical teenagers give importance to product image. Emotional teenagers try to put forth their importance by various product value attributes like utility, quality, features, durability, long term benefit and service warranty of the two-wheeler. In respect of promotion mix, various sales initiatives like store visit, store display, multilevel marketing and sales promotion efforts like test run, free offers; finance scheme and other sales promotion techniques influencing the logical teenagers. Also advertisement in TV and print media also contribute to some extent.

Sehgal Dr. N.K., (2007) ^{*140}, In this paper Authors explains that, the single most important thing to remember about any enterprise is that there are no results inside its walls. The result of a business is a satisfied customer.” In present era of cut-throat competition, it is no longer enough to satisfy the customers. You must delight them! As Philip Kotler puts it, “Today you have to run faster to stay in the same place.” The most important tool available to the business firms these days to make the customers happy is “Relationship Marketing”.

Anbalagan Dr. M. and Gunasekaran V., (2007) ^{*141}, India has been a nation of Dukandars – around 12 million retailers, more retail shops than the rest of the world put together. Retailing has been in our blood – as a shopkeeper or as a shopper. The business of retail in India has seen significant changes in the last few years. Authors have seen the emergence of new formats and the application of global concepts and constructs albeit with modifications to suit the Indian environment. It not only provides the Indian consumer a wide choice, but also represents a very large employment opportunity for people with diverse skill sets. Therefore this paper highlights the growth, demographic and consumer behavior, opportunities, challenges and emerging trends in retail consumer market.

Anandan Dr.C., M.Prasanna, Mohan Raj and Madhu S. (2007) ^{*142}, India's rural markets have seen a lot of activity in the last few years. Since penetration levels are pretty high in most categories, future growth can come only from deeper rural penetration. Rural marketing has become the latest marketing mantra of most FMCG majors. True, rural India is vast with unlimited opportunities, waiting to be tapped by FMCG majors. To gain advantage of this, the Indian FMCG sector is busy putting in place a parallel rural marketing strategy. FMCG majors are aggressively looking at rural India since it accounts for 70% of the total Indian households. Today, India has a diverse range of detergents available off the shelf. The annual consumption of detergents in India ranges to thousands of tones. The formal sector with its increasing ability to influence consumers via advertisements is expanding its market share aggressively. The detergent market has evolved into a highly competitive one where myriad brands vie with each other to get the customers' attention. Each brand claims to clean whiter, boasting of technologically dubious terms such as fighting granules, power pearls, etc. This study

aims at finding the factors influencing the rural customers to prefer a particular brand in detergent soaps. This study concludes with suggesting the strategic framework for Marketers to win over the hearts of the rural customers.

Chaudhuri Ranjan, (2007) ^{*143}, The article focuses on the emerging concept of neuromarketing and has looked at the science behind neuromarketing in particular. This literature survey is an attempt to widen the scope of neuromarketing beyond commercial brand and consumer behaviour applications, to include a wider conceptualization of marketing science. Neuromarketing offers the prospect of gaining a better understanding of how the brain responds in a wide variety of everyday situations. In addition to proving of great commercial value such research offers the possibility of increasing our knowledge of brain function as it extends powerful medical technologies into a new and challenging area of research. Drawing from general neuroscience and neuroeconomics, neuromarketing as a field of study is defined, and some future research directions are suggested.

Chandrasekar Dr.K.S. and Senthil Dr. M.(2007) ^{*144}, Sales promotion in India is often related to discounts, coupons, exchange schemes etc. Many a time a company does more than what is possible. In such cases, innovations in the promotional front come into being. One such possibility is Joint promotions. When any sales promotion scheme, either for trade or consumer is announced by more than one company and or more than one brand of the same company, it is referred to as joint sales promotion or horizontal cooperative sales promotion or cross promotion or umbrella sales promotion. Sales promotional arrangements between one or more retailers or manufacturers are known as promotional tie-ins. Authors explains that Tie-ins are used to combine resources of the business to promote products from all businesses involved. Joint promotions are one of the oldest marketing tools that companies employ to push sales.

Shinde Rajesh, (2007) ^{*145}, According to the census of 2001, India's total population is 102crore of which 71.89crore was of rural India, constituting 70% of the total population. In spite of this fact, marketers earlier concentrated on the urban markets and scheduled their strategy accordingly. As the competition increased in urban areas, and taking into account the increasing demand for FMCG's in rural areas, the marketers

expanded their business in rural areas. Perhaps it has become a policy for their survival. Marketers found different strategies to penetrate in the rural segment.

Kumar R. Renjith, (2007) ^{*146}, the aim of this research is to evaluate the effectiveness of television advertisement of a selected product. It seeks to explore the viewers recall ability of various brands of advertisements of the product, brand awareness and influence in purchase. A sample of 189 households are selected those who watch regional television channels. The analysis shows no relation between recall ability and age, gender, channels, programmes watched and time of viewership. It is concluded that majority of the viewers have medium level of recall ability and it has influenced their purchase.

Mohanram A.S. and Mahavi Dr. C., (2007) ^{*147}, Parents apply general response, teenagers employ two types of strategies to convince their parents. They are emotional and logical. Logical teenagers give importance to product image. Emotional teenagers try to put forth their importance by various product value attributes like utility, quality, features, durability, long term benefit and service warranty of the two-wheeler. In respect of promotion mix, various sales initiatives like store visit, stores display, multilevel marketing and sale promotion efforts like test run, free offers; finance scheme and other sales promotion techniques influencing the logical teenagers.

Vinayagamoorthy Dr. A., (2007) ^{*148} Consumers are creatures of unique characteristics. Each one differs from every other in the universe. Each one behaves differently from time to time and place to place. This may be called the law of individual differences. Such being the case, it is worth to make a study of consumer behaviors in a particular situation. Shampoo is a low-cost, inexpensive, mass-consumption product, which requires search efforts with regard to availability, quality, price and other information related features.

Garg Bhawna, (2007) ^{*149}, Rural markets are growing rapidly because of social, political and economical changes. Rural consumers are fundamentally different from their urban counter part. In present scenario hair oils is one of the many products, which is consumed by the rural consumer more than their counterpart. The rural consumers consume hair oils as essential goods. Many companies are marketing their hair oils under different brand names. This has made it essential to probe in to and analyse the impact of

socio-economic influences in rural consumer behaviour in terms of their buying practices, brand loyalty and behaviour changes of rural consumers.

Indumati V.M , Sivakumar S.D. , Raveendran N. and Balaji P., (2007) ^{*150}, Spices have been an integral part in every Indian food, be it prepared at home or elsewhere. In recent times, large scale production of spice powders, curry seasonings, masala powders, spice paste etc., has been taken up by many firms. Marketing of these brands has been aggressive since there are several brands firmly rooted in the market. Information on the buying behavior of consumers with regard to processed spices, factors influencing the purchase of processed spices and problems in use of processed spices would help firms to formulate their marketing strategies. Hence a study was undertaken addressing the above issues.

The study was conducted in Bangalore and Chennai city since they were developed urban areas and the use of processed spics is likely to be higher than in other areas. Simple random sampling technique was used to select area, supermarkets and ultimately 200 sample respondents. The data required for the study were gathered by personal interview with the selected respondents. Majority of the consumers in Bangalore and Chennai purchased 200 gms of spice powders and masalas and 100 gms of spice paste per month. About 50 per cent of consumers purchased processed spices once in a month. In Bangalore, occupational status of the women respondents was the most influencing factor regarding purchase of processed spices, followed by income of the family, time saved while cooking, quality certification of the product and number of working persons in the family. In Chennai, time saved while cooking was the most influencing factor followed by employment of the respondents, income status and lack of knowledge on the method of preparation of garam masalas and other spice paste items were also influencing factors or the purchase. Addition of the preservatives was stated as the main problem in the use of processed spice products followed by gradual decline in flavour and aroma after the opening of the package of processed spice products.

Jebanesan Dr. M. Jezer and Bhavani S., (2007) ^{*151}, In today's business environment companies can survive only if they can get, retain and add more customers by delivering appropriate products and services. They should be capable of creating an unbreakable lifetime relationship with customers. These companies should be able to

reach the rural consumers, who are presently increasing becoming more comfortable in economic terms with increased purchasing power. Hence the strategies need to be more home-intrusive and neo-literate friendly. All organizations are trying to develop new models with novel additional features with a view of achieving these goals. Therefore the companies are sensitive to get the feedback on satisfaction levels and potentials of future expectations. The company also wants to find different means to improve the service facilities provided to their customers, especially from the rural areas.

Karen A. Smith, (2007) ^{*152}, Distribution involves the dissemination of information, the means of booking and purchase, and product bundling or packaging. In an increasingly competitive market place, special events, like other tourism products, require an effective distribution strategy to reach their target tourist and local markets. This article systematically integrates data from interviews with events organizers and a survey of attendees at four events in Wellington, one of New Zealand's main event tourism destinations. The complexity of event distribution channels is influenced by the event's target market, capacity, partnership relationships, and other factors. Free events have simple distribution channels focused on disseminating information; channels for ticketed events are more complex. There is limited bundling of event tourism packages and a number of barriers exist to their further development in this destination.

Kajsa Hulthén, Lars-Erik Gadde, (2007) ^{*153}, Technical developments in manufacturing and increasingly efficient systems for physical distribution and information exchange have made new distribution configurations available. The main feature of the new configurations is the opportunity to provide end users with customized solutions. The aim of this article is to analyse the characteristics and implications of the evolving distribution arrangements by comparing the features of these arrangements with those of 'traditional channels'. For this analysis Authors use two concepts developed by Wroe Alderson half a century ago sorting and transvection. The article explores the features of a transvection and the role of sorting in each of the two channel contexts. Authors conclude that the transvection concept is particularly well-suited for understanding the characteristics and effects of the evolving distribution arrangements. Authors also explain how sorting is fundamental to both types of channels, although its role is different in the two settings.

Peter Svensson; (2007) ^{*154} This article seeks to problematize and de-reify the phenomenon of marketing work by means of subjecting it to a social-phenomenological gaze. Drawing upon a discourse-analytical understanding of the productive nature of language, the interaction at a meeting between an advertising agency and a client is interpreted and discussed. This micro-event is moreover interpreted in relation to the particular socio-cultural milieu, here referred to as 'the narrative archipelago', wherein marketing practitioners have to navigate. It is argued that a social conception of the phenomenon of 'marketing work' is not only a prerequisite for carrying out marketing tasks; it is also one of the outcomes of marketing practice. In other words, marketing work is contingent upon as well as generative of the social and discursive accomplishment of a notion of 'marketing work'.

D. G. Brian Jones and Alan J. Richardson, (2007) ^{*155} This study used content analysis of source material from the 1890s to examine the enduring historical theory of a marketing revolution first proposed in 1960 by Robert Keith and still popular in introductory marketing textbooks today. The results are consistent with earlier studies. Strong evidence exists of sales and marketing orientations during the period known as the production era. We conclude that there was no marketing revolution.

Luis Araujo, (2007) ^{*156}, Recent debates in economic sociology have moved away from a critique to homo economics to a focus on how market exchange is formalized and abstracted from social relations. Rather than dwell on the disparities between the formalism and the practice of market exchange, the work of Michel Callon and associates focuses on the calculating agencies that enable the creation and operation of markets. This article provides a critical examination of these ideas and argues that they have important implications for marketing theory, namely in terms of a shift from exchange as events to markets as institutions. Rather than regarding marketing practices as operating within pre-defined markets, we argue that marketing practices have a performative role in helping to create the phenomena they purportedly describe.

Fabrice Alizon, Kiran Khadke, Henri J. Thevenot, John K. Gershenson, Tucker J. Marion, Steven B. Shooter and Timothy W. Simpson; (2007) ^{*157}, In today's market, products must meet or exceed customers' needs while being competitively priced and developed in the shortest time possible. While product platforms address many of these

requirements, they can incur additional development challenges with regards to coordination, time, and cost. Companies therefore need to use a concurrent engineering process to develop product families and product platforms efficiently; however, no concurrent engineering process models exist to support product family development. Based on concurrent engineering principles, four processes are proposed for systematic product family design using two plat-forming approaches — top-down and bottom-up — and two development drivers product-driven and platform-driven. The first objective of this study is to propose a consistent product family development process terminology. The second objective is to detail representative frameworks and processes for the four proposed product family design processes based on the two approaches and two drivers. Several industry examples highlight the context and illustrate the four proposed processes.

Martha A. Starr, (2007) ^{*158}, Recent economic literature puts forth "behavioral" perspectives on self-control as a means of understanding oddities of consumer behavior spending too much, saving too little, borrowing too much on costly credit cards. This article argues that the behavioral emphasis on cognition overlooks the extent to which issues of self-control are framed, elaborated, and sustained as problematic of contemporary consumer culture. As such, they are rooted as much in the social, cultural, and economic dynamics of capitalism as they are in the human mind.

Ricardo Montoya, Oded Netzer and Kamel Jedidi, (2007) ^{*159}, to optimally allocate its marketing mix across customers, a firm needs to consider the evolution of its customers over time. Changes in the marketing environment, as well as intrinsic changes in preferences or needs, may discretely shift customers into different buying-behavior states. The ability to identify the dynamics in customer behavior and its drivers presents an opportunity for the firm to influence the movement of customers to more favorable states of buying behavior. Accordingly, Authors address the following managerial questions in this research 1. how can the firm dynamically segment its customer base? 2. what are the short- and long-term effects of marketing activities? and 3. how should the firm allocate and target its marketing resources to maximize long-term profitability? To address these questions Authors propose a non-homogeneous hidden Markov model that accounts for dynamics in customer behavior, the long-term impact of marketing

actions, and customer heterogeneity. Authors capture dynamics in customer behavior by allowing customers to transition over time among a set of latent states of buying behavior. Authors develop a unique and flexible approach to capture the enduring effect of marketing actions by incorporating a non-stationary transition matrix that is dynamically affected by these actions. To optimally allocate marketing activities, Authors formulate a dynamic programming approach which takes into account the evolution of customers' behavior. Authors apply the model in the context of direct-to-physicians marketing in a major pharmaceutical company. The results suggest that physician's transition among three behavioral states over time, showing a high degree of dynamics. Furthermore, the direct-to-physician marketing activities have varying degrees of short- and long-term effects that depend on the physician's prescription-behavior state. Specifically, we find that; i. both detailing and sampling have mostly long-term effects; ii. detailing and sampling have a total duration impact of approximately 10 and 5 months, respectively; iii. Detailing is most effective as an acquisition marketing tool, whereas sampling is most effective as a retention tool. Using a counterfactual analysis, the optimization results show that by applying our dynamic marketing allocation approach, the firm could increase the number of prescriptions and its profits by as much as 51% and 80%, respectively. Moreover, our analysis suggests that the pharmaceutical firm should decrease its current detailing and sampling efforts by 30% and 20%, respectively. The integrative framework Authors propose provides important marketing implications for managing customers and maximizing long-run profitability.

William C. Kolberg, (2007) ^{*160} this paper develops a positive analysis of non-price competition in the context of setting price, advertising and product development budgets by firms. In the process, first the relationship between advertising and product development is explored. Then the relationship between these and price is addressed. The analysis is done in the context of a profit-maximizing firm with price, advertising, and product development budgets as decision variables affecting its own and rival's demands. The analysis is built upon the use of "sales isoquants", and marketing effort budgets used in deriving the firm's "sales expansion path". Finally, a profit maximizing rule for optimal marketing effort expenditures is derived which is shown to be a generalization of the Dorfman-Steiner rule.

Swain, Dindayal, Sahu, Suprava (2007) *161, Authors are of opinion that, in addition to the products that teens buy for themselves and/or consume themselves (food, entertainment, clothing, music, electronics, etc.), teens actually influence adults' purchases of a large variety of products. Although earlier generations have grown up with computers and computer games, this is the first generation to have grown up with online chat and multiplayer online games as part of their milieu. This generation uses the Internet not just to find things out or to connect with friends from their neighborhoods or from school. This generation uses the Net to make new friends.

Mukerjee K (2007) *162, this paper explains potential of the rural market and the issues of concern with regard to rural marketing, with supportive data. A research framework is presented, followed by the cases of Hindustan Liver Ltd. and Coca Cola. The cases cover the strategies employed by these companies for the rural market. An analysis of the research framework and the data presented in the cases has been carried out.

Cecilia Tacoli, (2007) *163, Cecilia Tacoli argues that there is a complex web of relations and connections incorporating rural and urban dimensions that determine poor people's livelihoods. Ensuring that poor people's voice is heard in policy debates needs to take into account these realities in order to break down the rigid divide between 'rural' and 'urban' in sectoral policies.

Patel Dr. Naresh K. (2008) *164, This particular article highlights various facets of brand awareness concept in rural market Indian market comprises of both urban and rural market where the rural population which comprises of 70% of India's population is the major opportunity for marketers in India. The article focuses on the concept of Brand in rural market, which actually conveys various terms related to rural market as to

1. Why the awareness is low in Rural Market?;
2. Essential features of rural market of Gujarat;
3. What are the popular local brands, which are doing very well?
4. What are the popular brands, which has got a strong foothold in the rural market?

Despite the fact that this market has got high potential why still it is untapped which is again another point of contention, which has been articulated genuinely in the article. What are the problems of distribution and what is the attitude of retailers towards popular brands has also been discussed. Rural population witnesses a vast segment with

huge amount of potential for marketers in India. The benefit of this market is the large size, which is still untapped. This article focuses on the basic features of rural market of Gujarat, which can be the base for study for another similar type of regions. The study also focuses on consumer behaviour towards various brands in FMCG category for e.g. soaps, shampoos, detergents, oral care, cold drinks etc. that holds the major share in FMCG category. Thus it can be conclude that the article is basically an impetus towards extensive analysis and presentation of certain facts, which becomes mandatory for proper analysis of Rural Market and Brand Awareness among rural consumers.

Sarangapani A. and Mamatha T. (2008) ^{*165} Rural consumer behavior is a very complex phenomenon, which needs more efforts to understand, explain and predict. In order to get a clear understanding of the same, every marketer should realize that consumer behavior is, in fact, an assumption every marketing manager must make, if he plans to market on any basis other than hit-or-miss. Although some individuals find it difficult to make this assumption, one must agree that behavior is not so erratic or mysterious that it defies explanation. In this paper, an attempt has been made to analyze and highlight the rural consumer post-purchase evaluation, rural consumerism with regard to different Consumer Protection Acts, consumer satisfaction levels with regard to selected FMCGs and duplicate brands which have penetrated rural India. The paper also provides some useful suggestions to FMCG marketers for a more effective penetration of the rural markets.

Handal BS (2008) ^{*166} His paper discusses the significant considerations in the purchase of consumer durables for rural consumers in Punjab with the help of advanced statistical approach 'Factor Analysis'. It presents a brief picture on intensity of brand loyalty of rural consumer.

Saranapani A and Mamatha T (2008) ^{*167}, This paper explains how consumer behavior is a complex phenomenon to understand, explain and predict. In this paper, an attempt has been made to analyze and highlight the rural consumer post- purchase evaluation, rural consumerism with regard to different consumer protection acts, consumer satisfaction levels with regards to selected FMCGs and duplicate brands which have penetrated rural India. This paper also provides some useful suggestions to FMCG marketers for a more effective penetration of the rural markets.

A. Sarangapani, T. Mamatha, (2008) ^{*169} Marketing of FMCGs (Fast Moving Consumer Goods) plays a pivotal role in the growth and development of a country irrespective of the size, population and the concepts which are so interlinked that, in the absence of one, the other virtually cannot survive. It is a fact that the development of FMCG marketing has always kept pace with the economic growth of the country. Both have experienced evolutionary changes rather than revolutionary changes. The objective of modern marketing is to make profits by delighting the consumers by satisfying their needs and wants. Hence, the marketers of FMCGs have to understand the real needs, wants, beliefs and attitudes of the consumers towards their products and services. Today, network marketing is a multi-billion dollar business. A number of companies have adopted this business model. It is one of the main driving forces of the 21st century economy. This article highlights the characteristics of rural respondents in terms of demographic, political, economic and socio-cultural background. Finally, before concluding, it also analyzes the consumption patterns, brand usage and brand shifting of different FMCGs.

Mishra MS and Dash U (2008) ^{*170} This paper explores the way organized retail has dramatically changed not the Indian traditional retailing structure but also the consumption behavior. The consumption behaviour was examined with the help of a structured questionnaire, and the results reveal that for consumers the shopping malls or variants of organized retail formats are preferred type of retail store due to the convenience and variety they offer.

Peter van Ham, (2008) ^{*171}, this article examines the relevance of place branding as a political phenomenon in international politics. After setting place branding in a historical and conceptual context, it maps out the connections between branding and international politics by looking at three examples. First, it examines the challenges facing the European Union to strengthen its image as a global player. Second, it analyzes the efforts of the United States to deal with its collapsing image in the aftermath of its failing "war on terror" and military intervention in Iraq. Third, it examines negative place branding by focusing on the Borat movie that upset Kazakhstan in 2006 and the cartoon crisis that erupted in Denmark in September 2005. This article also aims to situate the practice of place branding in a broader analytical context. It argues that place branding is

part of a wider spectrum of postmodern power, where soft power and public diplomacy also have their place.

Glenn McCartney, Richard Butler and Marion Bennett, (2008) ^{*172}, National tourist offices and tourism stakeholders are challenged to maintain and secure travel markets. Travelers are constantly bombarded with travel marketing messages. Compounding the challenge is a lack of research on effective, efficient, and optimal methods in convincing tourists to travel to a particular destination. To address this literature gap, a questionnaire survey on destination brand image research was conducted on outbound travelers from four major cities, examining their image perceptions of Macao and the degree of influence that various information sources had on destination selection. Results show that a communication mix strategy could be designed to more effectively manage tourist destination image perceptions. A cross-tabulation of the data revealed that the information sources affecting travel destination choice had varying levels of influence. A "Communication Effectiveness Grid" (CEG) was conceptualized from the research with quadrants indicating marketing resource effectiveness. The CEG has significant implications for destinations with limited budgets wishing to influence travelers.

Lisa O'Malley, Maurice Patterson and Helen Kelly-Holmes, (2008) ^{*173}, The frame marketing as relationships is central to contemporary marketing thought and informs both research and practice in marketing. It is underpinned by the 'interpersonal relationship' metaphor, which at the super-ordinate level relies upon social exchange theory and at the subordinate level reinforces the ideological values of Judeo-Christian marriages. The current pervasiveness of the marketing as relationships frame suggests that this view of marketing has become commonsensical, taken-for-granted and recognized by marketers as simply part of their discourse.

In this paper, we trace the evolution of the marketing as relationships frame and analyse its current position. Using insights drawn from conceptual metaphor theory and critical discourse analysis, we argue that it is necessary to reactivate this metaphor in order to investigate whether it is relevant to current theory and practice in marketing.

Detlev Zwick, Samuel K. Bonsu and Aron Darmody, (2008) ^{*174}, Co-creation is a new paradigm that has captured the imagination of marketing and management

professionals and scholars. Drawing on Foucault's notion of government and neo-Marxist theories of labor and value, we critically interrogate the cultural, social, and economic politics of this new management technique. We suggest that co-creation represents a political form of power aimed at generating particular forms of consumer life at once free and controllable, creative and docile. We argue that the discourse of value co-creation stands for a notion of modern corporate power that is no longer aimed at disciplining consumers and shaping actions according to a given norm, but at working with and through the freedom of the consumer. In short, administering consumption in ways that allow for the continuous emergence and exploitation of creative and valuable forms of consumer labor is the true meaning of the concept of co-creation.

Babatunde Joshua Omotosho; (2008) ^{*175}, In spite of the efforts to safeguard consumers' health through product regulations, reports revealed that diseases and illnesses due to unhygienic production and consumption are on the increase. This study examined knowledge of consumers about information and warning labels on selected products in Ado Ekiti in southwestern Nigeria. Findings from the study revealed that respondents had average knowledge of information labels on the selected products. Also, a majority of the respondents did not check information on products before purchase and consumption. Chi-square results further showed relationships among some variables tested. The article recommends ways by which higher knowledge could be achieved.

Rathnayake C.V., Perera H.S.C. and Buddhika S.A.; (2008) ^{*176}, this study investigates the nature and extent of customer complaining behavior in retailing. The focus of the study is to examine the complaining behavior of young retail customers in Matara District, Sri Lanka. Survey method was used as the main research method and a structured questionnaire was used to gather data from 80 customers. Survey results revealed that customers make complaints mainly to obtain the restitution. Conversely, the customers are somewhat altruistic and they prefer to make complaints to facilitate the service improvements. However, men tend more towards complaining to vent their anger. Mainly, it was recognized that young customers tend more towards private actions and comparatively, men are more aggressive. There, they switch the retailer, boycott the product/brand and/or spread negative word-of-mouth. Finally, it is notable that customers are somewhat passive in taking public actions in the face of a dejected transaction.

However, they prefer to complain to the retailer first. They dislike to complain to a third party or to take legal actions against the retailer. Further, it is notable that that young retail customers view complaining as wastage of their time and effort. The study further highlights that the young retail customers are not “self blamers”.

Ramanathan V. and Hari K. (2008) ^{*177}, The increasing purchase power of the great Indian middle class is the major reason for retail sprint that is being witnessed. The percentage of young people in the country is increasing. It portends well for the retail business, as it is the young people who buy more than the old. Again the percentage of women in the population is showing an increasing trend. Organised retail market boom is expected to create the much-needed mass employment. It will upgrade India’s layer second and third tier cities to international standard. While this boom addresses India’s basic infrastructure challenges to create demand for the product of rural India and a more efficient agricultural sector. The organized retail market boom is expected to bring positive outcomes in many of sectors like economic growth, exports, education, IT industry, food processing, infrastructure, banking, tourism, management along with the greater customer satisfaction. This paper focuses a clear picture of looming retail boom through the form of organized retail format. It gives a glance of the progress organized retail format and its positive and negative impact in Indian economy.

Begde Prasad; (2008) ^{*178}, the cola majors, Coke and Pepsi, are trying to penetrate deep into the rural markets with innovative pricing and marketing strategies. Apart from the high-decibel price wars and the usual battle over market shares, cola brands Coca-Cola and Pepsi have been in a quiet behind-the-scenes skirmish - to reach the rural masses. After an almost stagnant growth in this segment for the last two years, both Coke and Pepsi have made efforts this year to penetrate deep into the rural markets by substantially increasing their retailer and distribution network and with innovative pricing and marketing strategies.

Kamalaveni Dr.D.K., Rajalakshmi S. and Kalaiselvi S.; (2008) ^{*179}, Marketing starts with the determination of consumers wants and ends with the satisfaction of those wants. Every company must be organized totally around the marketing function, anticipating, stimulating and meeting customer’s requirements. Advertising in India has grown in a spectacular manner throughout the last two decades and has scaled new peaks

during the last ten years in terms of size, range and quality. Over the years, there has also been a substantial expansion in the media. Everything the purchaser gets in exchange for his money is the product. Product has its personality. Four elements surround the product concept viz., branding, packing and labeling product warranty and service.

Branding is an essential part of marketing sub-function of selling. Every manufacturer feels the need of identifying his goods with some definite symbol, mark or slogan, so that his goods catch the attention of the customers. Branding is invariably used to introduce “Product differentiation” in the market, to single out a product from its rivals. This paper highlights the brand loyalty of women consumers in respect of eight categories of FMCGs that are commonly used by both urban and rural consumers.

Ganakumar P., Baba, (2008) ^{*180}, the research explores the decontextualization of place in simulated experiences of rural festivals sponsored by urban retail stores. Primary data are collected from urban retailers and their rural customers based upon the snow ball sampling stages. In first stage, rural advertisements well thought-out during the festival seasons in the four districts of Western Tamilnadu were identified. Based upon that in stage two 30 urban retailers were selected in four feeder towns. From the response given by the urban retailers in stage three 200 rural consumers were identified. Multidimensional scaling technique was used to assess the rural advertising media. Derived approaches are used to collect perception data about the promotional measures taken by the urban retailers in rural places.

Talha Harcar, Erdener Kaynak, (2008) ^{*181}, In view of the existing void in the current international and cross-national/cultural marketing literature, the purpose of this paper is to look into the similarities and differences of life-style orientations prevalent among US and Canadian consumers. The AIO (Activities, Interest, and Opinions) and VALS (Values, Attitudes, and Life-Styles) statements adapted from the current cross-cultural marketing literature were utilized to determine different US and Canadian consumer market segments. The research tools and techniques used in this study help retail businesses as well as manufacturing companies of the two countries to develop and execute more effective target marketing strategies. The data for this study were collected through self-administered questionnaires. The questionnaires were administered in two different locations. First, in Brandon, Canada and second, in the rural part of south central

Pennsylvania (York and Lancaster counties). Both regions are similar to each other, each having a flourishing agricultural industry and a significant number of companies in the service and manufacturing industries. The data were collected through a drop-off and pick-up method among a sample of 300 Canadian married or common-law families and 400 in the USA.

The study results show that there are, indeed, differences among the consumers' lifestyles in the two countries which were similar in demographics and as such may have been previously treated the same way by marketers, but in reality have very different lifestyles. Based on the survey findings, managerial and/or public policy implications are offered for orderly marketing decision-making purposes. This empirical research study presents cross-cultural comparisons of life-styles, value orientations of consumers in the purchase of a variety of goods and services in the similar environments of North America, namely rural areas of the USA and Canada.

Ramanathan V. and S. Sudhamathi (2009)^{*182}, The recent successes and failures of the corporate world in the rural market have clearly demonstrated that the Indian rural market is a totally different composition in terms of its market structure, consumers' demographic profile, need expectations and value expectancy from products and services. In whichever way the rural markets are defined, there are only a few national and global level companies in India which understand the rural markets well enough to invest large amounts of money in them, as the rural Indian markets mostly have an unpredictable market structure. Marketers, however, need to be aware of the challenges that lie on the way and should be rightly equipped with strategies and tactics in order to combat them. Financial services, especially like insurance products, are slowly being accepted in the Indian rural markets, as there is a strong relationship between financial sector development and economic growth. The very nature of economic activities of rural market extending the provision of quality access to financial solutions is vital for the development of people residing in rural areas. Low-income households and micro enterprises can benefit from credit, savings and insurance services. In this situation, in order to exploit the available untapped rural market potential and opportunities, the life insurance companies are in a position to strengthen their brand personification out of augmenting competitions. This paper discusses the opportunities available for life

insurance companies in the Indian rural markets and the strategies to be adopted by them for strategic alliances and for building their brand assets.

Carola Raab, Karl Mayer, Yen-Soon Kim and Stowe Shoemaker; (2009) ^{*183}, Setting the correct price for hospitality products is a crucial management task that has a major influence on a firm's profitability. In general, there has been a lack of academic interest in the area of pricing in services. The restaurant industry typically establishes prices by marking up a variable cost percentage and by intuition, or by trial-and-error methods. This study illustrates how restaurant managers can use price-sensitivity measurement to assess their guests' price sensitivity. By means of a relatively simple survey, restaurant managers can gain insights about their menu pricing directly from their customers. This study uses data collected from a Hong Kong buffet restaurant, but the technique could be applied in virtually any restaurant setting. The results reveal price ranges that represent real value for dinner buffet patrons.

Marcel Van Birgelen, Janjaap Semeijn, Manuela Keicher and Audi AG; (2009) ^{*184}, Understanding proenvironmental consumption behavior may enable companies to establish reputation and competitive advantages. This study generates new insights by analyzing consumer-related factors related to distinct but connected package-related behaviors regarding beverage consumption purchase and post consumption disposal. An online survey among 176 German respondents provides empirical support for all but one hypothesis. The results suggest that eco-friendly purchase and disposal decisions for beverages are related to the environmental awareness of consumers and their eco-friendly attitude. Furthermore, consumers are willing to trade off almost all product attributes in favor of environmentally friendly packaging of beverages, except for taste and price. The non supported hypothesis pertains to the expectation that believing in the positive effects of own eco-friendly disposal actions will guide ecological disposal behavior. Perceived behavioral control may thus not translate into actual disposal behavior. Underlying this may be the belief that individual actions are not enough to contribute to a greener world.

Wesley R. Hartmann, (2009) ^{*185}, this paper develops a model for the estimation and analysis of demand in the context of social interactions. Decisions made by a group of customers are modeled to be an equilibrium outcome of an empirical discrete game, such that all group members must be satisfied with chosen outcomes. The game-theoretic

approach assists estimation by allowing us to account for the endogeneity of group members' decisions, while also serving as a managerial tool that can simulate equilibrium outcomes for the group when the firm alters the marketing mix to the group. The model builds upon the existing literature on empirical models of discrete games by introducing a random coefficients heterogeneity distribution. Monte Carlo simulations reveal that including the heterogeneity resolves the endogenous group formation bias commonly noted in the social interactions literature. By estimating the heterogeneous equilibrium model using Bayesian hierarchi, we can also recover some parameters at the individual-level to evaluate group specific characteristics and targeted marketing strategies. To validate the model and illustrate its implications, we apply it to a data set of groups of golfers. We find significant social interaction effects, such that 65% of the median customer value is attributable to the customer, while the other 35% is attributable to the customer's affect on members of his group. We also consider targeted marketing strategies and show that group-level targeting increases profit by 1%, while targeting within groups can increase profitability by 20%. We recognize that customer backlashes to targeting could be greater when group members receive different offers, so we suggest some alternatives that could retain some of the profitability of within group targeting while avoiding customer backlashes.

4.3 Chronological order books on the subject area so far

Kamlesh Kumar Jha, “Rural Marketing Challenges and Opportunities” (2009) ^{*186}
"The rural consumer of today is no longer bound by limited finances and urban brand elitism, as incomes increase and communication technologies improve, the rural customer has become as well aware as his urban counterpart of the options, choices and the quality of products that he/she is entitled to buy.

The present text is an attempt to acquaint marketing professionals and corporate leaders with the emerging trend of rural marketing, fostered by rising rural incomes, greater information and awareness and globalization. The focus is on comprehending the logistics of rural marketing in a scenario wherein it is essential for marketers to cater to both rural and urban consumers in order to expand their business, and the advantages,

issues and prospects offered by it. In addition, it also gives space to analyse current trends and developments, and undertake an exploration of the way it is shaping up."

Vandan Madan, *The village in India*, (2002) ^{*187}, Monier- Williams (1996) and Mujumdar and Pusalkar (1951) *Studies in social evaluation* have shown how nomadism was given up for village life once settled agriculture became a way of life. In India, the village (gram) finds mention in ancient texts and latter epics. It is distinguished from the city (nagar) and the town the fortress (pur), while all three stand in opposition to habitation of recluses in the forests (aranta). City life was not a major feature of the Vedic Age as the economy was mainly pastoral. Villages were, however, ubiquitous. According to Basham, the Indian village had not changed much from what it was like during the first millennium to what it was in the mid- twentieth century. Then as now ... the villagers formed a self conscious community' (1954)

Gopal VV (2007) ^{*188}, this book provides insights into the opportunities offered and challenges thrown by rural markets. The article oven into a narrative, provide definitive guidance on selecting and implementing the tactics that will enable producer and resellers to exploit the potential of India's rural market. First section of book presents the Indian rural market scenario, rural consumer behaviour and marketing strategies adopted by the retailers. Cases describing the rural marketing strategies adopted by different companies such as ITC, Coca- Cola, LG, HLL and CavinKlare are discussed in second section. Sourced from reputed publications worldwide, the collection of articles and cases offers an insight into various interesting and innovative aspects of tapping rural market.

Parthsathy V; (2007) ^{*189}, this book is based on relevant, authoritative and though providing articles written by experts and published in leading professional magazines and research journals. The articles are organized in a sequential and logical way that makes reading continuous and helps the researcher acquire a holistic view of the subject. This helps in strengthening the understanding of the subject better and also enables the readers stretch better and also enables the readers stretch their thoughts beyond the content of the book. The mix of articles and cases that take an in depth look at the process of rural

marketing. The first section touches upon the various issues, while the second section speaks of specific application.

Dogara Dr Balram, Ghuman Karminder; (2008) ^{*190}, Authors had strived to build concept of Rural marketing by discussing the practice followed by rural marketers and linking them with the theory. The book discusses how the producer can tap the opportunity in the progressive Indian rural economy as also the need, to perforce, to move to a new turf because of maturation of urban markets. In depth data and case based analysis of the various aspects of rural marketing makes the treatment real word and interesting. In general book provides the stepping stone for doing analysis and for mapping opportunities in rural markets.

Gupa Dr SL; (2008) ^{*192}, this book discusses the various theories and principals of rural marketing in the context of Indian products and markets. It offers a practical approach to rural marketing and gives a comprehensive, easy to read and enjoyable treatment to the subject matter for researcher. Case studies inserted give researcher intimate insight into the actual business situations. It includes more than two hundred live examples and eleven case studies from Indian marketing environment and provides sufficient food for thought to researcher.

C. S. G. Krishnamacharya, Lalitha Ramakrishnan, Rural Marketing Text and Cases,(2008) ^{*193} This book provides a comprehensive coverage of changing profile and issues, policy questions and practices in the context of rural marketing. This book helps recognize the potential of rural markets in the offing. It facilitates analysis of rural consumer behaviour and evaluation of competitors practices. It enables to design and implement marketing strategies to gain from rural marketing opportunities.

This book is divided into four sections perspectives, insights, strategies and cases. The first section, perspectives, consisting of three chapters, sets the stage by providing introductory material like preset some key terms and concepts, and covers broad spectrum of marketing management, distinguishes the features of rural and urban economics and describes the ongoing It revolution in rural India. Author explains the evolution of rural marketing and its growing significance.

Second section, insight, compromises chapter three which throw light on analysis of markets and design of marketers. Chapter four addresses the complex issues of consumer

behaviour. Chapter five analysis marketing information system and discuss rural marketing research process and business. Chapter six shows how marketers can select and attract markets by segmentation, targeting and positing.

Third section, strategies, in its four chapters elaborates marketing strategies. Chapter 7-10 presents product, price, and promotion and place strategies respectively.

The last section, cases contain in all 20 cases both comprehensive and specific to issues drawn from consumer goods and agricultural products. In adaptation to these, there are twenty ends of chapter cases.

Kapoor Jagdeep, 2009^{*194}, this concise and practice-based book is aimed at helping marketers develop winning brand strategies. It presents 24 action-oriented mantras which can help launch, build, rejuvenate and grow successful brands.

24 Brand Mantras Finding a Place in the Minds and Hearts of Consumers (Second Edition) is an excellent guide for building brands with a consumer-focus approach. The updated version of the book covers all the important elements of marketing including segmentation, advertising, promotion, sales, distribution, product portfolio design, pricing and customer service. Well illustrated with examples of latest brands, the book is a must read for brand managers, entrepreneurs, marketing managers, advertising professionals and management students.

Singh Sukhpal; (2005)^{*195}, This book covers core aspects of rural marketing with its primary focus on marketing agricultural inputs - the heart of rural marketing and development. This book provides an in depth understanding of the market for agricultural inputs and suggests input specific solutions for their better marketing.

The book looks inside for these and more introduction to rural marketing with focus on development approach, nature and profile of seed fertilizer; pesticide; tractor market and strategies for rural marketing like product usage focus; development marketing; ethics in marketing; partnership for sustainability.

Gopalswamy T. P.; (2005)^{*196}, This book attempt to keep these objectives in view in comprehensively covering the rural market environment, problems associated with rural marketing, marketing of agricultural inputs, marketing system for agricultural and allied produce, marketing of the artifacts produced by rural artisans and craftsmen, marketing of consumable and durable products and strategies which can be adopted to

realize the potential offered by the rural market. This approach is relevant to all underdeveloped and developing countries like India, which in rural areas play a significant role in development.

This book provides an in-depth analysis of the environment in which the rural market operates, the problems assorted with rural marketing and also the strategies that can be successfully adopted.

Krishnamacharya C. S. G., Ramakrishnan Lalitha; (2004) ^{*197}, Rural Marketing has emerged as an exciting and dynamic discipline. One way of learning this discipline is through the case method. Case provides an opportunity to develop an appreciation of real life problem situations, help unfold challenges and sharpen the skills of analysis and decision making.

The book covers helpful hints on how to analyse case, guidance on preparing case analysis and written and oral presentations of case analysis. The cases in this book represent a broad range of marketing problems in the context of rural markets, emphasizing rural marketing. Each case is designed to fit into a specific section of courses. These are long and short cases with varying levels of difficulty.

Neelamegham S.; (2005) ^{*198}, the case studies and articles contained in this volume reflect the current thinking in the subject of marketing management. They provide perspectives on key issues and problems facing Indian marketers as entering new phase of economy.

The issues, concepts and perspectives presented in the book, cut across different disciplines and encompass a wide range of business experience. The articles covers areas such as marketing and its challenging role in the labialized Indian economy, strategic marketing, Urban and rural marketing, Global competitiveness, marketing mix strategy, product, pricing, distribution and promotion challenges in the context of Indian marketing environment, sales force management and control.

The case studies in the book present real life problems faced by Indian marketing executives and provide opportunities for the concepts and tools to be

G Shrinivas Rao, Rural Marketing in India, (2002) ^{*199}, Rural Marketing in Indian Context assumes greater importance as a wind of change is blowing form three angles- firstly, changing rural scene towards development in different spheres owing to success

of green revolution, white revolution and grey revolutions and consequent raise in the rural incomes; secondly changes in market conditions resulted from the transformation of sellers' market into buyers' market consequent to new innovations, modern technology, increased production, increased competition and stagnated urban markets; and lastly the changing Government policy towards liberalization and globalization of the Indian economy. This book is a comprehensive work on rural marketing covering almost all the dimensions of rural marketing-the rural marketing environment, its structure, different purchasing, selling, pricing, sales promotion, financial and accounting practices of rural marketers dealing in different merchandise, problems and performance of rural markets are critically analyzed. Marketing starts with consumer and ends with the consumer. Consumer satisfaction is the key for the successful marketing. But the key to consumer satisfaction lies in understanding the consumer, his likes, dislikes his expectations; shopping behaviour etc. An attempt is also made in this book to study the rural consumer profile, their shopping behaviour, buying process and their level of satisfaction with regard to rural marketing practices. This volume provides an insight into the rural marketing environment. This book is a significant addition to the existing rare stock of knowledge on rural marketing. It is extremely useful for industrialists, academics, researchers, students of Commerce and Business Management as well as practitioners in marketing management in rural areas.

The preceding review points out that although role structure in families has been well researched in the West and India in general, yet there is dearth of such studies in rural segment of India. A vast majority of Indians lives in villages whose behaviour as consumers is believed to be largely different from urbanities.

Strikingly, there is hardly any comprehensive study that centers on Marketing Mix for rural consumer. Therefore, the present study is designed to abridge gaps in the existing literature.

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CHAPTER 5

**PROFILE OF
TARGET AREA**

5. PROFILE OF TARGET AREA

5.1 Introduction

India, officially the Republic of India (Hindi **भारत गणराज्य**), is a country in South Asia. It is the seventh-largest country by geographical area, the second-most populous country, and the most populous democracy in the world. Bounded by the Indian Ocean on the south, the Arabian Sea on the west, and the Bay of Bengal on the east, India has a coastline of 7,517 kilometers (4,700 mi).^{*1} It is bordered by Pakistan to the west;^{*2} People's Republic of China (PRC), Nepal, and Bhutan to the north; and Bangladesh and Myanmar to the east. India is in the vicinity of Sri Lanka, the Maldives, and Indonesia in the Indian Ocean.

Home to the Indus Valley Civilization and a region of historic trade routes and vast empires, the Indian subcontinent was identified with its commercial and cultural wealth for much of its long history.^{*3} Four major religions, Hinduism, Buddhism, Jainism and Sikhism originated there, while Zoroastrianism, Judaism, Christianity and Islam arrived in the first millennium CE and shaped the region's diverse culture. Gradually annexed by the British East India Company from the early eighteenth century and colonized by the United Kingdom from the mid-nineteenth century, India became an independent nation in 1947 after a struggle for independence that was marked by widespread nonviolent resistance.^{*4}

India is a republic consisting of 28 states and seven union territories with a parliamentary system of democracy. It has the world's twelfth largest economy at market exchange rates and the fourth largest in purchasing power. Economic reforms since 1991 have transformed it into one of the fastest growing economies,^[18] however, it still suffers from high levels of poverty, illiteracy, disease, and malnutrition. A pluralistic, multilingual, and multiethnic society, India is also home to a diversity of wildlife in a variety of protected habitats.

History of the Republic of India

Stone Age rock shelters with paintings at the Bhimbetka rock shelters in Madhya Pradesh are the earliest known traces of human life in India. The first known permanent settlements appeared over 9,000 years ago and gradually developed into the Indus Valley

Civilisation, ^{*5} dating back to 3300 BCE in western India. It was followed by the Vedic period, which laid the foundations of Hinduism and other cultural aspects of early Indian society, and ended in the 500s BCE. From around 550 BCE, many independent kingdoms and republics known as the Mahajanapadas were established across the country. ^{*6} Paintings at the Ajanta Caves in Aurangabad, Maharashtra, sixth century.

In the third century BCE, most of South Asia was united into the Maurya Empire by Chandragupta Maurya and flourished under Ashoka the Great.^{*7} From the third century CE, the Gupta dynasty oversaw the period referred to as ancient "India's Golden Age."^{*8} Empires in Southern India included those of the Chalukyas, the Cholas and the Vijayanagara Empire. Science, technology, engineering, art, logic, language, literature, mathematics, astronomy, religion and philosophy flourished under the patronage of these kings.

Following invasions from Central Asia between the 10th and 12th centuries, much of North India came under the rule of the Delhi Sultanate and later the Mughal Empire. Under the rule of Akbar the Great, India enjoyed much cultural and economic progress as well as religious harmony. Mughal emperors gradually expanded their empires to cover large parts of the subcontinent. However, in North-Eastern India, the dominant power was the Ahom kingdom of Assam, among the few kingdoms to have resisted Mughal subjugation. The first major threat to Mughal imperial power came from a Hindu Rajput king Maha Rana Pratap of Mewar in the 14th century and later from a Hindu state known as the Maratha confederacy, that dominated much of India in the mid-18th century. ^{*9}

From the 16th century, European powers such as Portugal, the Netherlands, France, and the United Kingdom established trading posts and later took advantage of internal conflicts to establish colonies in the country. By 1856, most of India was under the control of the British East India Company.^{*10} A year later, a nationwide insurrection of rebelling military units and kingdoms, known as India's First War of Independence or the Sepoy Mutiny, seriously challenged the Company's control but eventually failed. As a result of the instability, India was brought under the direct rule of the British Crown.

In the 20th century, a nationwide struggle for independence was launched by the Indian National Congress and other political organizations. Indian leader Mahatma Gandhi led millions of people in national campaigns of non-violent civil disobedience.

On 15 August 1947, India gained independence from British rule, but at the same time Muslim-majority areas were partitioned to form a separate state of Pakistan. On 26 January 1950, India became a republic and a new constitution came into effect.

The Constitution of India

The Constitution of India, the longest and the most exhaustive constitution of any independent nation in the world, came into force on 26 January, 1950. ^{*11} The preamble of the constitution defines India as a sovereign, socialist, secular, democratic republic. ^{*12} India has a bicameral parliament operating under a Westminster-style parliamentary system. Its form of government was traditionally described as being 'quasi-federal' with a strong centre and weaker states, ^{*13} but it has grown increasingly federal since the late 1990s as a result of political, economic and social changes. ^{*14}

Administrative divisions of India

India consists of twenty-eight states and seven Union Territories. ^{*15} All states, and the two union territories of Puduchery and the National Capital Territory of Delhi, have elected legislatures and governments patterned on the Westminster model. The other five union territories are directly ruled by the Centre through appointed administrators. In 1956, under the States Reorganization Act, states were formed on a linguistic basis. ^{*16} Since then, this structure has remained largely unchanged. Each state or union territory is further divided into administrative districts. ^{*17} The districts in turn are further divided into tehsils and eventually into villages.

Geography of India

India, the major portion of the Indian subcontinent, sits atop the Indian tectonic plate, a minor plate within the Indo-Australian Plate.

India's defining geological processes commenced seventy-five million years ago, when the Indian subcontinent, then part of the southern supercontinent Gondwana, began a northeastwards drift—lasting fifty million years—across the then unformed Indian Ocean. The subcontinent's subsequent collision with the Eurasian Plate and subduction under it, gave rise to the Himalayas, the planet's highest mountains, which now cover India in the north and the north-east. In the former seabed immediately south of the emerging Himalayas, plate movement created a vast trough, which, having gradually been filled with river-borne sediment, now forms the Indo-Gangetic Plain. To the west of

this plain, and cut off from it by the Aravalli Range, lies the Thar Desert. The original Indian plate now survives as peninsular India, the oldest and geologically most stable part of India, and extending as far north as the Satpura and Vindhya ranges in central India. These parallel ranges run from the Arabian Sea coast in Gujarat in the west to the coal-rich Chota Nagpur Plateau in Jharkhand in the east. To their south, the remaining peninsular landmass, the Deccan Plateau, is flanked on the left and right by the coastal ranges, Western Ghats and Eastern Ghats respectively; the plateau contains the oldest rock formations in India, some over one billion years old. Constituted in such fashion, India lies to the north of the equator between 6°44' and 35°30' north latitude and 68°7' and 97°25' east longitude. ^{*18}

5.2 Maharashtra (महाराष्ट्र)

Maharashtra is a state located on the western coast of India. Maharashtra is a part of Western India. It is India's third largest state by area and second largest by population. Maharashtra is bordered by the Arabian Sea to the west, Gujarat and the Union territory of Dadra and Nagar Haveli to the northwest, Madhya Pradesh to the northeast, Chhattisgarh to the east, Karnataka to the south, Andhra Pradesh to the southeast, and Goa to the southwest. The state covers an area of 307,731 km² (118,816 sq mi) or 9.84% of the total geographical area of India. Mumbai, the capital city of the state, is India's largest city and the financial capital of the nation. Marathi is the official and most widely spoken language.

In the 17th Century, the Marathas rose under the leadership of Chhatrapati Shivaji against the Mughals who were ruling a large part of India. After the third Anglo-Maratha war, the empire ended and most of Maharashtra became part of Bombay state under a British Raj. After Indian independence, Samyukta Maharashtra Samiti demanded unification of all Marathi speaking regions under one state. The first state reorganization committee created the current Maharashtra state on May 1, 1960 (known as Maharashtra Day). The Marathi-speaking areas of Bombay state, Deccan states and Vidarbha (which was part of Central Provinces and Berar) united to form the current state. ^{*19and20}

History of Maharashtra

The Nasik Gazetteer states that in 246 BCE Maharashtra is mentioned as one of the places to which Asoka sent an embassy, and Mahārashtaka is recorded in a Chālukyan inscription of 580 CE as including three provinces and 99,000 villages.^{[8][9]} The name Maharashtra also appeared in a 7th century inscription and in the account of a Chinese traveler, Hiuen-Tsang. In 90 A.D. Vedishri, ^{*21} son of the Satavahana king Satakarni, the "Lord of Dakshinapatha, wielder of the unchecked wheel of Sovereignty", made Junnar, thirty miles north of Pune, the capital of his kingdom. In the early fourteenth century the Devgiri Yadavs were overthrown by the northern Muslim powers. Then on, the region was administered by various kingdoms called Deccan Sultanates. ^{*22}

Pre Medieval history

Not much is known about Maharashtra's early history, and its recorded history dates back to the 3rd century B.C.E., with the use of Maharashtri Prakrit, one of the Prakrits derived from Sanskrit. Later, Maharashtra became a part of the Magadha Empire; ruled by emperor Ashoka. The port town of Sopara, north of present day Mumbai, was the centre of ancient India's commerce, with links to Eastern Africa, Mesopotamia, Aden and Cochin.

With the disintegration of the Mauryan Empire, a local dynasty called Satavahanas came into prominence in Maharashtra between 230 B.C.E. and 225 C.E. The period saw the biggest cultural development of Maharashtra. The Satavahana's official language was Maharashtri, which later developed into Marathi. The great ruler Gautamiputra Satkarni (also known as "Shalivahan") ruled around 78 C.E. He started the Shalivahana era, a new calendar, still used by Maharashtrian populace and as the Indian national calendar. The empire gradually disintegrated in the third century.

During (250 C.E. – 525 C.E.), Vidarbha, the eastern region of Maharashtra, came under the rule of Vakatakas. During this period, development of arts, religion and technology flourished. Later, in 753 C.E., the region was governed by the Rashtrakutas, an empire that spread over most of India. In 973 C.E., the Chalukyas of Badami expelled the Rashtrakutas, when the region came under the Yadavas of Deogiri.

Islamic Rule

Maharashtra came under Islamic influence for the first time after the Delhi Sultanate rulers Ala-ud-din Khalji, and later Muhammad bin Tughluq conquered parts of the Deccan in the 13th century. After the collapse of the Tughlaqs in 1347, the Bahmani Sultanate of Gulbarga took over, governing the region for the next 150 years. After the breakup of the Bahmani sultanate, in 1518, Maharashtra was ruled by the breakaway into 5 Shah's, namely Nizamshah of Ahmednagar, Adilshah of Bijapur, Kutubshah of Govalkonda, Bidarshah of Bidar and Imadshah of Berar.

Rise of the Marathas

By the early seventeenth century, the Maratha Empire began to take root. Shahaji Bhosale, an ambitious local general in the employ of the Mughals and Adil Shah of Bijapur, at various times attempted to establish his independent rule. The attempts succeeded through his son Shivaji Bhosale. Marathas were led by Chhatrapati Shivaji Raje Bhonsle, who was crowned king in 1664. Shivaji constantly battled with the Mughal emperor Aurangzeb and Adil Shah of Bijapur. By the time of his death in 1680, Shivaji had created a kingdom covering most of Maharashtra and nearly half of India today (except the Aurangabad district which was part of the Nizam's territory) and Gujarat in very small life span.

Shivaji's son and successor Chhatrapati Sambhaji Bhosale became the ruler of the Maratha kingdom in 1680. He was captured, tortured and brutally put to death by Aurangzeb. Rajaram's nephew and Sambhaji's son, Shahu Bhosale declared himself to be the legitimate heir to the Bhosale throne. In 1714, Shahu's Peshwa (chief minister) Balaji Vishwanath helped him seize the Maratha throne in 1708, with some acrimony from Rajaram's widow, Tara Bai.

Peshwas

The Peshwas (Prime Ministers) played an important role in expanding the Maratha Empire in Northern and Central India. They were also decisive in many battles, like Moropant Pingale in 1670's Dindori battle against the Mughals, Ramchandra Amatya in 1690's Satara Battle against the Mughals and, the Pant Pratinidhi Peshwa. By 1760, the Maratha Empire spread across parts of Punjab (in today's Pakistan), Haryana,

Himachal Pradesh, Uttaranchal, Uttar Pradesh, Orissa, Andhra Pradesh, Madhya Pradesh, Chattisgarh and Karnataka.

Peshwa Balaji Vishwanath, of the Bhat family, and his son, Baji Rao I, bureaucratized the Maratha state. They systematized the practice of tribute gathering from Mughal territories, under the heads of sardesmukhi and chauth (the two terms corresponding to the proportion of revenue collected). They also consolidated Mughal-derived methods of assessment and collection of land revenue and other taxes. Much of the revenue terminology used in Peshwa documents derives from Persian, suggesting a far greater continuity between Mughal and Maratha revenue practice than may be politically palatable in the present day.

At the same time, the maritime Angre clan controlled a fleet of vessels based in Kolaba and other centres of the west coast. These ships posed a threat not only to the new English settlement of Mumbai, but to the Portuguese at Goa, Bassein, and Daman. On the other hand, there emerged a far larger domain of activity away from the original heartland of the Marathas, which was given over to subordinate chiefs as fiefs. Gwalior was given to Scindia/Shinde, Indore to Holkar, Baroda to Gaekwad and Dhar to Pawar. Bhonsles remained in power in Nagpur under Peshwas.

After suffering a stinging defeat at the hands of Afghan chieftain Ahmad Shah Abdali, in the Third Battle of Panipat in 1761, the Maratha Confederacy broke into regional kingdoms.

Post-Panipat, the Peshwa's ex-generals looked after the regional kingdoms they had earned and carved out for themselves in the service of Peshwas covering north-central and Deccan regions of India. Pune continued to be ruled by what was left of the Peshwa family.

British Rule and Post-Independence

With the arrival and subsequent involvement of the British East India Company in Indian politics, the Marathas and the British fought the three Anglo-Maratha wars between 1777 and 1818, culminating in the annexation of Peshwa-ruled territory in Maharashtra in 1819, which heralded the end of the Maratha Empire.

The British governed the region as part of the Bombay Presidency, which spanned an area from Karachi in Pakistan to most of the northern Deccan. A number of the

Maratha states persisted as princely states, retaining local autonomy in return for acknowledging British sovereignty. The largest princely states in the territory of present-day Maharashtra were Nagpur, Satara and Kolhapur; Satara was annexed to Bombay Presidency in 1848, and Nagpur was annexed in 1853 to become Nagpur Province, later part of the Central Provinces. Berar, which had been part of the Nizam of Hyderabad's kingdom, was occupied by the British in 1853 and annexed to the Central Provinces in 1903. A large part of present day Maharashtra called Marathwada remained part of the Nizam's Hyderabad state during British rule. The British rule was marked by social reforms and an improvement in infrastructure as well as revolts due to their discriminatory policies. At the beginning of the 20th century, the struggle for independence took shape led by Bal Gangadhar Tilak and the moderates like Justice Mahadev Govind Ranade, Gopal Krishna Gokhale, Vinayak Damodar Savarkar, Pherozeshah Mehta and Dadabhai Naoroji. In 1942, the Quit India Movement was called by Mahatma Gandhi which was marked by a non-violent civil disobedience movement and strikes.

After India's independence in 1947, the princely states were integrated into the Indian Union, and the Deccan States including Kolhapur were integrated into Bombay State, which was created from the former Bombay Presidency in 1950. In 1956, the States Reorganisation Act reorganized the Indian states along linguistic lines, and Bombay Presidency State was enlarged by the addition of the predominantly Marathi-speaking regions of Marathwada (Aurangabad Division) from erstwhile Hyderabad state and Vidarbha region (Amravati and Nagpur divisions) from Madhya Pradesh (formerly the Central Provinces and Berar). On May 1, 1960, Maharashtra came into existence when Bombay Presidency State was split into the new linguistic states of Maharashtra and Gujarat. Yashwantrao Chavan became the first Chief Minister of Maharashtra.

Demographics

As per the 2001 census, Maharashtra has a population of 96,752,247 inhabitants making it the second most populous state in India, and the second most populous country subdivision in existence, and third ever after the Russian SFSR of the former Soviet Union. The Marathi-speaking population of Maharashtra numbers 62,481,681 according to the 2001 census. This is a reflection of the cosmopolitan nature of the state. Only

eleven countries of the world have a population greater than Maharashtra. Its density is 322.5 inhabitants per square kilometre. Males constitute 50.3 million and females, 46.4 million. Maharashtra's urban population stands at 42.4%. Its sex ratio is 922 females to 1000 males. 77.27% of its population is literate, broken into 86.2% males and 67.5% females. Its growth rate between 1991–2001 was pegged at 22.57%.

Marathi is the official state language. In Mumbai and suburban areas, apart from the native Marathi, English, Hindi and other languages are also spoken. In the northwest portion of Maharashtra, a dialect Ahirani is spoken by a minority. In south Konkan, a dialect known as Malvani is spoken by most of the people. In the Desh (inland) region of the Deccan, a dialect called Deshi is spoken, while in Vidarbha, a dialect known as Varhadi is spoken by most of the people.

Table 5.1 All India population Distribution (by Age)

	0 – 19 Age Group	25 – 59 Age Group	60 + Age Group
TOTAL			
Persons	463,826,702	485,422,833	79,622,321
Male	249,427,313	249,460,570	37,768,327
Females	220,399,389	235,962,263	38,853,994
RURAL			
Persons	346,008,800	337,140,307	57,444,714
Male	181,303,059	170,904,615	28,359,605
Females	164,705,741	166,325,692	29,085,109
URBAN			
Persons	117,817,902	148,282,526	19,177,607
Male	62,124,254	78,555,955	9,408,722
Females	55,693,648	69,726,571	9,768,885

Source Census 2001, quoted in The Marketing Whightebook 2006, Businessword, page-23.

The state has a Hindu majority of 80.2% with minorities of Muslims 10.6%, Buddhists 6%, Jains 1.3% and Christians 1%. Maharashtra has the biggest Jain, Zoroastrian and Jewish populations in India.

Languages

Marathi is the official state language. As per 2001 census Marathi is spoken by 68.89 % of people. Other languages which are spoken by more than one percent of the people are as follows ^{*23}

Table 5.2 Language speaks in Maharashtra

Language	Percentage in state
Marathi	68.89
Hindi	11.04
Urdu	07.13
Gujarati	02.39
Non- Scheduled Languages	04.60
Tamil	01.81
Telugu	01.45
Kannada	01.30
Sindhi	00.73

Source 2001 Census". Ministry of Home Affairs, GOI

Division and Districts of Maharashtra

Maharashtra is divided into thirty-five districts, which are grouped into six divisions Aurangabad Division, Amravati Division, Konkan Division, Nagpur Division, Nashik Division and Pune Division. These are official revenue divisions of government of Maharashtra.

Geographically, historically and according to political sentiments Maharashtra has five main regions Vidarbha or Berar (Nagpur and Amravati divisions), Marathwada (Aurangabad Division), Khandesh and Northern Maharashtra (Nashik Division), Desh or Western Maharashtra (Pune Division), and Konkan (Konkan Division).

Culture

Marathi is the language of Maharashtrians. Maharashtrians take great pride in their language and history, particularly the Maratha Empire, its founder Shivaji is considered a folk hero across India. About 80% of Maharashtrians are Hindu, and there are significant Muslim, Christian and Buddhist minorities. There are many temples in Maharashtra some of them being hundreds of years old. These temples are constructed in a fusion of architectural styles borrowed from North and South India. The temples also blend themes from Hindu, Buddhist and Jain cultures. A National Geographic edition reads, "The flow between faiths was such that for hundreds of years, almost all Buddhist temples, including the ones at Ajanta, were built under the rule and patronage of Hindu

kings." The temple of Vitthal at Pandharpur is the most important temple for the Varkari sect. Other important religious places are the Ashtavinayaka temples of Lord Ganesha, Bhimashankar which is one of the Jyotirling (12 important shiva temples). Ajanta and Ellora caves near Aurangabad as well as Elephanta Caves near Mumbai are UNESCO World Heritage Sites and famous tourist attractions. Mughal architecture can be seen in the tomb of the wife of Aurangzeb called Bibi Ka Maqbara located at Aurangabad.

In 1708, the year following the death of Aurangzeb, Guru Gobind Singh the tenth spiritual leader of the Sikhs came over to Nanded, his permanent abode. He proclaimed himself the last living Guru and established the Guru Granth Sahib as the eternal Guru of the Sikhs. This elevates the reverence of Granth to that of a living Guru. A monument has been constructed at place where he breathed his last. Maharaja Ranjit Singh's endowment saw the construction of a beautiful Gurudwara at Nanded around 1835 AD. The Gurudwara features an imposing golden dome with intricate carvings and a breathtakingly beautiful artwork. It is known as Shri Huzur Abchalnagar Sachkhand Gurudwara

Maharashtra has a large number of hill, land and sea forts. Forts have played an important role in the history of Maharashtra since the time of the Peshwas. Some of the important forts in Maharashtra are Raigad, Vijaydurg, Pratapgad, Sinhagad. Majority of the forts in Maharashtra are found along the coastal region of Konkan.

Maharashtra, like other states of India, has its own folk music. The folk music viz. Gondhal Lavani, Bharud and Powada are popular especially in rural areas, while the common forms of music from the Hindi and Marathi film industry are favoured in urban areas.

The earliest instances of Marathi literature is by Sant Jnyaneshwar with his Bhawarthadeepika (popularly known as Jnyaneshwari). The compositions written during this period are spiritually inclined. The other compositions are by Sant Tukaram, Sant Namdev, and Sant Gora Kumbhar. The compositions are mostly in poetic form, which are called bhajans. These bhajans by saints are popular and part of day to day life. The modern Marathi literature has been enriched by famous poets and authors like P. L. Deshpande, Kusumagraj, Prahlad Keshav Atre and Vyankatesh Madgulkar. This

literature has been passed on to the next generations through the medium of large numbers of books that are published every year in Marathi.

The world famous film industry Bollywood is in Maharashtra, located in the economic capital of India, Mumbai. The Marathi film industry was once placed in Kolhapur but now is spread out through Mumbai too. The pioneer of Indian movie industry, Bharat Ratna Shri Dadasaheb Phalke, producer and director V. Shantaram, B.R. Chopra, Shakti Samanta, Raj Kapoor, form a few names of the Hindi film fraternity, while writer, director, and actor P. L. Deshpande, actor Ashok Saraf, actor Laxmikant Berde, actor and producer, Sachin Pilgaonkar, Mahesh Kothare belong to the Marathi film industry. The early period of Marathi theatre was dominated by playwrights like Kolhatkar, Khadilkar, Deval, Gadkari and Kirloskar who enriched the Marathi theatre for about half a century with excellent musical plays known as Sangeet Naatak. The genre of music used in such plays is known as Natyasangeet. It is during this era of the Marathi theatre that great singer-actors like Bal Gandharva, Keshavrao Bhosle, Bhaurao Kolhatkar and Deenanath Mangeshkar thrived.

The cuisine of Maharashtra varies according to the region of Maharashtra. The people of the Konkan region have a chiefly rice based diet with fish being a major component, due the close proximity to the sea. In eastern Maharashtra, the diet is based more on wheat, Jowar and Bajra. Puran Poli, Bakarwadi, plain simple Varan Bhat (a dish cooked with plain rice and curry), and Modak are a few dishes to name. Chicken and mutton are also widely used for a variety of cuisines. Kolhapuri Mutton is a dish famous for its peculiar spicy nature.

Women traditionally wear a nine yard or five yard sari and men a dhoti or pajama with a shirt. This, however, is changing with women in urban Maharashtra wearing Punjabi dresses, consisting of a Salwar and a Kurta while men wear trousers and a shirt. The cricket craze can be seen throughout Maharashtra, as it is the most widely followed and played sport. Kabaddi and hockey are also played with fervor. Children's games include Viti-Dandu (Gilli-danda in Hindi) and Pakada-pakadi (tag).

Hindus in Maharashtra follow the Shalivahana Saka era calendar. Gudi Padwa, Diwali, Rangapanchami, Gokulashtami and Ganeshotsav are some of the festivals that are celebrated in Maharashtra. Ganeshotsav is the biggest festival of Maharashtra which

is celebrated with much reverence and festivity throughout the state and has since some time become popular all over the country. The festival which continues over ten days is in honour of Ganesha, the god of learning and knowledge. A large number of people walk hundreds of kilometers to Pandharpur for the annual pilgrimage in the month of Ashadh.

Following are the some popular Marathi television channels are Star Majha, Zee Talkies, Zee Chovis Taas, Mi Marathi, DD Sahyadri, Zee Marathi, ETV Marathi, and Saam Marathi.

Table 5.3 Selected Indicators of Human Development of Maharashtra State

Life Expectancy at birth (2001-2005)			Infant Mortality Rate (Per 1000 live birth 2006)			Birth Rate (Per 1000)	Death Rate (Per 1000)
Male	Female	Total	Male	Female	Total	2006	2006
65.8	68.1	66.9	35	36	35	18.5	6.7

Source Office of the Registrar General of India, Ministry of Home Affairs. <http://indiabudget.nic.in>

Table 5.4 Age Group wise Sex Ratio

Sr	Age Groups	Persons	Males	Females
1	6 years and below	163,819,614	84,999,203	78,820,411
	Proportion to total population (%)	15.9	16.0	15.9
2	7 to 14 years	199,791,198	104,488,119	95,303,079
	Proportion to total population (%)	19.4	19.6	19.2
3	15 to 59 years	585,638,723	303,400,561	282,238,162
	Proportion to total population (%)	56.9	57.0	56.9
4	60 years and above	76,622,321	37,768,327	38,853,994
	Proportion to total population (%)	7.5	7.1	7.8
5	Age Not Stated	2,738,472	1,500,562	1,237,910
	Proportion to total population (%)	0.3	0.3	0.3

Source "Districts of India". Government of India. National Informatics Centre (NIC). <http://districts.gov.in/Ahmednagar>. Retrieved 2007-11-25.

5.3 Ahmednagar District

Ahmednagar district is the largest district of Maharashtra state in western India. The historical Ahmednagar city is the headquarters of the district. Ahmednagar was the seat of the Ahmednagar Sultanate of late medieval period (1496 – 1636 CE). This district is also known for the town of Shirdi associated with Sai Baba. Ahmednagar district is part of Nashik Division. The neighbouring districts to Ahmednagar district are - Solapur (South East- SE), Osmanabad (SE), Beed (SE), Aurangabad (NE), Nashik (NW), Thane (NW), and Pune (SW).

Ahmednagar District was created after the defeat of the Maratha Confederacy in the Third Anglo-Maratha War in 1818, when most of the Peshwa's domains were annexed to British India. The district remained part of the Central division of Bombay Presidency until India's independence in 1947, when it became part of Bombay State, and in 1960 the new state of Maharashtra

Table 5.5 Geographic details of Ahmednagar District

Sr.	Item	Unit	District	State
A)	Geographical Location			
	1. North Latitude	Degree	18.2 to 19.9	16.4 to 22.1
	2. East Longitude	Degree	73.9 to 75.5	72.6 to 80.9
B)	Climate Temperature			
	1. Minimum	Degree Celsius	19.92(2001)	5.6
	2. Maximum	Degree Celsius	36.38(2001)	45.9
	3. Rainfall(Average) (1995)	mm	566	1628.00
C)	Administrative Divisions(2002-2003)			
	1. Tahsil	Number	14	353
	2. Panchayat Samities	Number	14	347
	3. Scarcity (Tahsils) Talukas	Number	14	N.A.
	4. Integrated Rural Development Project Blocks	Number	14	N.A.
	5. Town (as per 2001Census)	Number	18	378
	6. Villages(as per 2001Census)	Number	1581	43711
	1. Desert	Number	2	2616
	2. Habitated	Number	1579	41095
	7. Area	Sq. Km.	17412	307583

Source Government of Maharashtra website ([http //www.maharashtra.gov.in.](http://www.maharashtra.gov.in))

Table 5.6 Population as per census 2001

Sr	Item	Unit	District	State
1	Rural Population	“000”	3284	55778
2	Urban Population	“000”	804	41101
3	Total Population	“000”	4088	96879
4	Male	Numeric “000”	2106	50401
5	Female	Numeric “000”	1982	46478
6	Ratio Female (Behind 1000 Male)		941	922
7	Density (per Sq. km Area)	Population	235	315
8	Literacy (as per census 2001)			
	1.Total	Percentage	75.82	76.90
	2.Male	Percentage	86.21	86.00
	3.Female	Percentage	64.88	67.00

Source "Districts of India". Government of India. National Informatics Centre (NIC). <http://districts.gov.in/Ahmednagar>. Retrieved 2007-11-25.

Table 5.7 Agriculture (Temporary) 2001-02

Sr.	Item	Unit (Hector)	District	State
1.	1. Geographical Area	”000” H	1741	30758
2	2. Forest Area/And Its percentage with Geographical Area	”000” H	152 8.73%	5214 16.95%
3	3.Land Not available for Agriculture(01-02)			
	A) Non Agriculture	”000” H	20	1380
	B) fallow and Un cultivatable	”000” H	113	1720
	C) Total (A+B)	”000” H	133	3100
4	4.Land not used for Agriculture Other than uncultivable land(2001-02)			
	1.Grazing land	”000” H	45	1249
	2.Under shrubs	”000” H	10	247
	3. Cultivable but fallow	”000” H	48	915

5	5. Uncultivable Land (2001-02)			
	1. Current	''000'' H	41	1255
	2. Other	''000'' H	98	1200
6	6. Area under Crops (Hector)			
	1. Area under crops	''000'' H	1215	17579
	2. Area under double crops	''000'' H	102	4808
	3. Total Area under crops	''000'' H	1317	22387
7	7. Area under Irrigation (Hector)			
	1. Net Area	''000'' H	314	2971
	2. Gross Area	''000'' H	425	3668
8	8. Area under Important Crops	''000'' H	1059	12004
9	9. Cultivable Land holdings			
	1. Less than 2 Hectors	Number ''000''	440	7442
	2. 2 to 10 Hectors	Number ''000''	785	3095
	3. More than 10 Hectors	Number ''000''	131	116
10	10. Land Revenue Recovery (2003-04)	Lakh Rs.	897	188.50
11	11. Zilla Parishad cess	''000'' Rs.	19181	N.A.
12	12. Pachyat Samiti cess	''000'' Rs.	5883	N.A.

Source <http://districts.gov.in/Ahmednagar>. Retrieved 2007-11-25.

Table 5.8 Transport and Communication (31.03.2004)

1	Total Length of railway track	K.M.	197	5497
2	Villages connected by road			
	a) Permanent	Number	1146	37932
	b) Temporary	Number	350	1715
3	Total Length Of Road	K.M	12381	226992
4	Length of National Highway Roads	K.M	60	4225
5	Length of State Highway Roads	K.M	1748	33633
6	Length of Major district roads	K.M	2726	48220
7	Length of Other District Roads	K.M	3320	44321
8	Length of Village Roads	K.M	4527	96593

Source <http://districts.gov.in/Ahmednagar>. Retrieved 2007-11-25.

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- *¹² Dutt, Sagarika (1998). "Identities and the Indian state An overview". *Third World Quarterly* 19 (3) 411–434. doi 10.1080/01436599814325. p.421.
- *¹³ Wheare, K.C. (1964). *Federal Government* (4th ed.). Oxford University Press. p. 28.
- *¹⁴ Echeverri-Gent, John (2002). "Politics in India's Decentred Polity". in Ayres, Alyssa; Oldenburg, Philip. *Quickening the Pace of Change*. India Briefing. London M.E. Sharpe.

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*¹⁸ Ali, Jason R.; Jonathan C. Aitchison (2005). "Greater India". *Earth-Science Reviews* 72 (3-4) 170–173. doi 10.1016/j.earscirev.2005.07.005.

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*²⁰ "India - Maharashtra". [Worldbank.org.in. http://www.worldbank.org.in/WBSITE/EXTERNAL/COUNTRIES/SOUTHASIAEXT/INDIAEXTN/0,,contentMDK20951183~pagePK141137~piPK141127~theSitePK295584,00.html](http://www.worldbank.org.in/WBSITE/EXTERNAL/COUNTRIES/SOUTHASIAEXT/INDIAEXTN/0,,contentMDK20951183~pagePK141137~piPK141127~theSitePK295584,00.html). Retrieved 2008-10-31.

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CHAPTER 6

HYPOTHESIS TESTING

6. HYPOTHESIS TESTING

6 Introduction

In formal hypothesis testing, it is customary to produce two hypotheses, called H_0 (known as the "null hypothesis") and H_1 (known as the "alternative hypothesis"). In fact, these two are always given as opposites of each other. The two hypotheses might be stated as

Null hypothesis (H_0) : There is significant difference between rural and urban marketing mix of essential commodities marketing companies.

Alternative hypothesis (H_1) : There is no significant difference between rural and urban marketing mix of essential commodities marketing companies.

The testing aims to ensure that what is recognized is only what is contained in the data collection. When we test the hypotheses, we can never be 100% certain of our conclusions. We can only be confident to a certain level - hopefully a high one. Typically we construct our test so that we will be 95% certain that the conclusion we draw is a correct one. This is called a 95% confidence level, or a 5% significance level. If the hypothesized value for the effect (e.g. zero) lies outside the 95% confidence interval then we believe the hypothesized value is implausible and would reject H_0 . The study tests the following hypothesis

6.1 Hypothesis One

Null hypothesis (H_0): There is significant difference between rural and urban marketing mix of essential commodities marketing companies.

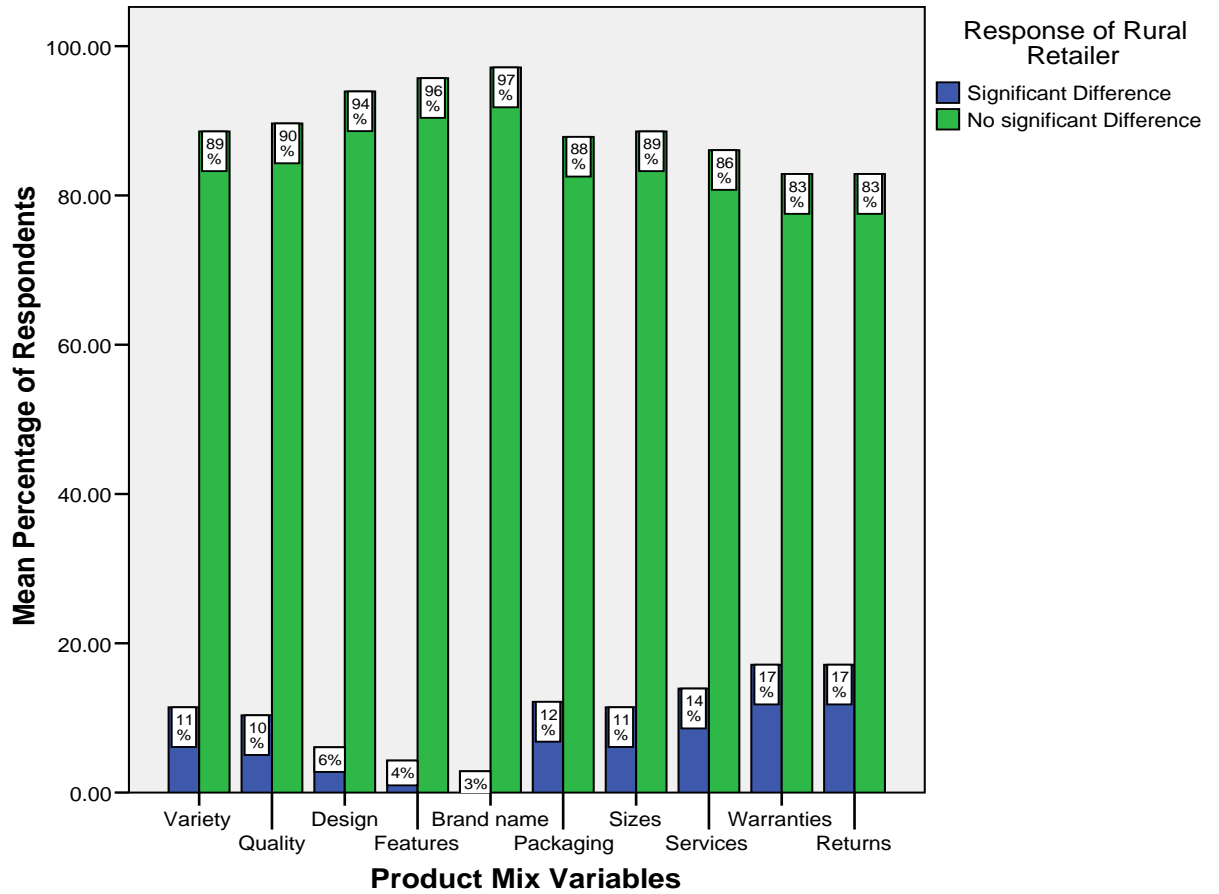
Alternative hypothesis (H_1): There is no significant difference between rural and urban marketing mix of essential commodities marketing companies.

Table 6.1. Marketing Mix difference in rural and urban market

Marketing Mix	Variable	Significance Difference		No Significance Difference	
		No. of respondent	% of respondent (%)	No. of respondent	% of respondent (%)
Product	Variety	32	11.43	248	88.57
	Quality	29	10.36	251	89.64
	Design	17	06.07	263	93.93
	Features	12	04.28	268	95.72
	Brand name	08	02.86	272	97.14
	Packaging	34	04.86	246	87.86
	Sizes	32	11.43	248	88.57
	Services	39	13.93	241	86.07
	Warranties	48	17.14	232	82.86
	Returns	48	17.14	232	82.86
Price	Price	12	04.28	268	95.72
	Discount	15	05.36	265	94.64
	Allowances	22	07.86	258	92.14
	Payment Period	39	13.93	241	86.07
	Credit terms	44	15.72	236	84.28
Place	Channels	53	18.93	227	81.07
	Coverage	54	19.28	226	80.72
	Assortments	46	16.43	234	83.57
	Location	62	22.14	218	77.86
	Inventory	52	18.57	228	81.43
	Transport	54	19.29	226	80.72
Promotion	Sales Promotion	54	19.29	226	80.72
	Advertisement	58	20.72	222	79.29
	Sales force	52	18.57	228	81.43
	Public relations	49	17.50	231	82.50
	Direct Marketing	53	18.93	227	81.07

Source Compiled from the Rural retailer questionnaire

Diagram No.6.1 Product mix variables

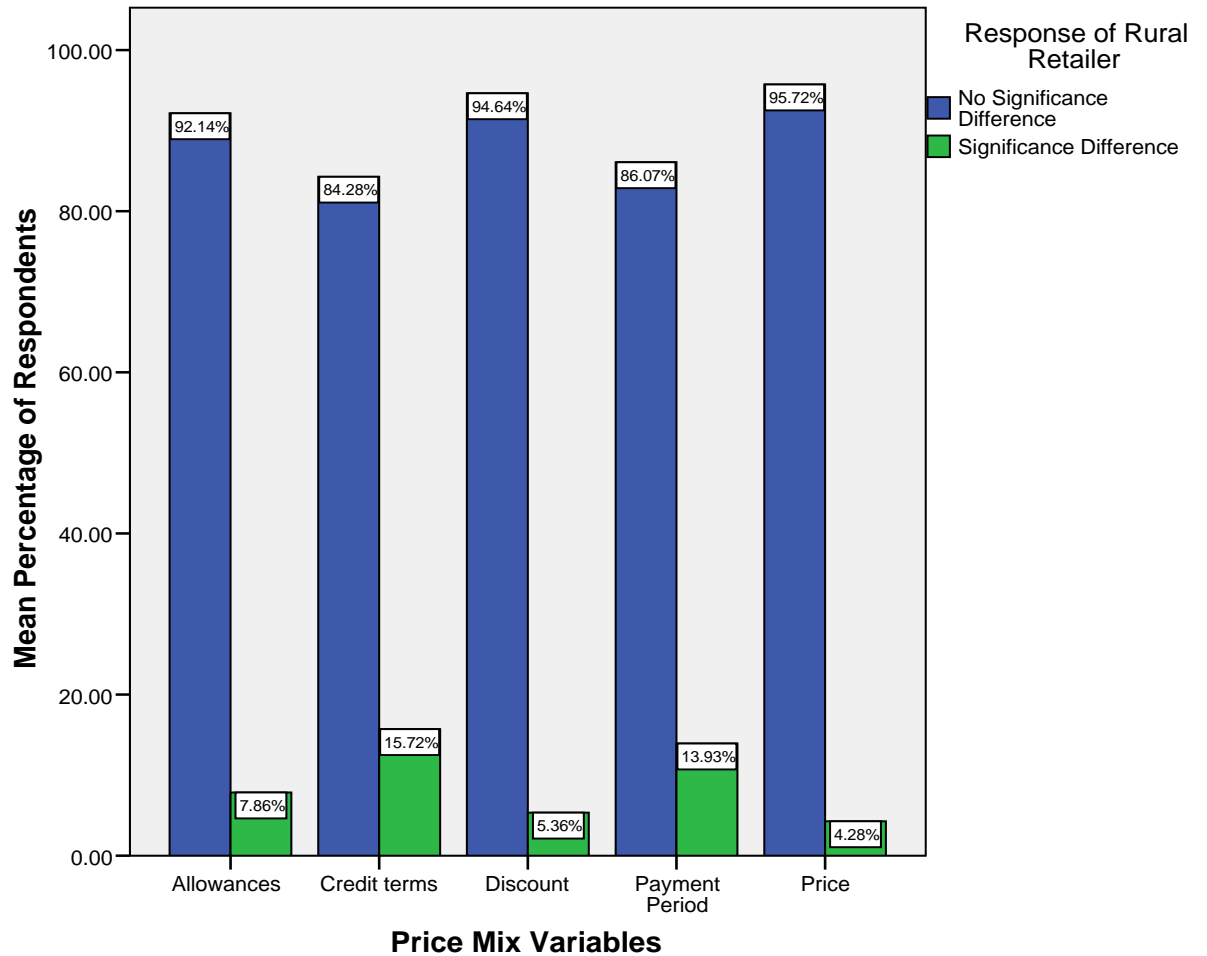


For testing hypothesis one, questions were asked to retailers about their experience and observation in urban and rural market; as rural retailer are in contact with urban distribution channel member as well as rural consumers. In product, price, place and promotion; variables are considered for collecting markets information.

In Product mix Variety, Quality, Design, Features, Brand name, Packaging, Sizes, Services, Warranties and Sales Return these variables were judged. Result shows that 03% to 17% rural retailers are comment that there is significant difference between rural and urban Product mix of essential commodities marketing companies. Hence there is strong evidence to reject null hypothesis.

Hence we conclude that there is no significant difference between rural and urban marketing mix of essential commodities marketing companies.

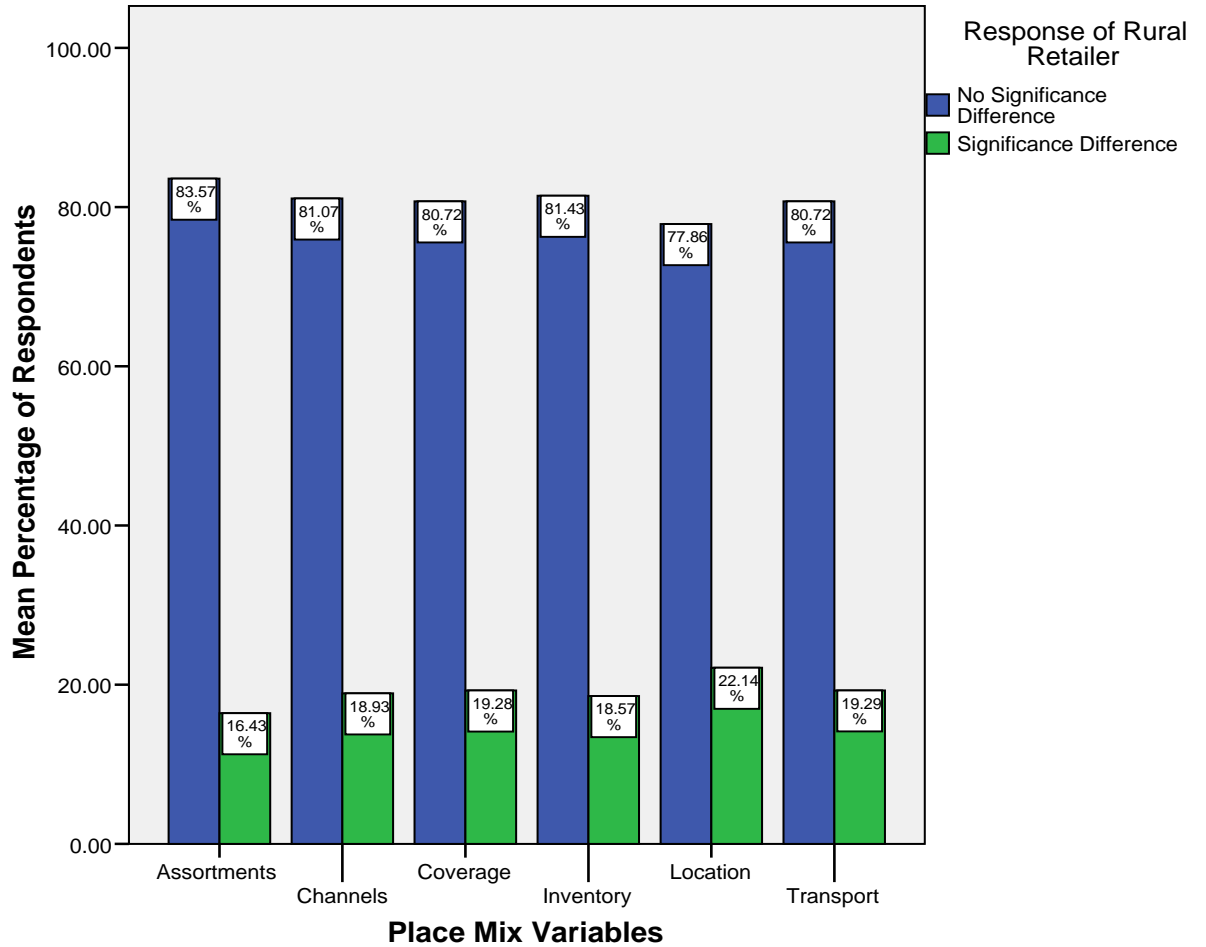
Diagram No.6.2 Price mix variables



In Price mix; Price, Discount, Allowances, Payment Period and Credit terms these variables were judged. Result shows that 04% to 16% rural retailers are comment that there is significant difference between rural and urban Price mix of essential commodities marketing companies. Hence there is strong evidence to reject null hypothesis.

Hence we conclude that there is no significant difference between rural and urban marketing mix of essential commodities marketing companies.

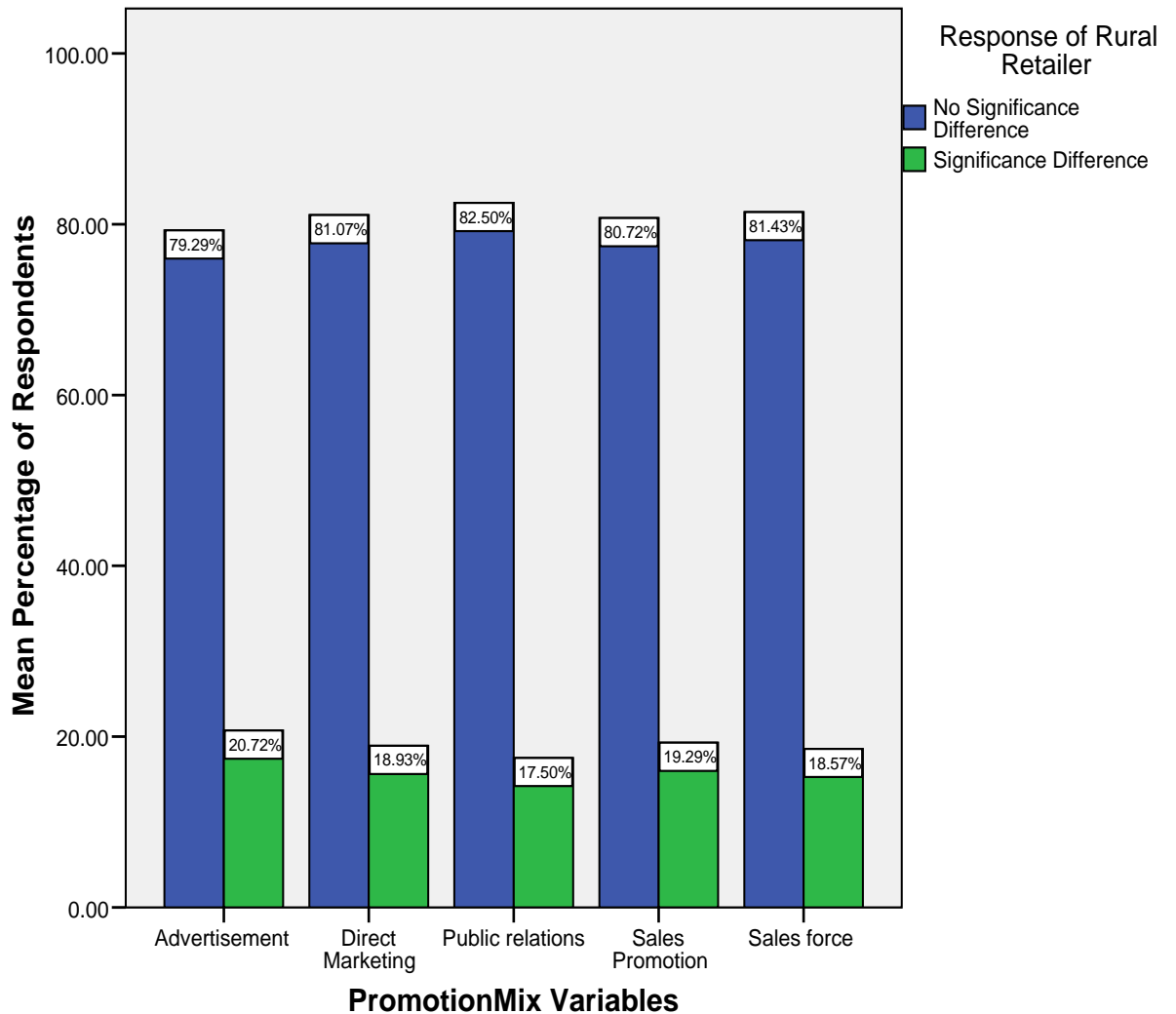
Diagram No.6.3 Place mix variables



In Place mix; Assortment, Channels, Coverage, Inventory, Location and Transport these variables were judged. Result shows that 16 % to 22% rural retailers are comment that there is significant difference between rural and urban Place mix of essential commodities marketing companies. That is very less response than alternative hypothesis. Hence there is strong evidence to reject null hypothesis.

Hence we conclude that there is no significant difference between rural and urban marketing mix of essential commodities marketing companies.

Diagram No.6.4 Promotion mix variables



In Promotion mix; Advertisement, Direct Marketing, Public relations, Sales Promotion and Sales force these variables were judged. Result shows that 17 % to 21% rural retailers are comment that there is significant difference between rural and urban Promotion mix of essential commodities marketing companies. That is very less response than alternative hypothesis. Hence there is strong evidence to reject null hypothesis.

Hence alternative hypothesis is accepted and we conclude that there is no significant difference between rural and urban marketing mix of essential commodities marketing companies.

6.2 Hypothesis Two

Hypothesis two was ‘There is a significant association between marketing mix attributes and satisfaction level of rural consumer household’. For magnifying study of four marketing mix attributes; it has been split into four alternative hypotheses. So hypothesis shall be as bellow

Hypothesis 2.a.

H₀ : There is a no association between products attributes and satisfaction level of rural households.

H₁ : There is a significant association between products attributes and satisfaction level of rural households.

Test used In above hypothesis both the variables Product attributes and level of satisfaction of household are categorical. To test the relationship between above mentioned two categorical variables we used Non-Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$ i.e. $\alpha = 5\%$.

Table 6.2. Cross tabulation of satisfaction level and product mix attributes

			Product Attributes							Total	
			Brand name	Design	Features	Packaging	Quality	Services	Sizes		Warranty Guarantee
Satisfaction Level	Dissatisfied	Count	19	156	236	253	113	136	171	184	1268
		% within P Attributes	2.7%	22.3%	33.7%	36.1%	16.1%	19.4%	24.4%	26.3%	22.6%
	Highly Dissat	Count	0	106	73	162	56	179	253	77	906
		% within P Attributes	.0%	15.1%	10.4%	23.1%	8.0%	25.6%	36.1%	11.0%	16.2%
	Highly Satisfi	Count	219	39	47	81	113	69	33	39	640
		% within P Attributes	31.3%	5.6%	6.7%	11.6%	16.1%	9.9%	4.7%	5.6%	11.4%
	Neither Satis	Count	268	68	216	92	146	237	139	272	1438
	Dissatisfi	% within P Attributes	38.3%	9.7%	30.9%	13.1%	20.9%	33.9%	19.9%	38.9%	25.7%
	Satisfied	Count	194	331	128	112	272	79	104	128	1348
		% within P Attributes	27.7%	47.3%	18.3%	16.0%	38.9%	11.3%	14.9%	18.3%	24.1%
Total	Count	700	700	700	700	700	700	700	700	700	5600
	% within P Attributes	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Diagram No.6.5 Clustered bar chart of satisfaction level of customers with respect to product attributes in marketing mix

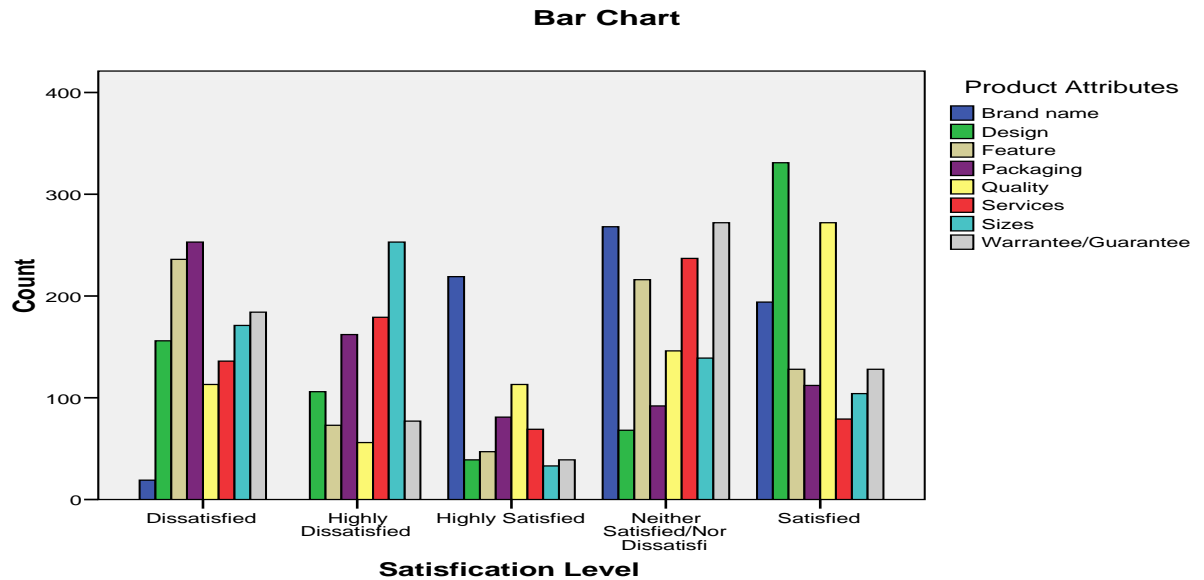


Table 6.3. Results of Chi-square test (Hypothesis 2.a)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1557.362 ^a	28	.000
Likelihood Ratio	1624.154	28	.000
N of Valid Cases	5600		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 80.00.

Decision rule Reject null hypothesis, if P-value of test is less than the level of significance 0.05.

Decision From the above table of Chi-square test, the P-value of test (0.000) is less than the level of significance 0.05, hence there is strong evidence to reject null hypothesis.

P-value represents the probability/chance of rejecting true null hypothesis i.e. chance that the researcher in favor on Null hypothesis.

Conclusion Hence we conclude that there is significant association between products attributes and satisfaction level of rural households in the Ahmadnagar District. The significant relationship between two attributes indicates that product attributes have significant impact on the level of satisfaction of households in the Ahmednagar District.

Hypothesis 2.b.

Hypothesis to be tested,

H₀ : There is a no association between price attributes and satisfaction level of rural households.

H₁ : There is a significant association between price attributes and satisfaction level of rural households.

Test to be used In above hypothesis both the variables price attributes and level of satisfaction of household are categorical. To test the relationship between two categorical variables we used Non-Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$ i.e. $\alpha = 5\%$.

The SPSS output is given below

Table 6.4. Cross tabulation of satisfaction level and Price attributes in marketing mix

Satisfaction Level * Price Attributes Crosstabulation

			Price Attributes				Total
			credit term	Discount	Payment Period	Price	
Satisfication Level	Dissatisfied	Count	118	72	124	290	604
		% within Price A	16.9%	10.3%	17.7%	41.4%	21.6%
	Highly Dissatisfied	Count	99	297	39	201	636
		% within Price A	14.1%	42.4%	5.6%	28.7%	22.7%
	Highly Satisfied	Count	108	89	29	62	288
		% within Price A	15.4%	12.7%	4.1%	8.9%	10.3%
	Neither Satisfied Dissatisfied	Count	226	34	367	83	710
		% within Price A	32.3%	4.9%	52.4%	11.9%	25.4%
	Satisfied	Count	149	208	141	64	562
		% within Price A	21.3%	29.7%	20.1%	9.1%	20.1%
Total	Count	700	700	700	700	2800	
	% within Price A	100.0%	100.0%	100.0%	100.0%	100.0%	

Diagram No.6.6 Clustered bar chart of satisfaction level of customers with respect to price attributes in marketing mix

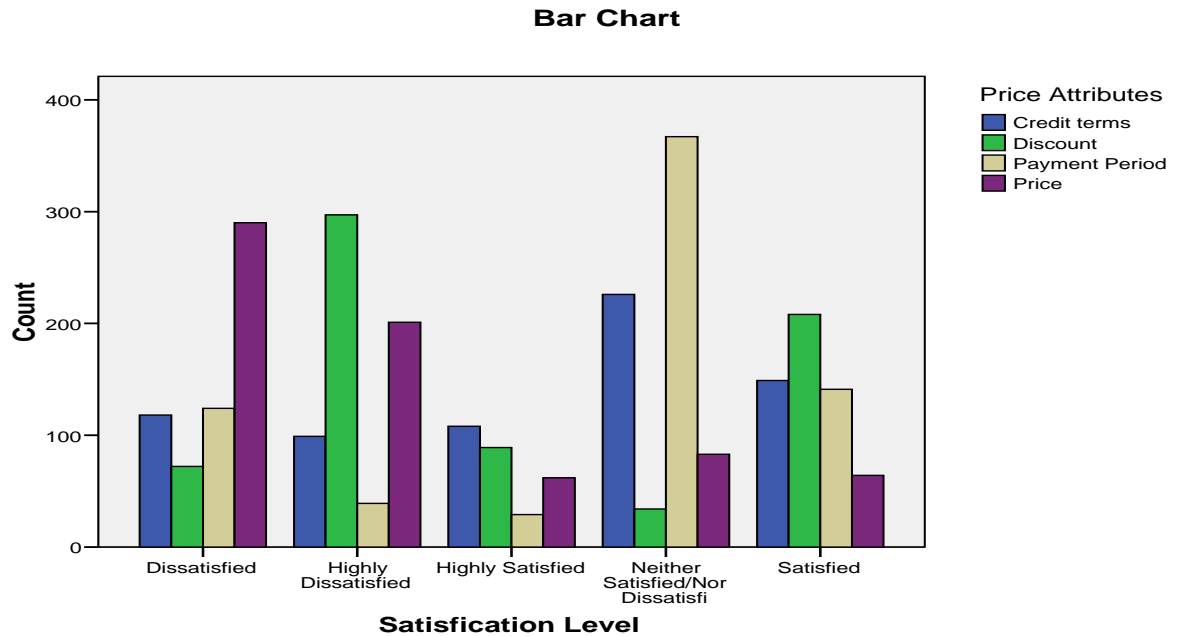


Table 6.5. Results of Chi-square test (Hypothesis 2 b)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	930.968 ^a	12	.000
Likelihood Ratio	965.650	12	.000
N of Valid Cases	2800		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 72.00.

Decision From the above table of Chi-square test, the P-value of test (0.000) is less than the level of significance 0.05, hence there is strong evidence to reject null hypothesis.

Conclusion

Hence we conclude that there is significant association between price attributes and satisfaction level of households in the Ahmadnagar District. The significant relationship between two variables indicates that price attributes have significant impact on the level of satisfaction of households in the Ahmednagar District i.e. the satisfaction of households depends on the price, discounts, payment periods and credit terms of products.

Hypothesis 2.c.

Hypothesis to be tested,

H₀ : There is a no association between place attributes and satisfaction level of rural households.

H₁ : There is a significant association between place attributes and satisfaction level of rural households.

Test used In above hypothesis both the variables Place/Distribution attributes and level of satisfaction of household are categorical. To test the relationship between these two categorical variables we used Non-Parametric Chi-square test of independence. The level of significance used is 5%.

The SPSS output is given below.

Table 6.6. Cross tabulation of satisfaction level and place attributes in marketing mix

Satisfaction Level * Place/Distributions Crosstabulation

		Place/Distributions				Total	
		Availability	Channel members	Coverage	Services		
Satisfaction Level	Dissatisfied	Count	113	118	93	38	362
		% within Place/Distribution	16.1%	16.9%	13.3%	5.4%	12.9%
Highly Dissatisfied		Count	111	163	96	135	505
		% within Place/Distribution	15.9%	23.3%	13.7%	19.3%	18.0%
Highly Satisfied		Count	146	31	41	92	310
		% within Place/Distribution	20.9%	4.4%	5.9%	13.1%	11.1%
Neither Satisfied/N Dissatisfi		Count	58	338	321	243	960
		% within Place/Distribution	8.3%	48.3%	45.9%	34.7%	34.3%
Satisfied		Count	272	50	149	192	663
		% within Place/Distribution	38.9%	7.1%	21.3%	27.4%	23.7%
Total		Count	700	700	700	700	2800
		% within Place/Distribution	100.0%	100.0%	100.0%	100.0%	100.0%

Diagram No.6.7 Clustered bar chart of satisfaction level of customers with respect to place attributes in marketing mix

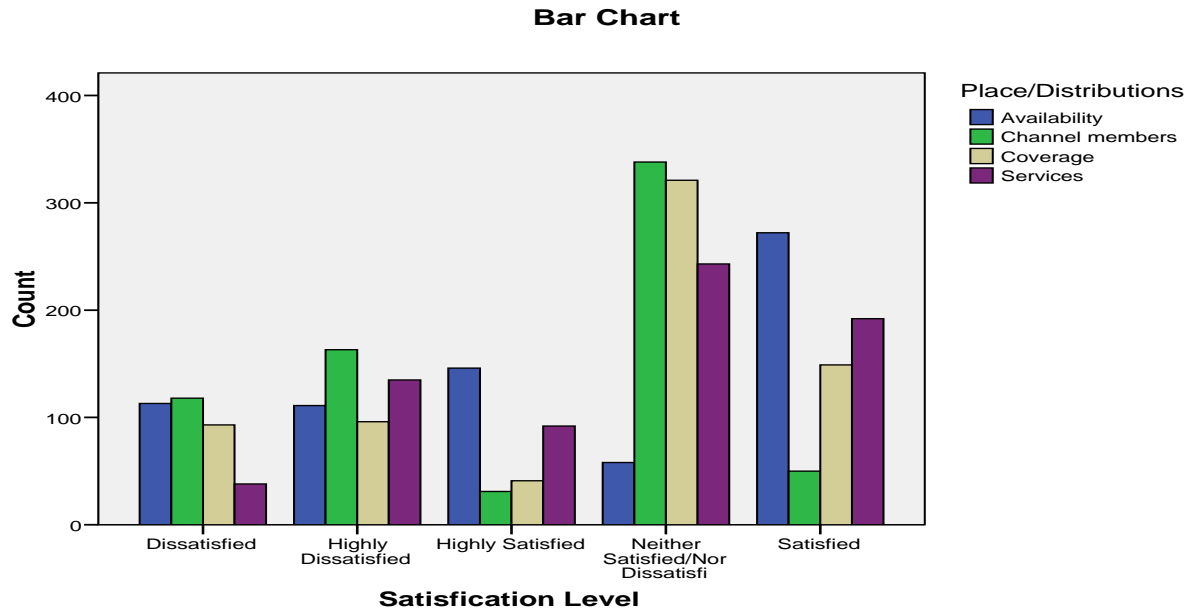


Table 6.7. Results of Chi-square test (Hypothesis2.c)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	533.418 ^a	12	.000
Likelihood Ratio	613.371	12	.000
N of Valid Cases	2800		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 77.50.

Decision

From the above table of Chi-square test, the P-value of test (0.000) is less than the level of significance 0.05, hence there is strong evidence to reject null hypothesis.

Conclusion

Hence we conclude that there is significant association between Place/Distribution attributes and satisfaction level of households in the Ahmadnagar District. The significant association implies that satisfaction level is function of characters of mode of distribution namely availability, channel members, coverage and services.

Hypothesis 2.d.

Hypothesis to be tested,

H₀ : There is a no association between promotion attributes and satisfaction level of rural households.

H₁ : There is a significant association between promotion attributes and satisfaction level of rural households.

Table 6.8. Cross tabulation of satisfaction level and promotion attributes in marketing mix

Satisfaction Level * Promotion Crosstabulation

		Promotion				Total	
		Advertisement	Event	Sales force	Sales scheme		
Satisfaction Level	Dissatisfied	Count	96	143	126	132	497
		% within Promotion	13.7%	20.4%	18.0%	18.9%	17.8%
Highly Dissatisfied	Count	72	257	164	119	612	
	% within Promotion	10.3%	36.7%	23.4%	17.0%	21.9%	
Highly Satisfied	Count	149	29	69	67	314	
	% within Promotion	21.3%	4.1%	9.9%	9.6%	11.2%	
Neither Satisfied Dissatisfied	Count	296	219	254	288	1057	
	% within Promotion	42.3%	31.3%	36.3%	41.1%	37.8%	
Satisfied	Count	87	52	87	94	320	
	% within Promotion	12.4%	7.4%	12.4%	13.4%	11.4%	
Total	Count	700	700	700	700	2800	
	% within Promotion	100.0%	100.0%	100.0%	100.0%	100.0%	

Diagram No.6.8 Clustered bar chart of satisfaction level of customers with respect to promotion attributes in marketing mix

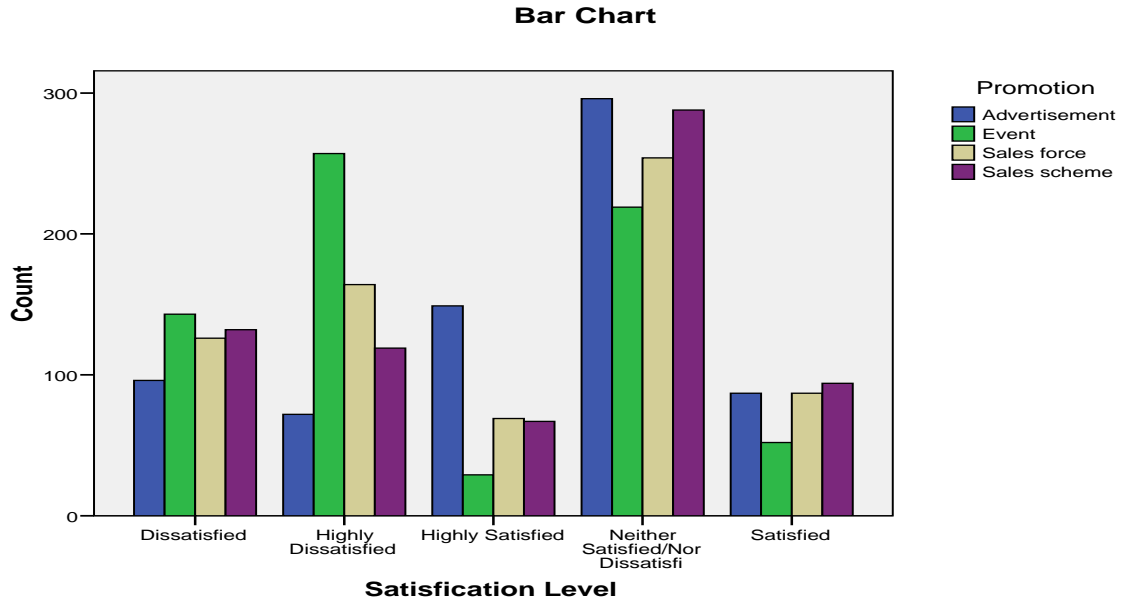


Table 6.9. Results of Chi-square test

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	256.616 ^a	12	.000
Likelihood Ratio	254.442	12	.000
N of Valid Cases	2800		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 78.50.

Comment

The above table of chi-square test indicates that there is significant association between attributes of promotion and satisfaction level of households in the Ahmadnagar District, $\chi^2 (12) = 256.67, p < 0.05$.

Conclusion

Hence we conclude that there is significant association between Promotion attributes and satisfaction level of households in the Ahmadnagar District. The significant association implies that satisfaction level is function of characters of mode of promotion namely advertisement, event, sales force and sales scheme.

6.3. Hypothesis Three

Hypothesis to be tested,

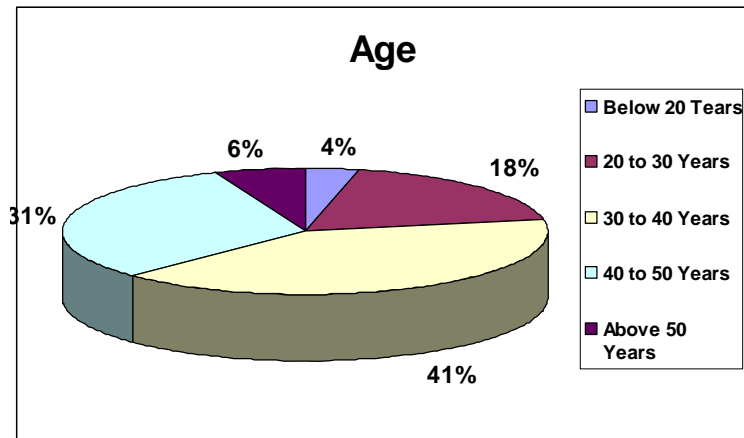
H₀ : The rural consumers are not having special attributes.

H₁ : The rural consumers are having special attributes.

Table6. 10. A Demographic Characteristics of rural consumer respondent

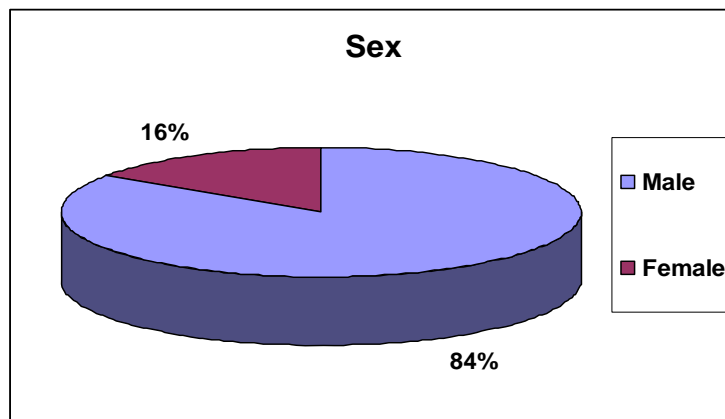
Variable	Characteristics	Respondents	
		Number	Percentage
Age	Below 20 Tears	26	3.72 %
	20 to 30 Years	128	18.28 %
	30 to 40 Years	284	40.57 %
	40 to 50 Years	219	31.28 %
	Above 50 Years	43	06.15 %
	Total	700	100.00 %
Sex	Male	591	84.43 %
	Female	109	15.57 %
	Total	700	100.00 %
Educational Qualification	Un-educated	203	29.00 %
	Primary Education	302	43.14 %
	Graduation	118	16.86 %
	Post Graduation	41	05.86 %
	Other	36	05.14 %
	Total	700	100.00 %
Family type	Joint	427	61 %
	Nuclear/ divided	273	39 %
	Total	700	100.00 %
Occupation	Labour including Agricultural	204	29.14 %
	Agriculture	181	25.86 %
	Business	49	07.00 %
	Government Service	21	03.00 %
	Privet Service	111	15.86 %
	Other	134	19.14 %
	Total	700	100.00 %
Source Compiled from the Rural household questionnaire			

Diagram No.6.9.a Age wise distribution of rural respondent



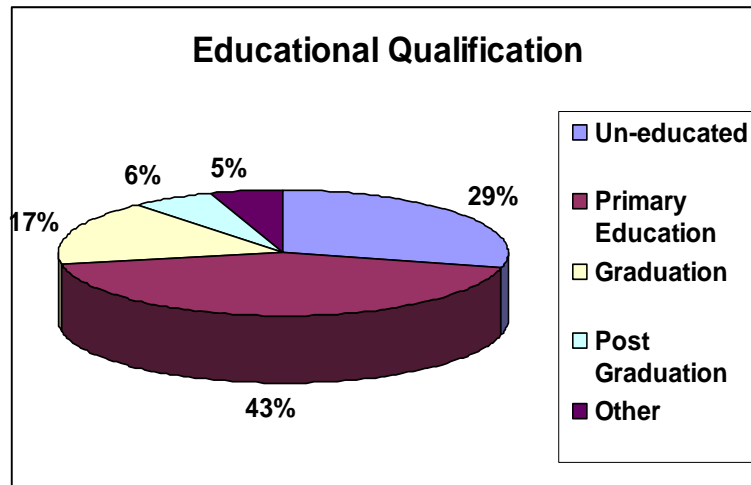
The consumer age is an important factor in family needs. Consumption habits are mostly influenced by age. On the age respondents were divided into four categories. Table 7.10 depicts the classification of respondents. An analysis reveals that on the whole, consumers in the age group of 30-40 years dominated the rural market (40.57%) followed by 40-50 years (31.28 %). The age distribution of consumers is appropriate because the consumption habits, tests and buying habits vary from one age group to another.

Diagram No.6.9.b Gender wise distribution of rural respondents



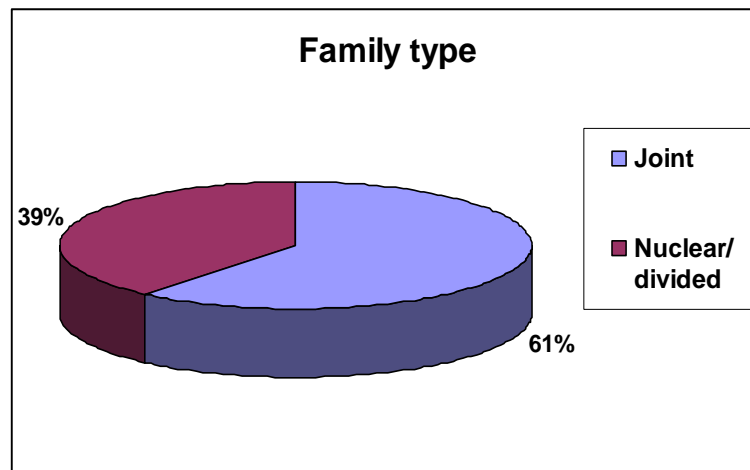
Gender wise distribution of buying the essential commodities is depends on the family members who can also strongly influence the buyer behaviour. Family is the most important consumer in the society which is extensively reached. An analysis of reveals that on the whole, researcher could contact only 16% female respondent Remaining 84% respondents were male; because of cultural barrier in rural market like not to talk stranger.

Diagram No.6.9.c Education wise distribution of rural respondents



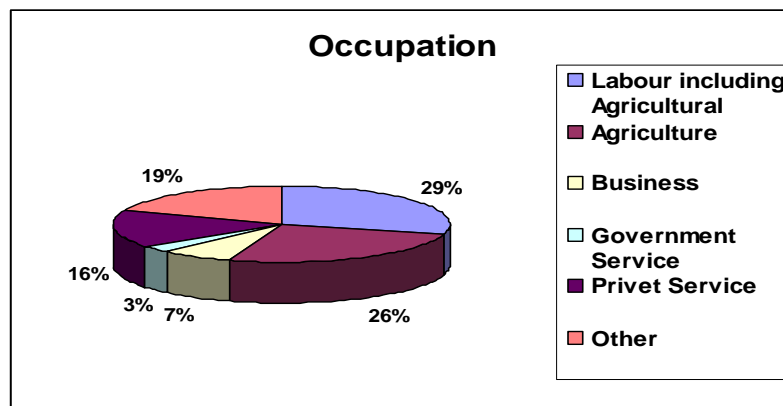
Education is important determinant of social class. The level of education is certainly influences the purchasing power of consumers in terms of price, quality, awareness, customer service and various consumer protection measures. The relevant data of the respondents that indicates that, respondents with primary education dominated the scene with 43 %. There has been significance growth in graduates and post graduates.

Diagram No.6.9.d Family Type wise distribution of rural respondents



The consumption behaviour and method largely depends on the family size and type of family. Family profile of the rural sample indicates that most of the respondents are having Nuclear or divided family structure at the same time only 22% families are joint nature.

Diagram No.6.9.e Occupation wise distribution of rural respondents

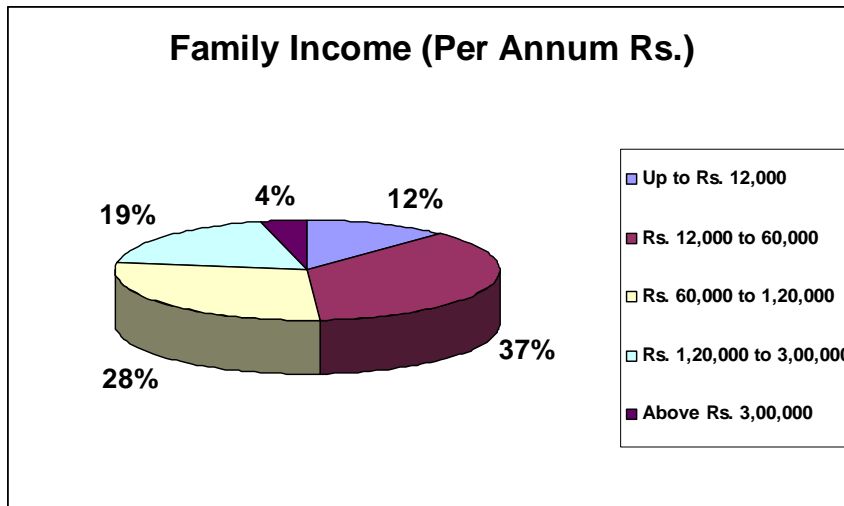


In an attempt to examine the socio-economic strata of the sample households, in terms of the occupation which to a large extent indicates the economic status of the respondents, the respondents were divided into six categories. It is clear from the table 7.10.A that, on the whole, a majority of the respondents (55%) are from agriculture and labour including agriculture.

Table6. 10. B. Family income, expenditure and saving pattern of rural respondents

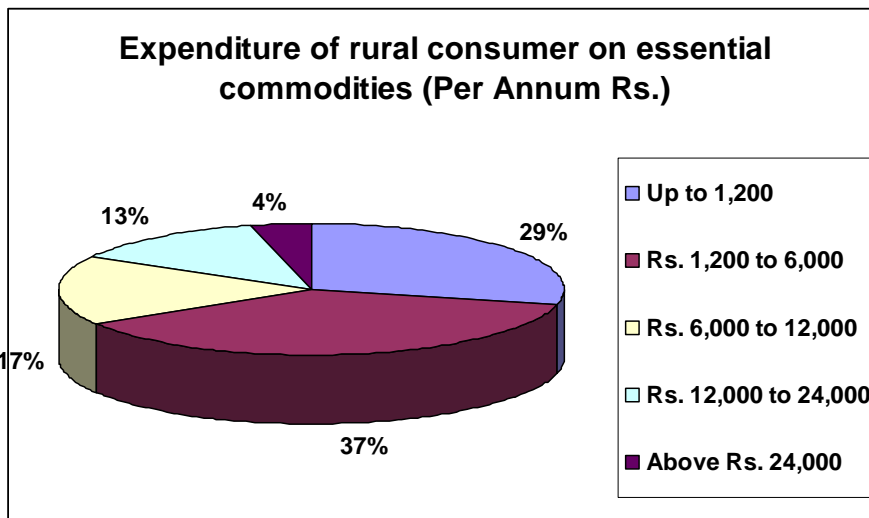
Variable	Characteristics	Respondent	
		Number	Percentage
Family Income (Per annum Rs.)	Up to Rs. 12,000	86	12.28 %
	Rs. 12,000 to 60,000	257	36.37 %
	Rs. 60,000 to 1,20,000	197	28.14 %
	Rs. 1,20,000 to 3,00,000	133	19.00 %
	Above Rs. 3,00,000	27	03.85 %
	Total	700	100.00 %
Expenditure of rural consumer on essential commodities (Per annum Rs.)	Up to 1,200	202	28.85 %
	Rs. 1,200 to 6,000	260	37.85 %
	Rs. 6,000 to 12,000	121	17.28 %
	Rs. 12,000 to 24,000	90	12.86 %
	Above Rs. 24,000	27	03.86 %
	Total	700	100.00 %
Saving of rural consumer (Per annum Rs.)	Up to 1,200	272	38.86 %
	Rs. 1,200 to 6,000	113	16.14 %
	Rs. 6,000 to 12,000	146	20.86 %
	Rs. 12,000 to 24,000	113	16.14 %
	Above Rs. 24,000	56	08.00 %
	Total	700	100.00 %
Source Compiled from the Rural household questionnaire			

Diagram No.6.10.a Family Income (Per annum Rs.)



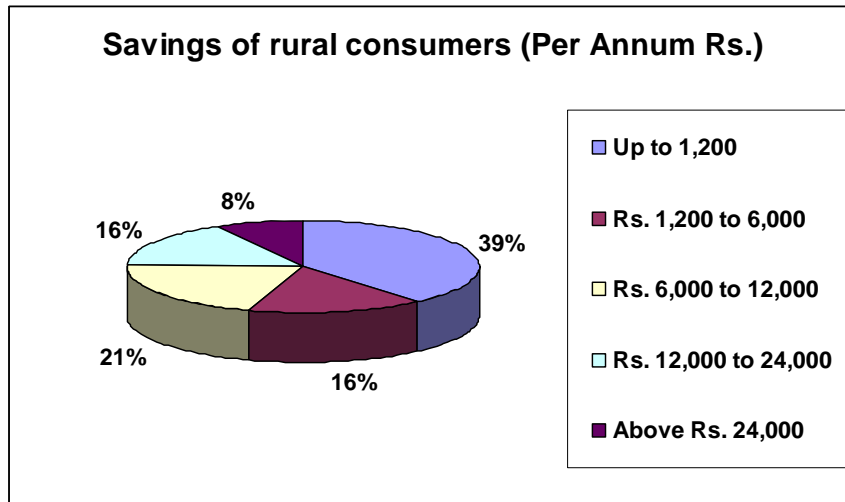
The purchasing power largely depends on the annual income of consumer. Income profile of the rural sample indicates that most of the respondents are having monthly family income between Rs. 1,000 to Rs. 10,000 (65%), while 12% respondents are having monthly family income Rs. 1,000 and 19% respondents are having family income Rs. 10,000 to 25,000. Only 4% respondents are representing rural reach class.

Diagram No.6.10.b Expenditure of rural consumer on essential commodities (Per annum Rs.)



Expenditure pattern is not similar for all the type of consumers. Consumption of different commodities varies from individual to individual. It is more so across the villages.

Diagram No.6.10.c Saving of rural consumer (Per Annum)



Savings of the consumers will influence the consumption pattern of different goods by the consumers. The income level of the consumers impacts their purchasing power.

It is evident from the Table 7.10 A. and 7.10 B as well as diagram 7.9. a., 7.9.b., 7.9.c, 7.9.d, 7.9.e, 7.10.a, 7.10.b and 7.10.c that; null hypothesis H_0 ; The rural consumers are not having special attributes is rejected and alternative hypothesis; H_1 the rural consumers are having special attributes is accepted.

6.4. Hypothesis Four

Hypothesis to be tested,

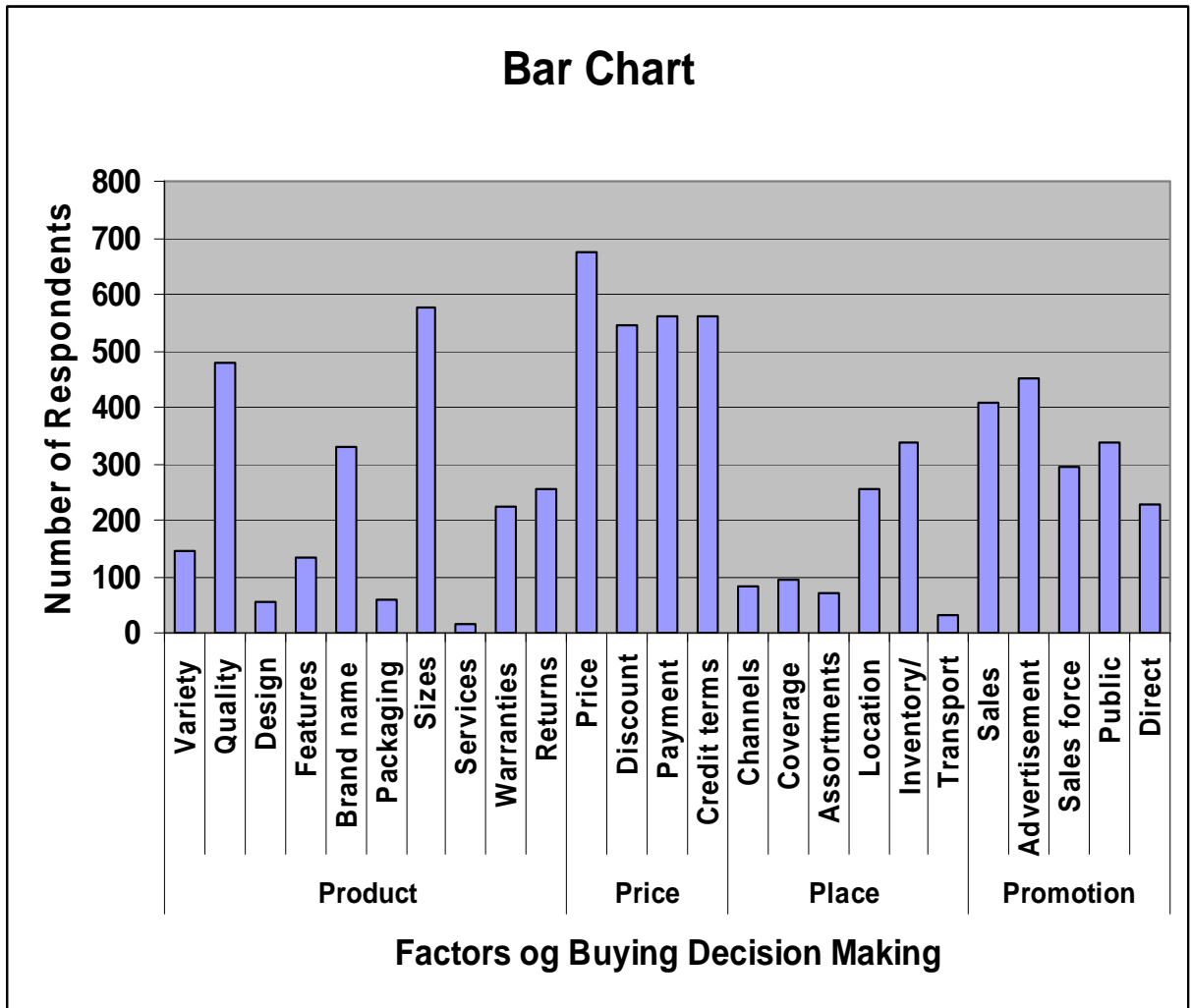
H₀ : Factors of buying decision making of rural consumers for essential commodities don't determine psyche of rural consumer.

H₁ : Factors of buying decision making of rural consumers for essential commodities determine psyche of rural consumer.

Table 6.11 Impact of Marketing mix variable on buying decision making

Mix	Purchase Decision	Respondents	Percentage
Product	Variety	144	20.57
	Quality	479	68.43
	Design	54	07.72
	Features	132	18.86
	Brand name	331	47.29
	Packaging	57	08.14
	Sizes	576	82.28
	Services	16	02.28
	Warranties	223	31.86
	Returns	253	36.14
Price	Price	673	96.14
	Discount	547	78.14
	Payment Period	561	80.14
	Credit terms	561	80.14
Place	Channels	83	11.85
	Coverage	94	13.43
	Assortments	72	10.28
	Location	254	36.28
	Inventory/ Availability	337	48.14
	Transport	33	04.71
Promotion	Sales Promotion	408	58.28
	Advertisement	451	64.43
	Sales force	296	42.28
	Public relations	338	48.28
	Direct Marketing	227	32.43
Note Totals are more than 100 % due to multiple response			
Source Compiled from the Rural household questionnaire			

Diagram No.6.11 Impact of Marketing mix variable on buying decision making



It is evident from the Table 7.11 and diagram 7.11 that; rural consumer prefer a product with quality, brand name and sizes in product mix; Price, discount, payment and credit terms in price mix; inventory and location in place mix and sales and advertisement in promotion mix. Their fore null hypothesis is rejected.

Factors of buying decision making of rural consumers for essential commodities determine psyche of rural consumer that rural consumer are quality as well as price conscious. Therefore alternate hypothesis H_1 is accepted.

6.5 Hypothesis Five

Hypothesis to be tested,

H₀ : Rural Consumers are not aware of rural market for essential commodities.

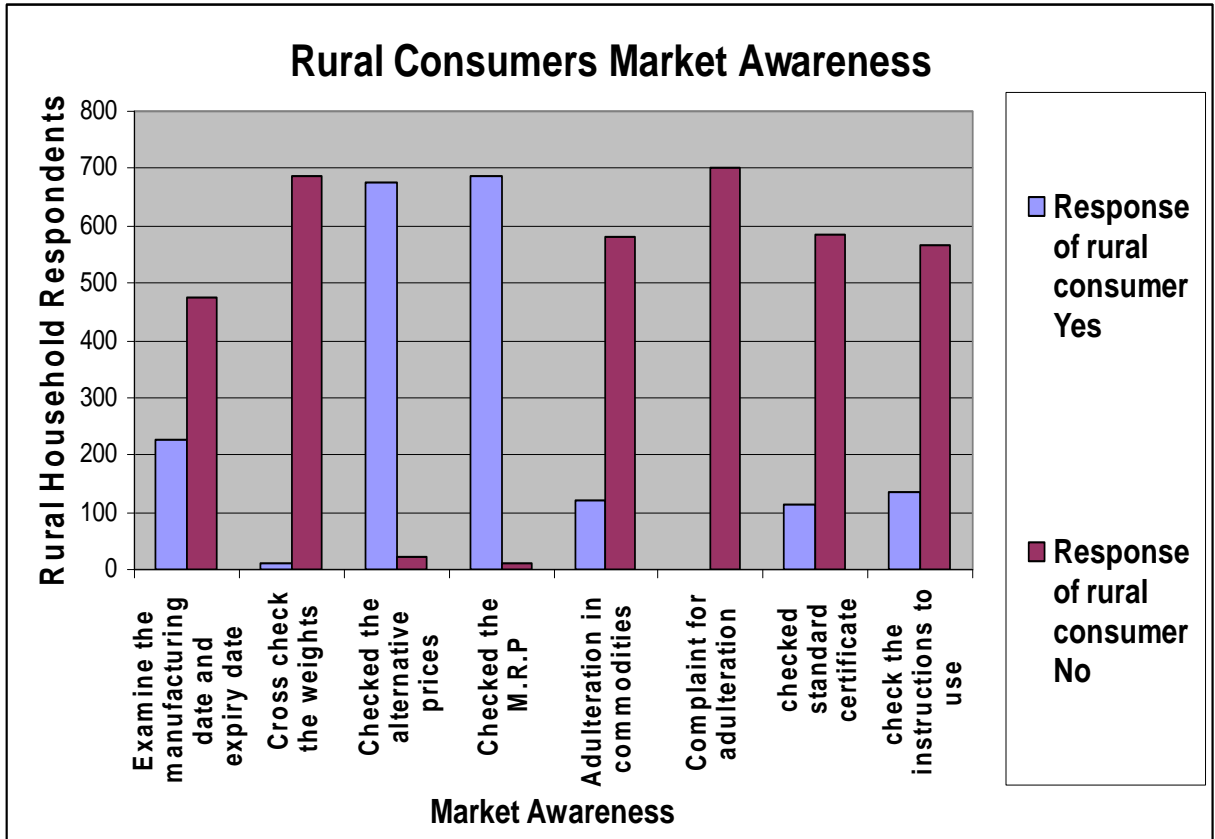
H₁ : Rural Consumers are aware of rural market for essential commodities.

Table 6.12 Rural Consumers are aware of rural market for essential commodities

Market awareness	rural consumer Response	
	Yes	No
Examine the manufacturing date and expiry date	226	474
Percentage of respondents (%)	32.28 %	67.72 %
Cross checked the weights of the products mentioned on the item	12	688
Percentage of respondents (%)	01.72 %	98.28 %
Checked the prices, of goods bought, from alternative sources	677	23
Percentage of respondents (%)	96.72 %	03.28 %
Checked the M.R.P	688	12
Percentage of respondents (%)	98.28 %	01.72 %
Adulteration in commodities	121	579
Percentage of respondents (%)	17.28 %	82.72 %
Complaint for adulteration in commodities	00	100
Percentage of respondents (%)	00 %	100.00 %
checked standard certificated on product	114	586
Percentage of respondents (%)	16.28 %	83.72 %
check the instructions to use	134	566
Percentage of respondents (%)	19.14 %	80.86 %
Awareness about Consumer Protection Act	02	698
Percentage of respondents (%)	0.28 %	99.72 %
Awareness about Membership of council	00	700
Percentage of respondents (%)	00 %	100.00 %
Awareness about Approaching and lodging Complains	00	100
Percentage of respondents (%)	00 %	100.00 %
Aware about Consumer Right	04	696
Percentage of respondents (%)	0.57 %	99.43 %
Aware consumer courts, for redresses of grievances of consumers	43	657
Percentage of respondents (%)	06.14 %	93.86 %
Knowledge of label	261	439
Percentage of respondents (%)	37.28 %	62.72 %
Habit of verifying directions on label	204	496
Percentage of respondents (%)	29.14 %	70.86 %
Search behavior for more shop/ variety	134	566
Percentage of respondents (%)	19.14 %	80.86 %

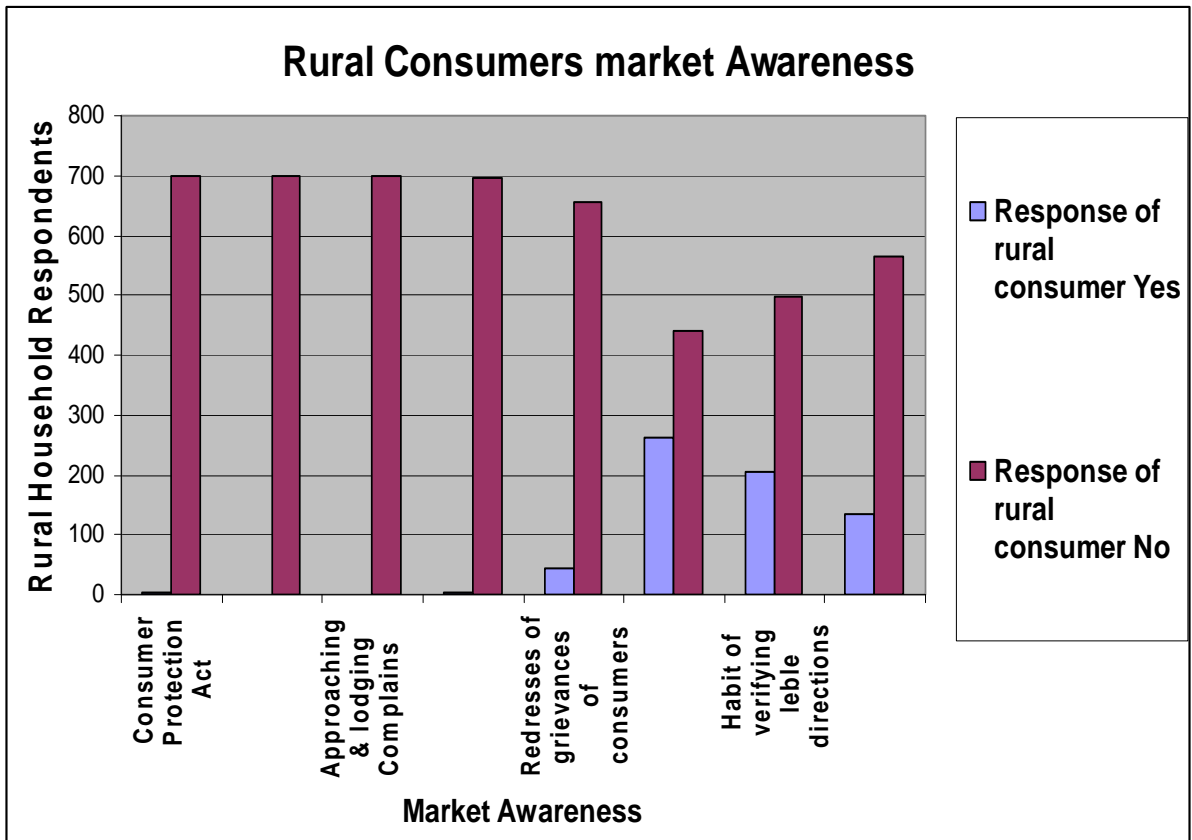
Source Compiled from the Rural household questionnaire

Diagram No.6.12. a. Rural consumers Market awareness



Rural Consumers are not aware of rural market for essential commodities in case of examining the manufacturing date and expiry date, rural consumer don't cross check the weights of the products mentioned on the item, rural consumer don't know adulteration in commodities, rural consumer don't know complaint for adulteration in commodities, rural consumer don't check standard certificated on product, rural consumer don't know to check the instructions to use, rural consumer are not aware about Consumer Protection Act, rural consumer are not aware about Membership of council, rural consumer are not aware about Consumer Right, aware consumer courts, knowledge of label, rural consumer are not having habit of verifying directions on label and search behavior for more shop/ variety.

Diagram No.6.12.b Rural consumers Market awareness



It proves that rural consumers are not aware of rural market for essential commodities. Rural consumers are only aware of checking the prices from alternative sources of supply and check the M.R.P. So null hypothesis H_0 Rural Consumers are not aware of rural market for an essential commodity is accepted. And H_1 Rural Consumers are aware of rural market for an essential commodity is rejected.

6. 6. Hypothesis Six

Hypothesis to be tested,

H₀ : There is no significant association between family size and annual consumptions of rural households.

H₁ : There is significant association between family size and annual consumptions of rural households.

Test used In above hypothesis both the variables Family Size and Consumptions patterns are categorical. To test the relationship between above mentioned two categorical variables we used Non-Parametric Chi-square test of independence. The level of significance used is $\alpha = 5\%$.

The SPSS output is given below

Table 6.13 Cross tabulation of family size and annual consumption patterns

Family Size * Annual Consumption Crosstabulation

		Annual Consumption					Total
		,200 to 6,000	12,000 to 24,000	6,000 to 12,000	above 24,000	Up to 1,200	
Family Size	Four Adult + 1 C Count	59	24	31	6	42	162
	% of Tot	8.4%	3.4%	4.4%	.9%	6.0%	23.1%
	Four Adult + 2 F Count	67	29	22	11	44	173
	Children % of Tot	9.6%	4.1%	3.1%	1.6%	6.3%	24.7%
	Six Adult + 1 Cr Count	29	3	16	2	18	68
	% of Tot	4.1%	.4%	2.3%	.3%	2.6%	9.7%
	Six Adult + 2 Plr Count	5	8	4	3	4	24
Children and ab % of Tot	.7%	1.1%	.6%	.4%	.6%	3.4%	
Two Adult	Count	47	8	14	1	42	112
	% of Tot	6.7%	1.1%	2.0%	.1%	6.0%	16.0%
Two Adult + 1 C	Count	53	18	34	4	52	161
	% of Tot	7.6%	2.6%	4.9%	.6%	7.4%	23.0%
Total	Count	260	90	121	27	202	700
	% of Tot	37.1%	12.9%	17.3%	3.9%	28.9%	100.0%

Diagram No.6.13 Family size and annual consumption patterns

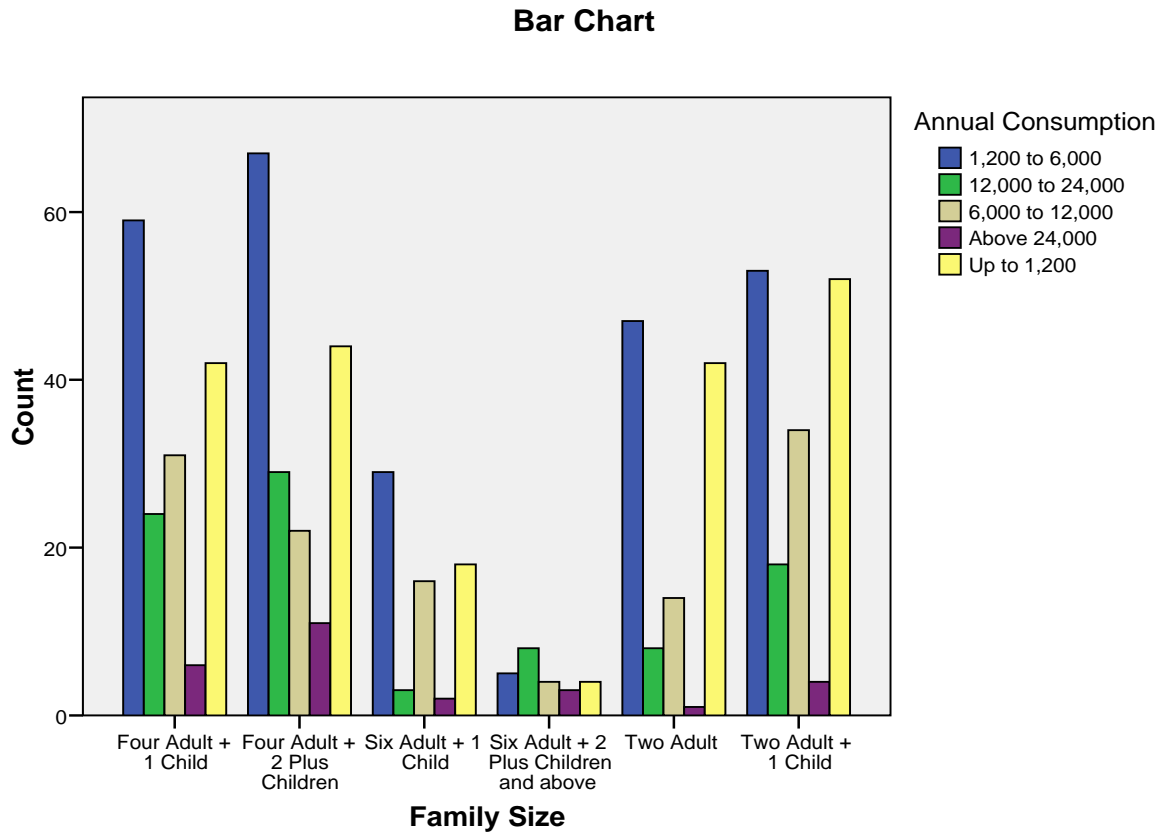


Table 6.14 Results of Chi-square test (Hypothesis 6)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	45.084 ^a	20	.001
Likelihood Ratio	43.830	20	.002
N of Valid Cases	700		

a. 5 cells (16.7%) have expected count less than 5. The minimum expected count is .93.

Decision From the above table of *Chi-square test*, the P-value of test (0.001) is less than the level of significance 0.05, hence there is strong evidence to reject null hypothesis.

Conclusion Hence we conclude that there is significant association between Family size and annual consumptions of the rural households.

6.7 Hypothesis Seven

Hypothesis to be tested,

H₀: Rural Market is not a Homogeneous Mass.

H₁: Rural Market is a Homogeneous Mass.

Table 6.15 Tahasil -wise Demographic Characteristics of rural consumer respondent

Variable	Characteristics															
		Total	A. Nagar	Akole	Jamkhed	Karjat	Koparga	Nevasa	Parner	Pathardi	Rahata	Rahuri	Sangamn	Shevgao	Shrigond	Shriramp
Age	Below 20 Tears	26	02	02	02	01	02	02	02	02	02	02	02	01	02	02
	20 to 30 Years	128	10	12	08	11	09	09	08	08	12	14	07	04	06	10
	30 to 40 Years	284	22	18	21	18	20	19	20	18	21	21	21	22	23	20
	40 to 50 Years	219	12	17	17	18	16	18	17	20	09	10	17	17	17	14
	Above 50 Years	43	04	01	02	02	03	02	03	02	06	03	03	06	02	04
	Total	700	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Sex	Male	591	40	44	45	43	44	38	44	42	43	44	43	44	36	41
	Female	109	10	06	05	07	06	12	06	08	07	06	07	06	14	09
	Total	700	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Educational Qualification	Un-educated	203	18	16	11	16	14	13	08	23	09	07	20	17	19	12
	Primary Education	302	20	16	31	20	29	18	23	20	14	25	18	30	17	21
	Graduation	118	08	11	06	08	07	08	07	06	16	10	09	03	07	12
	Post Graduation	41	02	03	02	04	00	05	04	01	08	05	03	00	02	02
	Other	36	02	04	00	02	00	06	08	00	03	03	00	00	05	03
	Total	700	50	50	50	50	50	50	50	50	50	50	50	50	50	50
Family type	Joint	427	31	32	30	32	27	28	33	32	30	29	29	33	31	38
	Nuclear/ divided	273	19	18	20	16	23	22	17	18	20	21	21	17	19	22
	Total	700	50	50	50	50	50	50	50	50	50	50	50	50	50	50

Table continues on next page....

Variable	Characteristics															
		Total	A. Nagar	Akole	Jamkhed	Karjat	Koparga	Nevasa	Parner	Pathardi	Rahata	Rahuri	Sangamn	Shevgao	Shrigond	Shriramp
Occupation	Labor including Agricultural	204	14	14	13	16	12	14	18	17	12	16	13	19	10	16
	Agriculture	181	12	14	13	09	15	14	13	12	11	17	14	10	14	13
	Business	49	03	04	03	04	04	02	04	02	03	02	05	04	05	04
	Government Service	21	01	02	01	01	02	02	02	01	01	01	02	02	02	01
	Privet Service	111	07	06	08	07	09	06	10	08	07	08	07	09	11	08
	Other	134	13	10	12	1308	12	03	10	16	06	09	09	06	08	08
	Total	700	50	50	50	50	50	50	50	50	50	50	50	50	50	50

Source Compiled from the Rural household questionnaire

One important question, which ails the marketer, is the heterogeneity of the rural market. The heterogeneity is mainly on account of the geography, age, sex, educational qualification, family size, occupation varied income levels, and cultural differences of the consumers. This factor of heterogeneity is villages in different regions and states. The marketer has to understand that there is no shortcut to grab a share of the rural market place. He has to formulate different strategies for different regions, as there is very little commonality between each of these segments.

It is evident from the Table 6.15 that; Rural Market is not a homogeneous mass; so H_0 null hypothesis is accepted. And H_1 alternate hypothesis; Rural Market is a homogeneous mass is rejected.

6.8. Hypothesis Eight

Hypothesis eight was ‘Individuals decide about purchases in rural households’. For magnifying study of purchasing procedure in rural family households; it has been split into three alternative hypotheses. So hypothesis shall be as bellow

Hypothesis 6. 8. a.

Hypothesis to be tested,

H₀ : There is no association between attributes of product purchase decision and attributes of family members engaged in decision of purchase essential commodities.

H₁ : There is association between attributes of product purchase decision and attributes of family members engaged in decision of purchase essential commodities.

Test used In above hypothesis both the variables essential commodity group and family member get participated in purchase of household are categorical. To test the relationship between above mentioned two categorical variables we used Non-Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$ i.e. $\alpha = 5\%$.

The SPSS output is given below

Table 6.16 Cross tabulation of family purchase decision of essential commodities

Product purchase Decision * Essential commodity Group Crosstabulation

			Essential commodity Group			Total
			Cosmetic commodity items	Hygienic items	Packed Food items	
Product purchase Decision	All members together	Count	50	76	69	195
		% of Total	2.4%	3.6%	3.3%	9.3%
	Both Husband and wife Equally	Count	118	218	136	472
		% of Total	5.6%	10.4%	6.5%	22.5%
	Children	Count	163	118	79	360
		% of Total	7.8%	5.6%	3.8%	17.1%
	Husband Predominant!	Count	31	52	179	262
		% of Total	1.5%	2.5%	8.5%	12.5%
	Wife Predominantly	Count	338	236	237	811
		% of Total	16.1%	11.2%	11.3%	38.6%
Total	Count	700	700	700	2100	
	% of Total	33.3%	33.3%	33.3%	100.0%	

Diagram No. 6.14 Family purchase decision of essential commodities

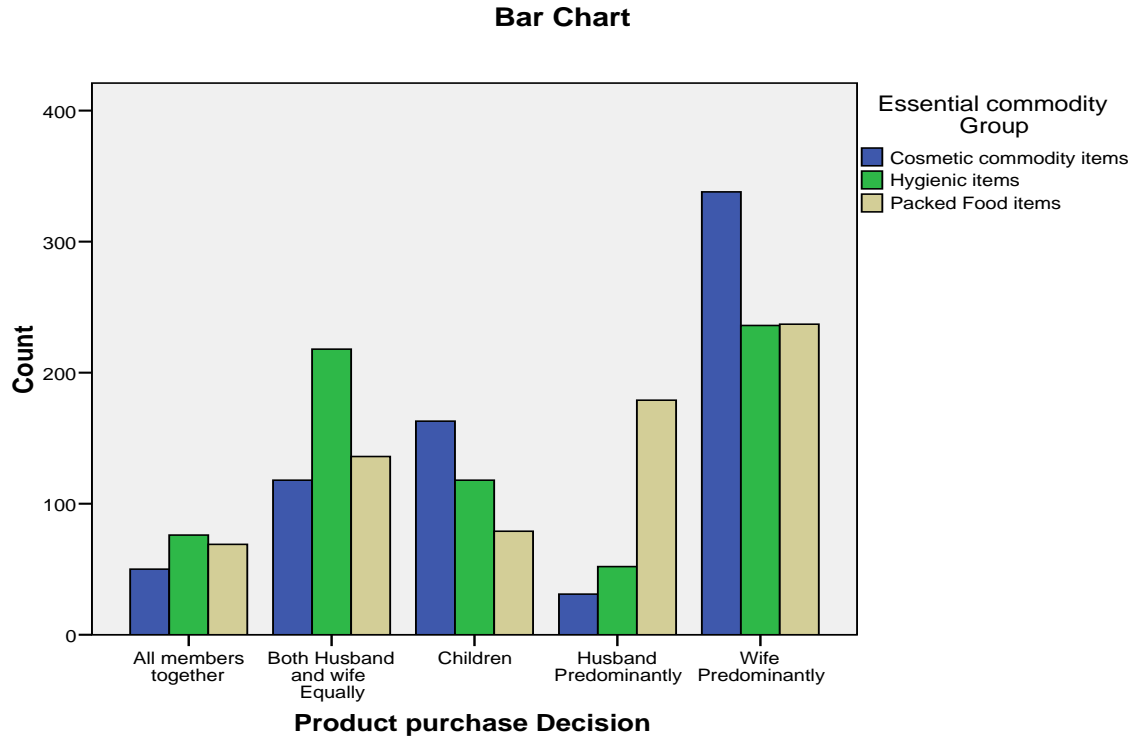


Table 6.17 Chi Square Test (Hypothesis 8.a)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	243.393 ^a	8	.000
Likelihood Ratio	233.565	8	.000
N of Valid Cases	2100		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 65.00.

Decision From the above table of Chi-square test, the P-value of test (0.000) is less than the level of significance 0.05, hence there is strong evidence to reject null hypothesis.

Conclusion Hence we accept alternative hypothesis (H_1); i.e. there is association between attributes of product purchase decision and attributes of family members engaged in decision of purchase essential commodities.

Hypothesis 6. 8. b

Hypothesis to be tested,

H₀ : There is no association between attributes of product decision about store and attributes of family members engaged in decision of purchase essential commodities.

H₁ : There is association between attributes of decision about store and attributes of family members engaged in decision of purchase essential commodities.

Test used In above hypothesis both the variables essential commodity group and family member get participated in purchase of household are categorical. To test the relationship between above mentioned two categorical variables we used Non-Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$ i.e. $\alpha = 5\%$.

The SPSS output is given below

Table 6.18 Cross tabulation of family store decision of essential commodity group

Retail store decision * Essential commodity Group Crosstabulation

			Essential commodity Group			Total
			Cosmetic Commodity items	Hygienic items	Packed Food items	
Retail store decision	All members together	Count	18	47	39	104
		% within Essential commodity Group	2.6%	6.7%	5.6%	5.0%
	Both Husband and wife Equally	Count	124	128	141	393
		% within Essential commodity Group	17.7%	18.3%	20.1%	18.7%
	Children	Count	163	143	153	459
		% within Essential commodity Group	23.3%	20.4%	21.9%	21.9%
	Husband Predominantly	Count	141	149	128	418
		% within Essential commodity Group	20.1%	21.3%	18.3%	19.9%
	Wife Predominantly	Count	254	233	239	726
		% within Essential commodity Group	36.3%	33.3%	34.1%	34.6%
Total		Count	700	700	700	2100
		% within Essential commodity Group	100.0%	100.0%	100.0%	100.0%

Diagram No.6.15 Family store decision of essential commodity group

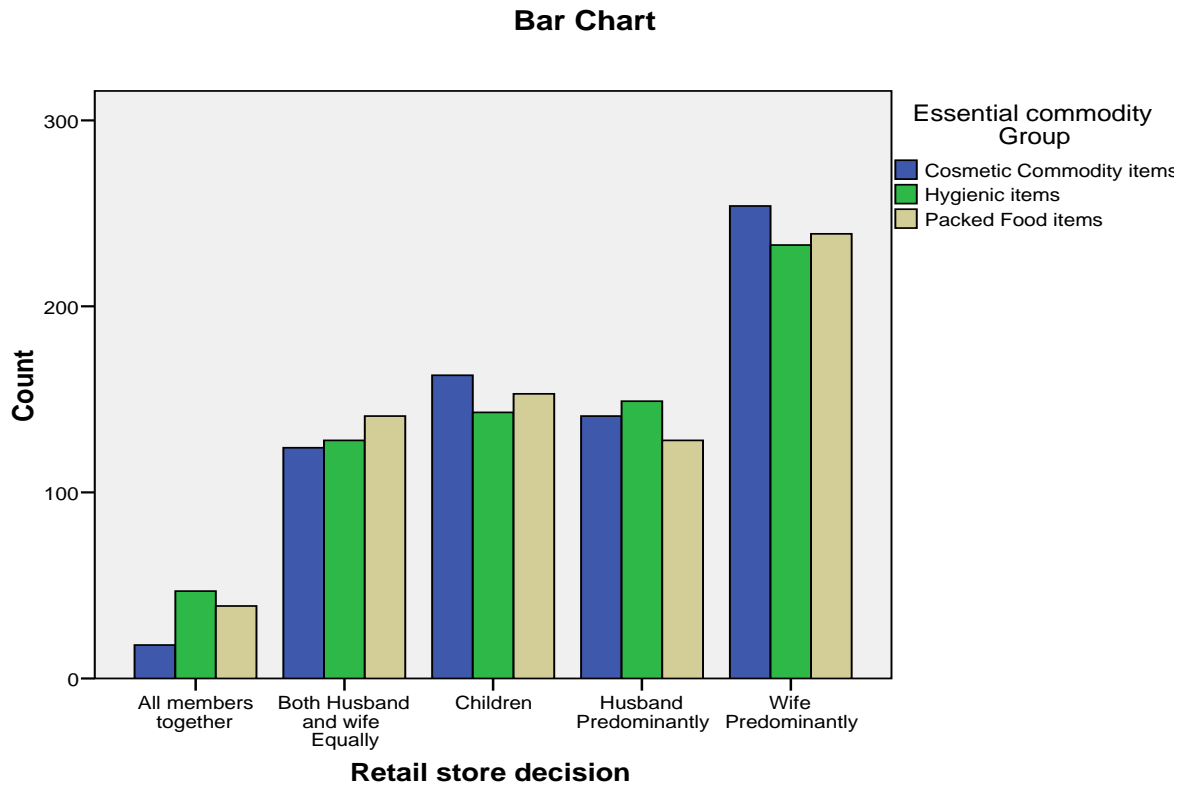


Table 6.19 Chi Square Test (Hypothesis 8. b)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.035 ^a	8	.021
Likelihood Ratio	19.291	8	.013
N of Valid Cases	2100		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 34.67.

Comment The above table of chi-square test indicates that there is a significant association between attributes of decision about store and attributes of family members engaged in decision of purchase essential commodities , $\chi^2 (8) = 18.035, p < 0.05$.

Conclusion Hence we accept alternative hypothesis (H_0); i.e. there is association between attributes of decision about store and attributes of family members engaged in decision of purchase essential commodities.

Hypothesis 6. 8. c

Hypothesis to be tested,

H₀ : There is no association between attributes of decision of purchase budget and attributes of rural family members engaged in decision of purchase essential commodities.

H₁ : There is association between attributes of decision of purchase budget and attributes of rural family members engaged in decision of purchase essential commodities.

Test used In above hypothesis both the variables essential commodity group and family member get participated in purchase of household are categorical. To test the relationship between above mentioned two categorical variables we used Non-Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$ i.e. $\alpha = 5\%$.

The SPSS output is given below

Table 6.20 Purchase budget decision in rural households

Decision about purchase budget * Essential commodity Group Crosstabulation

			Essential commodity Group			Total
			Cosmetic commodity items	Hygienic items	Packed Food items	
Decision about purchase budget	All members together	Count	69	36	41	146
		% within Essential commodity Group	9.9%	5.1%	5.9%	7.0%
	Both Husband and wife Equally	Count	123	149	137	409
		% within Essential commodity Group	17.6%	21.3%	19.6%	19.5%
	Children	Count	73	85	87	245
		% within Essential commodity Group	10.4%	12.1%	12.4%	11.7%
	Husband Predominantl	Count	96	134	124	354
		% within Essential commodity Group	13.7%	19.1%	17.7%	16.9%
	Wife Predominantly	Count	339	296	311	946
		% within Essential commodity Group	48.4%	42.3%	44.4%	45.0%
Total	Count	700	700	700	2100	
	% within Essential commodity Group	100.0%	100.0%	100.0%	100.0%	

Diagram No. 6.16 Purchase budget decision in rural households

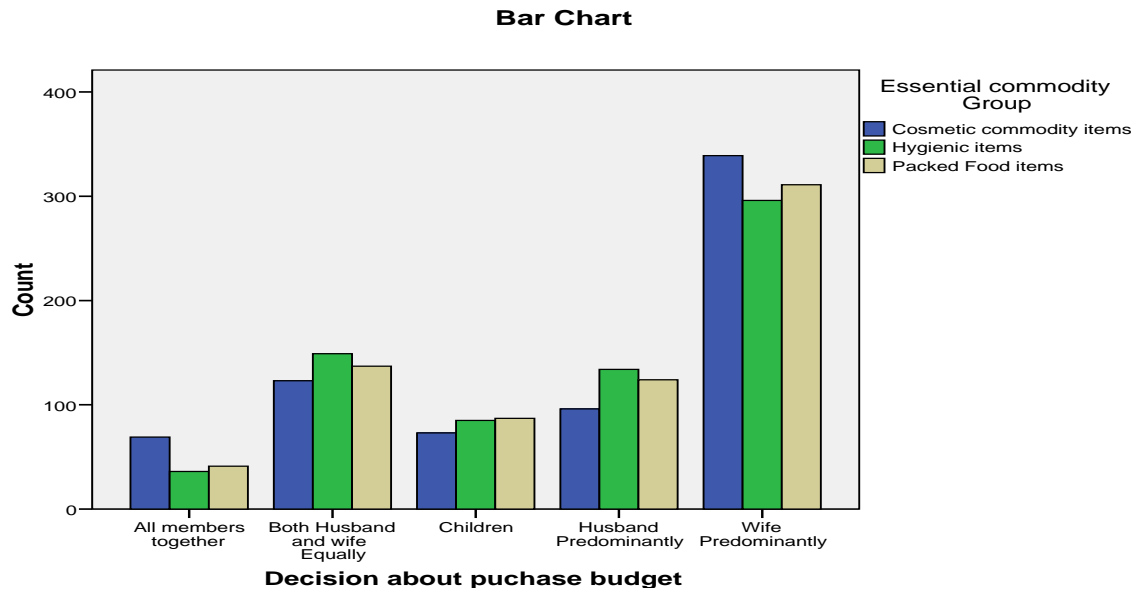


Table 6.21 Chi Square Test (Hypothesis 8.c)

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.486 ^a	8	.001
Likelihood Ratio	26.103	8	.001
N of Valid Cases	2100		

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 48.67.

Comment The above table of chi-square test indicates that there is a significant association between attributes of decision of purchase budget and rural family members engaged in decision of purchase essential commodities., $\chi^2 (8) = 26.49, p < 0.05$.

Conclusion The role and influence of husband, wife, both, children and all family members on purchase of essential commodities is reflect on budget decision of selected group of essential commodities. Hence we conclude that there is associations between attributes purchase budget decision and attributes of family members engaged in decision of purchase essential commodities in the Ahmadnagar District. Hence alternative hypothesis H_1 ; There is association between attributes of decision of purchase budget and attributes of rural family members engaged in decision of purchase essential commodities is accepted.

CHAPTER 7

DATA

INTERPRETATION

AND ANALYSIS

7. DATA INTERPRETATION, AND ANALYSIS

7.1 Introduction

After data collection has to be processed and analyzed in accordance with the outline laid down for the purpose at the time of developing research plan. This is essential for a scientific study and for ensuring that we have relevant data for making contemplated comparisons and analysis. Thus, “It is the process of analysis, relationships or differences supporting or conflicting with hypothesis is subjected to statistical tests of significance to determine with what validity data can be said to indicate any conclusions”

*1

Researcher has analyzed the data in a general way involves a number of closely related options which were asked in questionnaire prepared for rural household and rural retailer.

7.2. A Data Interpretation and Analysis of Questionnaire for Rural Village Household

Table 7.A. 1 Consumption Patterns of rural consumer on essential commodities per annum

Expenditure per annum (Rs.)	Annual Consumption (Rs.)					
	Up to 300	300 to 900	900 to 1,200	1,200 to 2,400	Above 2,400	Total
Packed Food items	20	144	153	211	172	700
Respondent (%)	2.86 %	20.57 %	21.86 %	30.14 %	24.57 %	100 %
Hygienic items	153	281	239	27	00	700
Respondent (%)	21.86 %	40.14 %	34.14 %	3.86 %	0%	100 %
Cosmetic commodity items	118	323	243	16	00	700
Respondent (%)	16.86 %	46.14 %	34.72 %	2.28 %	0%	100 %

Source Compiled from the Rural household questionnaire

Having analyzed the consumption pattern of sample respondents broadly, now it is proposed to analyze the expenditure pattern of rural consumers on different Packed Food items, Hygienic items and Cosmetic commodity items. In packed food items commodities 54.71% family households family expenditure is more than 1200 Rs. Per annum and 21.86% family households' annual expenditure is Rs. 900 to 1200 Rs. And 23.43% family households' annual expenditure is Upto up to Rs. 900. In case of Hygienic commodities 74.28% family households' annual consumption is Rs. 300 to 1200. In cosmetic commodity items 83.86% family households' annual consumption is Rs. 300 to 1200.

Table7.A. 2 Nature of Rural Accommodation

Nature of Accommodation	No. of respondent	% of respondent
Hut	164	23.43
Kachha House	349	49.86
Pakka House	187	26.71
	700	100

Source Compiled from the Rural household questionnaire

Accommodation is one of the bases for knowing living standard of families. Almost 23% of families are not having proper accommodations. They generally prefer traditional Hut or Kachha House. Only 26.71 % families are having Pakka House.

Table 7.A.3. Rural Consumer Personality

Personality opinion	Just like me	A lot like me	Somewhat like me	Not much like me	Not at all like me
It is important to me to be treated well.	00	03	32	297	368
Percentage of respondent (%)	00	00.43	04.57	42.43	52.57
I like the "royal treatment" in stores	33	104	139	171	307
Percentage of respondent (%)	4.72	14.86	19.86	24.43	43.86
I have somewhat old-fashioned tastes and habits	193	229	131	104	43
Percentage of respondent (%)	27.56	32.72	18.72	14.86	06.14
I never have enough time to shop	203	148	157	131	61
Percentage of respondent (%)	29.00	21.14	22.42	18.72	08.72
I think shopping is fun	00	36	87	179	398
% of respondent (%)	00	05.14	12.43	25.57	56.86
I often buy things on impulse	219	194	268	19	00
Percentage of respondent (%)	31.38	27.72	38.29	02.71	00
I expect to have more money next year	64	290	201	62	83
% of respondent (%)	09.14	41.42	28.72	08.86	11.86
Source Compiled from the Rural household questionnaire					

Table 7.A.3 shows that, among the respondents, 52.57 % of rural consumers are not giving more weight for the special treatment given in the retail store; they are not considering themselves important. 60.28% respondents are having somewhat old-fashioned tastes and habits. 50.14% of rural consumers never have enough time to shop. 82.43% rural consumers are claiming that they are not shopping for fun. Out of total respondent 59.10 respondents are buying things on impulse. 50.14 percentages of rural household respondents are expecting more money in next year; its mean they are not conservative in purchasing today.

Table 7.A. 4. Family Members relation

Relations with family members	Is Discuss with/ seek advice	Argue with	Joke with Seek advice from kids	Appreciate/ Support his or her behaviour	Not at all discuss
No. of respondent	381	354	97	234	153
Percentage of respondent (%)	54.43 %	50.57 %	13.86 %	33.43 %	21.86 %
Note Totals are more than 100 % due to multiple response					
Source Compiled from the Rural household questionnaire					

Every family member could be the influencing in purchasing essential commodities for family household. For understanding family relation in family members relations in a family Table 7.A.4 explains that 54.43% rural families discuss with/ seek advice. 50.57% families argue with and 33.43% families appreciate and support behavior. In 21.86 % of rural families; not at all discussion among families i.e. these families are orthodox type and follows thumb rule in essential commodity purchasing.

Table 7.A. 5 Degree of urban lifestyle replication

Degree	1	2	3	4	5	6	7	8	9	10	Total
No. of respondent	62	46	45	102	147	108	93	46	33	18	700
% of respondent (%)	08.86	06.57	06.42	14.57	21.00	15.53	13.29	06.57	04.72	02.57	100
Source Compiled from the Rural household questionnaire											

Table 7.A. 5 shows that; 21.85 Percent of house holds are having 1 to 3 degree of lifestyle out of 10 degree. 64.39 Percent of house holds are having 4 to 7 degree of lifestyle out of 10 degree. 13.86% or rural household respondents are having more than 8 degree of lifestyle out of 10 degree. Total 66.71 percentage families are observed that their members staying out of village are for acquiring education, employment opportunities like service or business. They had a great impact of urban lifestyle. Along with this almost all respondents either hears radio or see TV, the impact of advertisements also had some what contribution in urban lifestyle.

Table 7.A. 6 Rural Family Members staying out of village

Number	No. of respondent	% of respondent
None	233	33.29
01	226	32.29
02	139	19.86
More than 03	102	14.56
	700	100
Source Compiled from the Rural household questionnaire		

Family Members staying out of village for acquiring education, employment opportunities like service or business. As they had city access and had consumption capacity they influence consumption pattern of rural consumers. Table 7.A.6 shows that; 66.71% rural families' members are stay out of village and 33.29% rural family members are not migrated for any reasons.

Table 7.A.7 Purpose of Rural Family Members staying out of village

Purpose of staying out of village	No. of respondent	% of respondent
Study/ Education	289	41.28
Service	128	18.29
Business	50	07.14
Total	467	66.71
Source Compiled from the Rural household questionnaire		

The basic purposes of family members staying out of village are for acquiring education, employment opportunities like service or business. Table 7.A.7 shows that; 41.28 percentages of respondents are staying out of village for Study/ Education purpose.

Table 7.A. 8 Fashion Attitude of rural consumer

Sr	Fashion Attitude	Somewhat Disagree	Neither	Somewhat Agree	Definitely Agree
1	Regardless of current fashion.	169	42	214	275
	Percentage of respondent (%)	24.14	06.00	30.57	39.29
2	I buy new fashion looks only when they are well accepted.	108	53	247	292
	Percentage of respondent (%)	15.42	07.57	35.29	41.72
3	Not concerned about fashion as modest prices and suitability.	138	18	253	291
	Percentage of respondent (%)	19.72	02.57	36.14	41.57

4	Prefer to buy well-known designer labels rather than take a chance on something new.	102	17	438	143
	Percentage of respondent (%)	14.57	02.43	62.57	20.43
5	Friends regard me as a good source of advice on fashion selection.	306	332	62	00
	Percentage of respondent (%)	43.71	47.43	08.86	00
6	Confident of my own good taste in fashion	36	15	391	258
	Percentage of respondent (%)	05.14	02.14	55.86	36.86
7	Not afraid to be the first to use something different in fashion looks.	331	345	24	00
	Percentage of respondent (%)	47.28	49.28	03.44	00
8	I feel good when I buy something new.	00	00	74	626
	Percentage of respondent (%)	00	00	10.57	89.43
9	First to try new fashions; therefore many people regard me as being a fashion pacesetter.	99	589	12	00
	Percentage of respondent (%)	14.14	84.14	01.72	00
10	In this period of rising prices, spending excessive amounts of money on essential commodities is ridiculous.	278	118	201	103
	Percentage of respondent (%)	39.72	16.86	28.71	14.71
11	What you think of yourself is reflected by what you use.	129	446	103	22
	Percentage of respondent (%)	18.42	63.72	14.72	03.14
12	Fashion is just a way to get more money from consumer.	19	06	121	554
	Percentage of respondent (%)	02.72	0.86	17.28	79.14

Source Compiled from the Rural household questionnaire

Fashion attitude of rural consumer express in Table 7.A.8 shows that, rural consumers are regardless of current fashion. Rural consumers buy new fashion only when they are well accepted. 77.71% of rural consumers are concerned about modest prices and suitability instead of fashion. 83% rural consumers prefer to buy well-known designer labels rather than take a chance on something new. 91.14% rural consumers claim that friends don't regard them as a good source of advice on fashion selection. 92.72% rural consumers are confident about their own good taste in fashion. 96.56 %

rural households are afraid to be the first to use something different in fashion looks. 89.43% rural consumer feels good when they buy something new. 98.28% rural consumer don't want to be first to try new fashions. 56.58% rural consumers are not considering that; the rising prices, spending excessive amounts of money on essential commodities is ridiculous. 96.42 % rural consumer claims that fashion is just a way to get more money from the consumer.

Table 7.A.9 Rural consumers social personality

Participation in social /cultural group	No of respondent	Percentage of respondent (%)
Bhajan Kirtan Group	163	23.28
Dindi Group	54	07.71
Haripath Group	22	03.14
Sports group (Kabbadi, Kho- Kho, holly boll, Foot boll, Cricket, Kusti etc.)	117	16.71
No group association	344	49.15
Source Compiled from the Rural household questionnaire		

Social groups are having great impact on product selection, expenditure and purchasing pattern of rural consumers. Table 7.A.9 shows that; 49.15 percentages of rural family households respondents are not associating any social group. 23.28 % rural consumers are associated with Bhajani and Kirtan Mandals. 16.71% rural consumers are associated with various sports groups like Kabbadi, Kho- Kho, holly boll, Foot boll, Cricket, Kusti etc.

Table 7.A. 10 Market Awareness of Rural Consumer

Market awareness	Response of rural consumer	
	Yes	No
Examine the manufacturing date and expiry date of the food items when you buy them	226	474
Percentage of respondents (%)	32.28 %	67.72 %
Cross checked the weights of the products mentioned on the item	12	688
Percentage of respondents (%)	01.72 %	98.28 %

Checked the prices, of goods bought, from alternative sources	677	23
Percentage of respondents (%)	96.72 %	03.28 %
Checked the M.R.P	688	12
Percentage of respondents (%)	98.28 %	01.72 %
Adulteration in commodities	121	579
Percentage of respondents (%)	17.28 %	82.72 %
Complaint for adulteration in commodities	00	100
Percentage of respondents (%)	00 %	100.00 %
Checked standard certificated on product	114	586
Percentage of respondents (%)	16.28 %	83.72 %
Check the instructions to use	134	566
Percentage of respondents (%)	19.14 %	80.86 %
Awareness about Consumer Protection Act	02	698
Percentage of respondents (%)	0.28 %	99.72 %
Awareness about Approaching and lodging Complains	00	100
Percentage of respondents (%)	00 %	100.00 %
Awareness about Consumer Right	04	696
Percentage of respondents (%)	0.57 %	99.43 %
Awareness about consumer courts, for redresses of grievances of consumers	43	657
Percentage of respondents (%)	06.14 %	93.86 %
Knowledge of label	261	439
Percentage of respondents (%)	37.28 %	62.72 %
Habit of verifying directions on label	204	496
Percentage of respondents (%)	29.14 %	70.86 %
Search behavior for more shop/ variety	134	566
Percentage of respondents (%)	19.14 %	80.86 %
Source Compiled from the Rural household questionnaire		

Rural consumers' quality awareness shows in Table 7.A. 10 as 17.28 % rural consumers claims that adulteration in commodities But no one had made any complaint for adulteration in commodities. 16.28 % rural consumer checked standard certificated on product.

Rural consumers market awareness shows that 98.28 % rural consumer checked the Maximum retail price. 37.28 % rural consumers having knowledge of label. 29.14 % rural consumers having habit of verifying directions on label. 19.14 % rural consumers check the instructions to use. 32.28 % rural consumers examine the manufacturing date

and expiry date of the food items when they buy them. 96.72 % rural consumers check the prices. Only 01.72 % rural consumes cross checked the weights of the products mentioned on the item.

Only 0.57 % rural consumer respondent aware of consumer rights and only 0.28 % rural consumer respondents aware about Consumer Protection Act. 06.14 % rural consumer respondents aware about consumer courts, for redresses of grievances of consumers; but no one had approach and lodge complaint.

Search behavior for more shop/ variety As rural customers are having traditional food habits, they had very specific requirement regarding brand and product in packed food items. In Hygienic and Cosmetic commodities, customer had high involvement in such cases 23.29% customers are filling need to search for variety Brands and more shop or location.

Table 7.A. 11 Sources of Information for brand of rural consumer

Sr.	Sources of information	Respondents	Percentage
1	News paper	158	22.57
2	Magazine	23	03.28
3	TV	473	67.57
4	Radio	264	37.72
5	Friends	221	31.57
6	Mobile SMS	29	04.14
7	Wall Painting	307	43.86
8	Holding	57	08.14
9	Retailer	508	72.57
Note Totals are more than 100 % due to multiple response			
Source Compiled from the Rural household questionnaire			

As far as sources of information are concerned, television is far ahead than the other sources Newspaper also play a significant role in imparting information to consumers probably due to their local edition. Retailers, radio and relatives are the other sources of information for the rural consumers.

Table 7.A.12 Brand Awareness and Usage
Brand awareness and usage of top three brands

Essential commodity Group	Brands	Awareness /Usage		Brands	Awareness / Usage		Brands	Awareness /Usage	
	1	f	%	2	f	%	3	f	%
Packed food item									
Biscuits	Parle-G	416	59.43	Tiger	121	17.28	Sobisco	23	03.29
Vegetables oil	Gemini	152	21.72	Rocket	43	06.14	Kirti Gold	16	02.29
Milk	Rajhance	141	20.14	SR Thorat	96	13.72	Prabhat	79	11.29
Chilly powder	Sangamneri Zataka	264	37.72	MDH	116	16.57	Suhana	102	14.57
Pickle	Pravin	162	23.14	Ram bandhu	67	09.57	Bedekar	52	07.43
Hygienic commodity group									
Toilet Soap	Lifebuoy	296	42.29	Santoor	205	29.29	Lux	194	27.72
Washing Soap/ Detergent	Nirma	379	54.14	Ranima	138	19.72	Wheel	127	18.14
Tooth paste/powder	Colgate	424	60.57	Pepso dent	82	11.72	Dabar Lal	45	06.43
Mosquito repellent	Kasav Chaph	325	46.42	Good Knight	207	29.57	Mortein	66	08.57
Hair oil	Parachute	312	44.57	Coconut	158	22.57	Navratna	39	05.57
Cosmetic commodity Group									
Face powder	Ponds	473	67.57	Himani	44	06.29	-	30	04.28
snow/ cream	Fair and Lovely	478	68.29	Fair and Glow	114	16.29	Vico-Turmeric	52	07.43
Nail polish	Lackme	233	33.29	Like me	129	18.43	Ele 80	18	02.57
Lip stick	Lackme	215	30.72	Like me	121	17.29	Ele 80	12	01.72
Kajal	Jai	328	46.86	Podwal	114	16.29	Lackme	18	02.57

Source Compiled from the Rural household questionnaire

Table 7.A. 12 shows that, rural customers are well acquainted with all the essential commodity items. In packed food items; Parle-G, Gemini, Rajhance, Sangamneri Zataka and Pravin brands are brand leaders in rural market. In chili powder MDH's respondents are adequately aware about the leading brands but as far as usage is concerned, locally made Sangamneri Zataka has been found as the sole leader in this

market. It is pertinent to mention here that various local brands of Sangamneri Zataka are available in the market and also being sold in loose form.

In Hygienic commodity group Lifebuoy, Nirma, Colgate, Kasav Chaph and Parachute brands are brand leaders in rural market. In case of detergents, it has been found that respondents have high awareness level with regard to Nirma and Wheel. It shows that they are fully aware of leading national brands but when it comes to use, Nirma is far ahead than other brands. In cosmetic commodity group Ponds, Fair and Lovely, Lackme and Jai brands are brand leaders in rural market.

Parle-G, Lifebuoy, Nirma, Colgate, Kasav Chaph , Fair and Lovely are some brands in essential goods, which not only got towering acceptance but got generic name in the mind of customers. i. e. these products are known by their brands.

In case of detergents; Ranima, in hair oil; coconut in cream; fair glow, Like me; in Nail polish as well as Lip stick are fake brands available in rural markets.

Table 7.A. 13 Intensity of Brand loyalty

Alternatives	Packed Food items		Hygienic items		Cosmetic items	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Buy any other brand	190	27.14 %	201	%	221	31.57 %
Look for it in other market or area	87	12.43 %	130	%	190	27.14 %
Wait for stock to come	291	41.57 %	248	%	257	36.72 %
Do not purchase at all	132	18.86 %	121	%	32	04.57 %
Total	700	100 %	700	100 %	700	100 %

Source Compiled from the Rural household questionnaire

To find intensity of brand loyalty, the respondents were given four alternatives to see how much effort a consumer makes to find out a particular brand if it is not available or out of stock in the store of the dealer more commonly visited by him. This has been referred to as intensity of brand loyalty. Table 7.A.13 shows the response of consumers if a particular brand for which he has already taken a decision to purchase is not available with a dealer he commonly prefers.

Table 7.A. 14. Reason for shifting Brand by rural consumer

Reasons	Packed Food items		Hygienic items		Cosmetic commodity items	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
New brand is cheaper	66	09.43 %	48	06.86 %	89	12.72 %
New brand is better quality	122	17.43 %	142	20.28 %	136	19.43 %
New brand is better quantity	226	32.28 %	243	34.72 %	208	29.72 %
Wanted to test new brands	26	03.72 %	52	07.43 %	186	26.57 %
Attracted by the window display POP	149	21.28 %	135	19.28 %	37	05.28 %
Packaging style	108	15.43 %	51	07.29 %	08	01.14 %
Create Allergy	03	00.43 %	29	04.14 %	36	05.14 %
Total	700	100 %	700	100 %	700	100 %

Source Compiled from the Rural household questionnaire

Brand loyalty on the whole appears to be strong but there were reasons for brand shifting. With a view to analyze the incidence of brand shifting and reasons for the same, the respondents were asked whether they had changed their brands of select packed products, and their responses shown in Table 7.A. 14. It is evident from Table; that brand shifting because new brand is of better quality with regards to packed food items was (32.28 %); Hygienic items 34.72 % and Cosmetic commodity items 29.72 %.

Table 7.A. 15 Place of purchase of essential Commodities

Rural consumer purchase at	Packed food items		Hygienic Item		Cosmetic Commodity	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Weekly Bazar	503	71.86	466	66.57	127	18.14
Local Permanent Store	22	03.14	59	08.43	167	23.86
Peddlers	05	0.72	03	0.43	56	08.00
Neighboring Village	04	0.57	08	01.14	68	09.72
Town	39	05.57	30	04.29	129	18.43
Jatra/ Mela	127	18.14	134	19.14	153	36.14

Source Compiled from the Rural household questionnaire

It is evident from Table 7.A. 15 that; Packed food items which has fast consumable characteristic or requirements are mostly purchased in weekly bazaar. i.e. 71.86% households are buying these items in local markets. After that cosmetic and Hygienic commodity had local market and purchased 66.57% and 18.14 % respectively in Weekly Bazar. Cosmetic Commodity items have some what occasional or festival

purchase characteristics. Only because of time constraints, emergency or credit facility availability only 3.14%, 8.43% and 23.86% households in selected group of essential commodities are buying in local markets. Distance of Local Market is one of the bases for decision of rural customer when and how to buy. As primary occupation pattern is agriculture, rural population prefers to stay at or near to farm. Depends on convenience, distance, location they purchase and decide future purchase.

Table 7.A. 16 Location/ Place of purchase for festival (Diwali)

Location/ Place of purchase	No. of respondent	% of respondent
Village	475	67.86
Town	164	23.43
City	61	08.72

Source Compiled from the Rural household questionnaire

During festival purchase like Diwali; almost 67.86 % respondents are preferring village i.e. local market as a Location/ Place of purchase. Mostly food items are preferred to purchase locally. And hygienic and cosmetic items purchase locally on consideration or requirement urgency. But most of the time customers are preferring city location for purchasing hygienic and cosmetic commodities.

Table 7.A. 17 Purchase of essential commodity goods

Essential commodity market information	Yes		No	
	<i>f</i>	%	<i>f</i>	%
Products available as per your requirements	449	64.14	251	35.86
Product is affordable	296	42.28	404	57.72
Quality is satisfactory	568	81.14	132	18.86
Check name of brand before purchase	298	42.57	402	57.43
Specified brand is available in village	615	87.86	85	12.14
Confident about the purchase will satisfy need	552	78.86	148	21.14
Package size comfort ness	331	47.28	369	52.72

Source Compiled from the Rural household questionnaire

It is evident from the Table 7.A. 18 that; 64.14 % rural consumers response availability of products as per requirements. 42.28 % rural consumers are of opinion that product is affordable. 81.14% rural consumers are of opinion that product quality is satisfactory. 42.57% rural consumers check name of brand before purchase. 87.86% Specified brand is available in village. 78.86 % rural consumers confident about the purchase will satisfy need and 47.28%rural consumers' remark as package size is comfortable.

Table 7. A.18.i. Purchase of Commodities-(Packed food items)

Questions	Biscuits	Vegetables oil	Milk	Chilly powder	Pickle
Products availability	Available	Available	Available	Available	Available
Main substitutes available	Khari	Loose oil	Ratib/ own animal	Green Chilly	Home made
Criteria for selection	Convenience	Convenience	Need Availability	Convenience	Convenience
Reason for repeat the same	Availability	Availability	Availability	Availability	Availability
Source of knowledge about product/ brand	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper
Product affordability	Affordable	Affordable	Affordable	Affordable	Affordable
Product satisfaction	Satisfied	Satisfied	Satisfied	Satisfied	Satisfied
Purchase cash/ credit	Cash	credit	Cash	Credit/ Cash	Cash
Price Bargaining	No	No	No	No	No
Post purchase	Yes	Yes	Yes	Yes	Yes
Knowledge about various brands available	Yes	Yes	Yes	Yes	Yes
Brand check before purchase	Yes, Based on exp.	Yes, Based on exp.	Yes, Based on exp.	Yes	Yes
Brand available in village	Yes	Yes	Yes	Yes	Yes
Brand recommendation	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper
Product Essentiality	Yes	Yes	Yes	Yes	Yes
Degree of affiliation / involvement in product	4-8	4-6	4-8	4-8	4-8
Confidence about the purchase will satisfy need	Yes	Yes	Yes	Yes	Yes

Source Compiled from the Rural household questionnaire

For knowing characteristic feature of the articles and their customers' involvement in them multidimensional questions are asked on that basis purchase style, knowledge about product market and respondents' action in consideration is analyzed. All of the customers are filling need of the products and are available also. Many times brands are introduced and recommended by shopkeeper. Almost all customers are well acquainted with packed foods article.

Table 7.A. 18. ii. Purchase of Commodities-(Hygienic commodity)

Questions	Toilet Soap	Washing Soap/ Detergent	Tooth paste/ powder	Mosquito repellent	Hair oil
Products availability	Available	Available	Available	Available	Available
Main substitutes available	Not Available	Loose Washing Soda	Masheri, Manjan	Not Available	Loose Oil
Criteria for specific selection	Convenience	Convenience	Convenience	Need Availability	Convenience
Reason for repeat the same	Availability	Availability	Availability	Availability	Availability
Source of knowledge about product	Availability	Availability	Availability	Availability	Availability
Product affordability	Affordable	Affordable	Affordable	Affordable	Affordable
Product satisfaction	Satisfied	Not Satisfied	Not Satisfied	Satisfied	Satisfied
Purchase by cash or credit?	Cash / Credit	Cash / Credit	Cash / Credit	Cash / Credit	Cash / Credit
Bargaining the price	No	No	No	No	No
Post purchase	Yes	Yes	Yes	Yes	Yes
Knowledge about various brands available in the market	Yes	Yes	Yes	Yes	Yes
Brand check before purchase	No	yes	No	No	No
Required brand is available in village	Yes	Yes	Yes	Yes	Yes
Brand recommendation	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper

Product Essentiality	Yes	Yes	Yes	Yes	Yes
Degree of affiliation / involvement in product	4-8	4-6	4-8	4-8	4-8
Confidence about the purchase will satisfy need	Yes	Yes	Yes	Yes	Yes
Source Compiled from the Rural household questionnaire					

In the target rural market all Hygienic commodities are available. For Toilet Soap and Mosquito repellent no substitute product is available. But for Washing Soap/ Detergent, Loose Washing Soda option and in Tooth paste / Powder Masher, Manjan options are available. All above products are affordable to them and brands are recommended by retailers and availability. They had confidence about the purchase will satisfy their need. Some times they purchase the product by calling brand name but not necessary they get same brands.

Table 7.A. 18. iii Purchase of Commodities-(Cosmetic Commodity)

Questions	Face powder	Snow/ cream	Nail paint	Lip stick	Kajal
Products availability	Available	Available	Available	Available	Available
Main substitutes available	Not Available	Not Available	Not Available	Not Available	Not Available
Criteria for specific selection	Convenience	Available	Convenience	Convenience	Convenience
Reason for repeat the same	Availability	Availability	Availability	Availability	Availability
Source of knowledge about product	Friends/ adv. Availability	Friends/ adv. Availability	Friends/ adv. Availability	Friends/ adv. Availability	Friends/ adv. Availability
Product affordability	Affordable	Not Affordable	Not Affordable	Not Affordable	Not Affordable
Product satisfaction	Satisfied	Satisfied	Satisfied	Satisfied	Satisfied
Purchase by cash or credit?	Cash / Credit	Cash / Credit	Cash / Credit	Cash / Credit	Cash / Credit

Bargaining the price	Yes	Yes	Yes	Yes	Yes
Post purchase	Yes	Yes	Yes	Yes	Yes
Knowledge about various brands available in the market	Yes	Yes	Yes	Yes	Yes
Brand check before purchase	Yes	yes	No	No	No
specified brand is available in village	Yes	Yes, many times	Yes, some times	Yes, some times	Yes, some times
Brand recommendation at POP	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper	Shop Keeper
Product Essentiality	Yes	Yes	Occasional	Occasional	Occasional
Degree of affiliation / involvement in product	6-9	6-8	6-8	4-6	4-6
Confidence about the purchase will satisfy need	Yes	Yes	Yes	Yes	Yes
Source Compiled from the Rural household questionnaire					

In the target rural market all Cosmetic Commodities are available and no substitute product is available. All above products are affordable to them and brands are recommended by retailers, Friends / adv and availability. They had confidence about the purchase will satisfy their need and had knowledge about the various brands available in a market. At point of purchase shopkeepers are adding knowledge to customer which may be on the basis of availability of product and all above products are generally purchased on cash and or with glossary. Face powder is affordable to many customers but snow cream and nail paints are not affordable to customers.

Table 7. A. 19 Degree of essential product Essentiality

Degree of Essentiality	Packed food items		Hygienic Item		Cosmetic Commodity items	
	No. of respondent	% of respondents	No. of respondent	% of respondents	No. of respondent	% of respondents
Very high	66	09.43	83	11.86	13	01.86
High	123	17.57	156	22.28	111	15.86
Moderate	307	43.85	209	29.86	226	32.28
Less	171	24.43	197	28.14	201	28.72
Very Less	33	04.72	55	07.86	149	21.28

Source Compiled from the Rural household questionnaire

Degree of essentiality of product is proportionate to association and involvement in the product. It is evident from the Table 7.A. 20 that; 27% rural consumers express high degree of essentiality in packed food items. 34.14 % rural consumers express high degree of essentiality in Hygienic Items. And 17.72 rural consumers express high degree of essentiality in cosmetic commodity items. Rural consumers shows less degree of essentiality in 29.15% , 36% and 50% in packed food items, hygienic items and cosmetic commodity items respectively.

Table 7.A. 20. Rural Market Mode of Payment

Nature of Market	by cash		by credit		by Barter	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Weekly Bazar Haat	561	80.14	108	15.43	31	04.43
Local Permanent Store	208	29.72	428	61.14	64	09.14
Peddlers	520	74.29	79	11.29	101	14.42
Jatra/ Mela	622	88.86	62	08.86	16	02.28

Source Compiled from the Rural household questionnaire

It is evident from the Table 7.A. 20 that; in a Weekly Bazar Haat is concerned, 80.14 % transactions in rural retailer are on cash basis. 15.43 % of the transactions are by credit and 04.43 % on a barter basis. In a local permanent store is concerned, 61.14% transactions in rural retailer are on credit basis. 9.14 % of the transactions are still on a barter basis and rests of the transactions 29.72 % are cash basis. In case of purchase from peddlers and Jatra or Mela; cash purchase is 74.29 % and 88.86 %.

Table 7.A. 21 Terms and Conditions for purchasing goods on credits

Terms and Conditions	No. of respondent	% of respondents
Time allowed (day/weeks)	349	49.86
Amount allowed (in Rs.)	342	48.86
Penal interest for delay	09	01.28
Must buy goods in their shop only	318	45.43
Must give surety for repay	382	54.57
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 23 that; 49.86 % rural consumer avail credits on time allowed (day/weeks) term; and 48.86 % Amount allowed rural consumer avail credits on amount allowed (in Rs.) And 01.28 % Amount allowed rural consumer avail credits on Penal interest for delay. 45.43% Rural consumers says that buy goods in their shop only ; 54.57 % rural consumers says that Must give surety for repay are the conditions for purchasing goods on credits.

Table 7.A. 22 Credit purchases leads to following

Issues	No. of respondent	% of respondents
Charging higher prices	429	61.29
Supplying low quality of goods	194	27.71
Charging interest on debt	77	11.00
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 22 that; If Rural consumers purchase in credit 61.29 % says that retailers are charging higher prices' 27.71% says that supplying low quality of goods 11.00% says that charging interest on debt.

Table 7.A. 23 Bargaining while buying essential commodities

Bargain while buying goods	No. of respondent	% of respondents
Yes	411	58.29
No	289	41.29
	700	100.00
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 23 that; 58.29 % rural customers bargain while buying goods. And 41.29 % don't rural customers bargain while buying essential commodity goods.

Table 7.A. 24 Degree of bargaining while buying essential commodities

Bargain while buying goods	No. of respondent	% of respondents
Always	212	30.29
Casually	47	06.72
Sometimes	65	09.28
Depends on shop	87	12.43
Total	411	58.72
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 24 that; 30.29 % rural customers always bargain while buying essential commodity goods. 06.72 % rural customers casually bargain while buying essential commodity goods. 09.28 % rural customers sometimes bargain while buying essential commodity goods. 12.43 % rural customers bargaining depend on shop; while buying essential commodity goods.

Table 7.A. 25 Reasons for bargaining

Reasons for bargaining	No. of respondent	% of respondents
Doubtful quality	92	13.15
Traders fix higher price initially	297	42.43
Habit	22	03.14
Saving through smart purchasing	411	58.72
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 25 that; 58.72 % rural customers are bargain to save through smart purchasing. 42.43 % rural customers are bargain as they think traders fix higher price initially. 13.15 rural customers are bargaining as doubtful quality. 03.14 % rural customers are habitual of bargaining.

Table 7.A. 26 Time of Purchase of essential commodities

Time of Purchase	Packed Food items		Hygienic items		Cosmetic commodity items	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Regular / usual in purchase	163	23.29	97	13.86	121	17.28
After Harvesting season	53	07.57	78	11.14	93	13.28
Marriage/ festival-Divali, Pola	290	41.43	279	39.86	366	52.29
Village Fairs (Melas)	212	30.29	233	33.28	269	38.43
Good promotional Offer	89	12.72	131	18.72	157	22.43
Seasonal	18	02.57	51	07.28	114	16.29
Note Totals are more than 100 % due to multiple response						
Source Compiled from the Rural household questionnaire						

The income of rural consumer is not regular on monthly basis. The occasions on which purchases the specific group of essential commodities were asked to rural households. Table 7.A.26 shows time of purchases each group of essential commodity.

Table 7.A. 27 and 28 Factors for choice retailer/ Choice at Point of Purchase

Statements	Most Important	Important	Neither Important Nor Unimportant	Unimportant	Most Unimportant
Received best deal	516	153	31	00	00
Percentage (%)	73.71 %	21.86 %	04.43 %	00 %	00 %
Installment availability	00	22	114	307	257
Percentage (%)	00 %	03.14 %	16.28 %	43.86 %	36.72 %
Knew dealer before Hand	370	204	99	27	00
Percentage (%)	52.86 %	29.14 %	14.14 %	03.86 %	00 %
Conveniently Located	289	201	132	55	23
Percentage (%)	41.28 %	28.72 %	18.86 %	07.86 %	03.86 %
Friends relatives bought from their and recommended	254	192	149	73	32
Percentage (%)	36.29 %	27.43 %	21.29 %	10.43 %	04.57 %
Dealer gives good after sales services	00	00	52	360	288
Percentage (%)	00 %	00 %	07.43 %	51.43 %	41.14 %
Credit given by dealer	367	272	45	16	00
Percentage (%)	52.43 %	38.86 %	06.43 %	02.29 %	00 %

Source Compiled from the Rural household questionnaire

It matters a lot for the consumer to be specific on the buying motives and point of purchase. It is in this light that the respondents were asked to rate the various factors which were taken into consideration by them while choosing the place from where to purchase the essential commodities. To measure the relative importance of factors considered, the respondents were asked to indicate on a five point rating scale, the degree of importance attached to each factor. Table shows the frequency of the consumers as to how important were these for choosing a particular retail shop for purchasing essential commodities.

Table 7.A. 29 Occupation and influence of opinion leaders to purchase essential commodities

Occupation	Always	%	Usually	%	Sometimes	%	Never	%
Labour including Agricultural	83	40.86	76	37.26	38	18.63	07	03.43
Agriculture	49	27.07	62	34.26	58	32.05	12	06.62
Business	01	02.04	09	18.37	21	42.86	18	36.74
Government Service	02	09.53	05	23.81	08	38.09	06	28.57
Privet Service	21	18.92	24	21.62	27	24.33	39	35.13
Other	46	34.33	33	24.63	29	21.64	26	19.40
Total	202	-	209	-	181	-	108	-
%	28.86	-	29.86	-	25.86	-	15.43	-
Source Compiled from the Rural household questionnaire								

Table 7.A.29 shows that, among respondents, irrespective of occupation the purchase of essential commodities influenced by the opinion of friends and relatives. And the rest is constituted people among agriculture and business fields. From, the studies the above 58.72 % respondents are always and regularly get influenced by opinion leaders. Government service and private service respondents; who has regular and disposable income to spend are also get influenced by opinion leaders.

Table 7.A. 30 Occupation and Effect of word of mouth campaign

Occupation	Very High	%	High	%	Moderate	%	Low	%
Labour including Agricultural	101	49.50	68	33.34	32	15.69	03	1.47
Agriculture	82	45.30	56	30.94	35	19.34	08	4.42
Business	07	14.29	13	26.53	16	32.65	13	26
Government Service	04	19.04	09	42.86	07	33.34	01	04.76
Privet Service	31	27.93	42	37.84	33	29.73	05	04.50
Other	58	43.28	46	34.33	26	19.40	04	02.99
Total	283		234		149		34	
	40.43		33.43		21.28		4.86	
Source Compiled from the Rural household questionnaire								

Table 7.A.30 shows that 517 (73.86 %) respondents are affected by the word of mouth campaign. Of that 40.43 respondents are very much effective on this. The study could reveal that if a friend purchased and told good opinion about a product, it motivates others to purchase that particular product. Whereas in private employees there were only 31 (25.83%) effected by the word of mouth respondents unanimously agree that the word of mouth campaign is effective campaign. In business and agriculture it was 32 (21.6%) and 24 (20%) respondents respectively. It shows that the word of mouth campaign is independent of the category of respondents. What the respondents want is information regarding the product before making a decision, whether it is from relatives or friend. Government employees' respondents of them said friends or relatives do not matter in making a decision. Irrespective of the occupation respondents purchase is influenced by the opinion of friends and relatives who are the opinion leaders.

Table 7.A. 31 Brands examined before purchase

No. of brands	No of respondent	Percentage of respondent (%)
None	149	21.29
One	262	37.42
Two to three	269	38.43
More than three	20	02.86
	700	100.00
Source Compiled from the Rural household questionnaire		

Brands search behaviour explains that, before consumer purchase the product whether he examine other brands or not. In rural market 21.29 % rural consumers don't examine the other brands in the market. 37.42 % consumers search one brand, 38.43 % rural consumers search two to three brands and 02.86 % consumers search more than three brands.

Table 7. A. 32 Number of visits to all retailers while making purchase decision of essential commodities

No. of Visits for purchase	No of respondent	Percentage of respondent (%)
One	549	78.43
Two to three	151	21.57
More than three	00	00
	700	100.00
Source Compiled from the Rural household questionnaire		

During your deliberations about the product; How many visits did consumer made to all retailers while making this decision is interpreted.

Table 7.33 Total number of hours spent; while making purchase decision

Time spent in store to purchase	No of respondent	Percentage of respondent (%)
None / Immediate	278	39.72
Within One Hour	332	47.42
Two to three Hours	90	12.86
More than three Hours	0	00
	700	100.00

Source Compiled from the Rural household questionnaire

While making purchase decision many influencing factors affect on it at the same time delay decision. Even in the store product and brand search behaviour of consumer make delayed point of purchase decision. In rural market consumer normally goes in the store with final decision of purchase; so takes lesser time in the store. It is evident from the Table 7.A.33 that; 39.72 % rural consumer takes immediate decision of purchase in a store. 47.42 % rural consumer spent one hour to purchase in a store. 12.86 % rural consumers take two to three hour to purchase essential commodity's mostly cosmetic group in a store.

Table 7.A. 34 Purpose of Purchase of essential commodities

Reasons	Packed food		Hygienic Item		Cosmetic Commodity	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
to be used mostly by other members of your household.	549	78.43	568	81.14	495	70.72
to be used mostly by yourself.	86	12.28	99	14.14	136	19.43
as a gift for someone not in your household.	21	03.00	06	00.86	11	01.57
as a gift for someone in your household.	44	06.29	27	03.86	58	08.28
Total	700	100.00	700	100.00	700	100.00

Source Compiled from the Rural household questionnaire

Knowledge of purpose of purchasing commodities is helpful in product improvement, design and advertisement and promotion also. Table 7.A. 34 explains various reasons to purchase essential commodities by rural consumers. More than 70% rural consumer purchases essential commodities for other members of your household. 12% to 20% of rural consumers purchase essential commodities for themselves. 01 % to 03 % rural consumers purchase essential commodities as a gift for someone not in your household. 03 % to 08 % rural consumers purchase essential commodities as a gift for someone in your household.

Table 7.A. 35 Retail Store Personality in Rural Consumer mind

Sr.	Retail store Attributes	Excellent		Very Good		Good		Fair		Poor	
		<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
1	Selection of glossary	12	01.72	409	58.43	116	16.57	87	12.43	76	10.86
2	Prices	16	02.86	65	09.29	122	17.43	284	40.57	213	30.42
3	Quality	68	09.72	86	12.29	162	23.14	271	38.72	113	16.14
4	sales and promotions	00	00	23	03.86	471	67.29	149	21.29	57	08.14
5	Service	12	01.72	36	05.14	183	26.14	373	53.28	96	13.72
6	Easy to shop in	60	08.57	122	17.43	239	34.14	192	27.43	87	12.43

Source Compiled from the Rural household questionnaire

Rating rural retailer by rural consumer to helpful for making necessary changes in rural retail shop and business. Table 7.A. 35 explains retail store personality in the mind of consumer. 76.72% rural consumers consider rural retail shops have appropriate selection of glossary sense.

29.58 % rural consumers consider rural retail shops have appropriate prices of essential commodities. 45.15 % rural consumers consider rural retail shops are qualitative. 71.15 % rural consumers consider rural retail shops have good sales and promotions. 33.00% rural consumers consider rural retail shops service is good. 60.14 % rural consumers judge rural retail shops are easy to shop in.

Table 7.A. 36 Reasons to purchase in particular shop

Reasons	No of respondent	Percentage of respondent (%)
Near to home	535	76.43
Availability of quality goods	374	53.43
Extension of credit	569	81.28
Reasonable prices	275	39.29
Good behaviour and courtesy of retailer	452	64.57

Note Totals are more than 100 % due to multiple response
Source Compiled from the Rural household questionnaire

After rating rural retailer by rural consumer on the basis of various attributes; Rural consumers idea to select particular rural retail shop is summarized hear. It is

evident from the Table 7.A. 36 that; 76.43 % rural consumer purchase in specific retail store because of nearness to home. 53.43 % rural consumer purchase in specific retail store because availability of quality goods. 81.28 % rural consumer purchase in specific retail store because of credit facility. 39.29 % rural consumer purchase in specific retail store as they are considering store price are reasonable. Because of good behaviour and courtesy of retailer 64.57 % rural consumers are purchasing from specific shop.

Table 7.A. 37 Media Habit of Rural Consumer

Entertainment	Yes	
	No of respondent	Percentage of respondent (%)
TV/ DTH	471	67.28
Radio	565	80.72
DVD/VCD	46	06.57
News paper	208	29.72
Magazine	17	02.43
Computer	96	13.72
Internet	23	03.29
Source Compiled from the Rural household questionnaire		

Rural consumers Entertainment source or leisure activity is helpful in communication planning. Table 7.A. 37 shows that Television or DTH is 67.28 % rural consumers entertainment source. Radio is 80.72% rural consumers' entertainment source. News Paper is 29.27 %rural consumers' entertainment source.

Table 7.A. 38 Daily Newspaper read by villagers

News paper	No. of respondent	% of respondent
Sakal	88	12.57
Agro-one	31	04.43
Lokmat	43	06.15
Sarvamat	102	14.57
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

Local news paper Sarvamat is having more preference i.e. 14.57 %, Sakal is having 12.57 % Lokmat is having 06.15% and newly launched Agro-one is having 04.43 % choice.

Table 7.A. 39 Favorite Programme on radio

Favorite Programme on radio	No. of respondent	% of respondent
Aapali Aavad	204	29.14
Shotanchya Prashnanchi Uttare	115	16.43
News	183	26.14
Any songs programme	565	80.72
Aapale shivar	135	19.29
Cricket commentary	96	13.72
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

It is evident from Table 7.A. 39 that; 80.72 % of total respondents are having habit to listen radio. Many times they listen while working or during transit. Songs programme are mostly preferred i.e. 80.72 %. 26.14% radio listener takes interest in news 13.72% in Cricket commentary. And 16.43% interested in Shotanchya Prashnanchi Uttare, 19.29% are interested in agro-based programme Aapale shivar and 29.14% in Apali Aavad Programme.

Table 7.A. 40 Suitable time to listen radio

Suitable time	No. of respondent	% of respondent
Morning	109	15.17
Afternoon	117	16.72
Evening	92	13.14
While working	477	68.14
Not Specific	248	35.42
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 40 that; almost 68.14 % of total respondents are having hobby or habit to listen radio. The percentage of respondents listen radio while working is high. It is 69.14%. 35.42 respondents are not specific about timings.

Table 7.A. 41 Favorite TV Programme

Favorite Programme on radio	No. of respondent	% of respondent
Sahyadri Marathi News	249	35.57
Raja Shiv Chatrapati	566	80.86
Om-Namah Shivai,	463	66.14
Jay Hanuman	401	57.29
Amachi mati Aamachi Manasa	241	34.43
Sa Re Ga Ma	306	43.71
Krupa Shindhu	367	52.43
Char Divas Sasuche	477	68.14
Kulvadhu	423	60.43
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A. 41 that; Almost all TV viewers are interested in traditional mythology base T V serials. Like Om-Namah Shivai, Jay Hanuman and Daily news Sahyadri Marathi News; family serials like Char Divas Sasuche, Kulvadhu; Song competition programme Sa Re Ga Ma. And out if they are also taking interest in programme Amachi mati Aamachi Manasa being it is agro-based and suitable and timing is before Sahyadri Marathi News.

Table 7.A. 42 Best Advertisement media / technique you like most-

Ad Media	No of respondent	Percentage of respondent (%)
Shop Display	337	48.14
TV	380	54.29
Radio	242	34.57
Ad in cinema open theaters	99	14.14
News paper	157	22.43
Magazine	04	0.57
Pamphlet	204	29.14
Wall painting	549	78.43
Door to door propaganda campaign	451	64.43
Internet	00	00
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

In rural market companies are marketing their product with different advertisement and sales promotion techniques. Out of these; rural consumers prefer best advertisement media / technique. It is evident from the Table 7.A. 42 that; 78.43 % rural consumers like wall painting ad., 64.43% rural consumers like door to door propaganda campaign, 54.29 % rural consumers favor TV Ad. Media, 48.14% rural consumers favor Shop Display, 34.57% rural consumers favor Radio Adv., 14.14 % rural consumers favor Ad in cinema open theaters, 29.14 % rural consumers favor Pamphlet Ad media, 22.43 % rural consumers favor News paper advertisement media.

Table 7.A. 43 Best Advertisement Brand Ambassadors

Brand Ambassador	No of respondent	Percentage of respondent (%)
Amitabh Bacchan	288	41.14
Amir Khan	197	28.14
Sachin Tendulkar	215	30.72
Source Compiled from the Rural household questionnaire		

The Ad plays an important role for giving boost to rural consumers feeling. Amitabh Bachan (41.14 %) and Aamir Khan (28.14%) Sachin Tendulkar (30.72) are best advertisement ambasandor in rural consumer. Amitabh Bachchan is a leading player in the ad feature. The Action style of Amitabh Bachchan is a very delighted factor for rural Consumers.

Table 7. A.44 Advertisement of Acceptability pattern

Ad Features	No of respondent	Percentage of respondent (%)
Style of Presentation	541	77.29 %
The concept of ad.	456	65.14 %
Interesting and delightful Ad.	443	63.29 %
Language and content of Ad.	507	72.43 %
Back ground effect of Ad.	354	50.57 %
expressions and communication styles	597	85.29 %
The Action style	451	64.43 %
Different Modes of promotions	428	61.14%
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

The field exercise has given the various inputs about the rural consumers. This experience was unique from a marketer's point of view that the companies must have a proper understanding of rural marketing environment at a region wise basis. The data has tabulated in above manner It is evident from the Table 7.A.44 that; Expressions and communication styles plays an important role. 85.29 % is a high figure as this affects the whole creativity aspect of any advertisement. Style of presentation (77.29 %), the total concept (65.14 %), and delight fullness (63.29 %), Language and content of Ad. (72.43 %), Back ground effect of Ad. (50.57 %), The Action style (64.43 %), Different Modes of promotions in rural market (61.14%) are also strong factor for this advertisement acceptability.

Table 7.A. 45 Advertisement language preference

Ad language	No. of Respondent	% of respondent
Marathi	630	90.00
Hindi	507	72.43
English	03	00.43
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

It is evident from the Table 7.A.45 that, 90% rural consumer prefers advertisement in Marathi language and 72.43 % rural consumer prefers advertisement in Hindi language.

Table 7.A. 46 Recommendation to a friend or associate regarding essential commodity product/ Brand

Recommendation	Definitely Not	Probably Not	Not sure	Probably	Definitely
No. of Respondent	19	48	88	144	401
% of respondent	02.72	06.86	12.57	20.57	57.28
Source Compiled from the Rural household questionnaire					

Rural consumer voluntary get participated in recommendation to a friend or associate regarding essential commodity product or brand. It is evident from the Table 7.A.46 that, 57.28 % rural customer definitely recommends brand or product to their friend or associate. 22.15% rural customer may not recommend brand or product to their friend or associate.

Table 7.A. 47 Adv. Liking in rural consumer

Ad. Feature	No. of Respondent	% of respondent
Humorous	323	46.14
Memorable	436	62.28
Cheerful	288	41.14
Creative	484	69.14
Natural	401	57.29
Genuine/ Sincere	309	44.14
Informative	380	54.29
Emotional	268	38.28
Pleasant	200	28.86
Honest	499	71.28
Action	478	68.28
Energetic	265	37.86
Satisfying	229	32.72
Unique	513	73.14
Attention getting	169	24.14
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural household questionnaire		

Advertisement is not only a source of communication but source of entertainment also. For the rural advertisement 73.14 % rural consumer prefer Uniqueness. 71.28 % rural consumer prefers Honesty in ad.' 69.14% Creative, 68.28 % Action and Memorable feature in Ad. 62.28 %.

Table 7.A. 48 Advertisement effectiveness in rural consumer

Advertisement effectiveness	Strongly Agree		Somewhat Agree		Neither		Somewhat Disagree		Strongly Disagree	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Ad message is understandable.	370	52.86	204	29.14	99	14.14	27	03.86	00	00
Ad. is believable	254	36.29	192	27.43	149	21.29	73	10.43	32	04.57
Ad's message is relevant to me.	00	00	16	02.29	45	06.43	272	38.86	367	52.43
The benefits described in the ad are believable to me.	00	00	22	03.14	114	16.28	307	43.86	257	36.72
After viewing ad, I would consider purchasing the product.	00	00	00	00	52	07.43	360	51.43	288	41.14
Source Compiled from the Rural household questionnaire										

Advertisement effectiveness study conducted to judge rural consumers opinion and Ad makers creativity is matching or not. It is evident from the Table 7.A 48 that; 82 % rural consumers understand the ad message. 63.72 % rural consumers believe advertisement, even though 91.29 % rural consumers' claims ad's message is not relevant to them. 80.58 % rural consumer claims that the benefits described in the ad are not believable to them. 92.57 % rural consumer expresses that; after viewing ad, they would not consider purchasing the product.

Table 7.A. 49 Add Recall (Most remembered advertisement)

Product	Brand/ Company	Which media Ad. you could you recall	Respondent	
			No of respondent	Percentage of respondent (%)
Biscuits	Parle G	TV	436	62.29
Vegetables oil	Kirti Gold	Holding	229	32.72
Milk	Rajhance	Wall Painting	141	20.14
Chilly powder	Sangamneri Zataka	Wall Painting	135	19.28
Pickle	Pravin	Holding	96	13.72
Toilet Soap	Lifebuoy	Wall Painting	256	36.57
Washing Soap/ Detergent	Nirma	Wall Painting	557	79.86
Tooth paste/powder	Colgate	Wall Painting	96	13.72
mosquito repellent	Kasav Chaph	Wall Painting	233	33.28
Hair oil	Parachute	Wall Painting	261	37.29
Face powder	Ponds	Holdings	445	63.57
snow/ cream (beauty, cold winter, summer)	Fair and Lovely	Wall Painting	471	67.28
Nail polish	Lackme	TV	17	02.43
Lip stick	Lackme	TV	46	06.57
Kajal	Jai	Wall Painting	96	13.72

Source Compiled from the Rural household questionnaire

It is evident from the Table 7.A.49 that, Most remembered advertisement in rural market is in case of packed food commodities Parle G in biscuit, Kirti Gold in edible oil, Rajhance in milk, Sangamneri Zataka in chilly poeder, Pravin in Pickle.

In case of hygienic commodity items; Lifebuoy in Toilet Soap, Nirma in Washing Soap/ Detergent, Colgate in Tooth paste/powder, Kasav Chaph in mosquito repellent and Parachute in Hair oil are most remembered advertisement.

In case of cosmetic commodity items; Ponds in Face powder, Fair and Lovely in snow/ cream (beauty, cold winter, summer) Lackme in Nail polish and Lip stick, Jai in Kajal are most remembered advertisement.

*¹ G. B. Giles, Marketing, p.44.

7.2. B Data Interpretation and Analysis of Questionnaire for Rural Retailer

Table 7.B. 1 Nature of rural retail shop

Nature of Shop	No. of respondent	Percentage (%)
General	280	100
Specialty	00	00
Source Compiled from the Rural retailer questionnaire		

All rural retail shops are of general nature i.e. they are selling various essential commodities like food, hygienic, and cosmetic items with all the items.

Table 7.B. 2 Size of rural retail shop

Area (Sq. Ft.)	No. of respondent	Percentage (%)
Below 25 Sq. Ft.	55	20.72
25-50 Sq. Ft.	117	41.79
50-100 Sq. Ft.	81	28.92
100- 150 Sq. Ft.	27	08.57
Above 150 Sq. Ft.	00	00
	280	100
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.2 that; 91.43 percent of rural shops are below 100 sq. ft. size and only 8.57 % rural shops are of more than 100sq. ft. size. In general the sizes of rural shops are small. Rural shops are part of house with separate access.

Table 7.B. 3 Location of rural retail shop

Location	No. of respondent	Percentage (%)
Village Market	87	31.07
Bus Stand	48	17.14
Near Temple	31	11.07
At main road connections/ Phata	79	28.22
Farm site / Wadi Vasti	35	12.50
	280	100
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.3 that; only 31.07 % retail shops are located in village market or mandi; Rest of rural shops are located as 17.14% at Bus Stand , 11.07% at Near Temple, 28.22% at main road connections or Phata , 12.50% at farm site / Wadi Vasti.

Table 7.B. 4 Rural retail shop Working Hours

Working Hours	Upto 4 Hours	4-8 Hours	8-10 Hours	Above 10 Hours	Total
Number of respondents	26	61	94	99	280
Percentage of respondents (%)	09.28	21.79	33.57	35.36	100

Source Compiled from the Rural retailer questionnaire

It is evident from the Table 7.B.4 that; About 20 to 50 numbers of customers visits 62.86 % shops in rural market. As Ninety percent of shops are below 100 sq. ft. size, they are at front side or part of their home. So it could be possible for them to provide eight plus Hrs. service to customers. 35.36 % rural shops are having 10+ working hrs.

Table 7.B. 5 Rural retail shop workforce

Number of manpower	Individual	Individual Plus One family member	Individual plus One worker	Individual plus two family members	Individual plus Two worker
Number of respondents	68	91	12	109	00
Percentage of respondents (%)	24.29	32.50	04.28	38.93	00

Source Compiled from the Rural retailer questionnaire

It is evident from the Table 7.B.5 that; 100% shopkeepers are self employed small size. So workload is limited and financially it may not be feasible to recruit manpower. 95.72 % of shops don't have manpower. 04.25% shops are having only one worker. In seasons or festival time for time being recruit some manpower. 71.43 % rural shop owner take help from their family members in day today working.

Table 7.B. 6 Number of Buyer visiting in a day

No. of Buyer visiting in a day	Below 10	10-20	20-40	40-50	above 50
Number of respondents	17	84	119	57	03
Percentage of respondents (%)	06.07	30.00	42.50	20.36	01.07

Source Compiled from the Rural retailer questionnaire

It is evident from the Table 7.B.6 that; About 20 to 50 number of customers visits 62.86 % shops in rural market. And only 01.07% shops are visited by more than 50 numbers of customers. i.e. their customers are very less in number.

Table 7.B. 7 Average sales per person

Average sales per person Rs	Upto Rs. 10	10-50 Rs.	50-100 Rs.	100-200 Rs.	Above Rs. 200
Number of respondents	41	69	76	94	00
Percentage of respondents (%)	14.64	24.64	27.15	33.57	00
Source Compiled from the Rural retailer questionnaire					

It is evident from the Table 7.B.7 that; About 20 to 50 numbers of customers visits 62.86 % shops in rural market. Average sale per customer is below 100Rs. of 66.43% retailers. i.e. their customers are having very less needs or buying capacity. Only 33.57 % purchase in Rs. 100 and above goods in rural market.

Table 7.B. 8 Facilities at rural retail shop

Facilities	Yes	%
Display facility	76	27.14
Storage facility	94	33.57
Sufficient variety	64	24.28
If brands are not available as per demand' retailer make it available within time frame	34	12.14
Provide credit facility	129	46.07
Electrification	116	41.43
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.8 that; 91.43 percent of rural shops are below 100 sq. ft. size and only 8.57 % rural shops are of more than 100sq. ft. size, they are at front side or part of their home. Till 27.14 % shops are having display arrangement to attract customers at POP. Need of storage required to rural retailers because cost of bringing goods is high as they are not getting home delivery of many items. Though the storing requires a sufficient fund which is weak part to them but by managing or minimizing variety they are maintaining stocks. 33.57% retailers are having storage facility but all these are the part of their shop i.e. corner or roof loft.

As per the opinions of retailers 24.28 % retailers are having sufficient variety. With some sort of experience and practice they had idea about the customers' needs, wants and demands, to satisfy them they are arranging varieties. 46.07 % rural retailers are providing credit facilities as per their criteria to rural customers.

Table 7.B. 9 Reasons for rural customers not purchasing the goods

Reasons	No. of respondent	% of respondent
Credit / Part payment not permitted	87	31.07
Price/ Cost	28	10.36
Unavailability	20	07.14
Source Compiled from the Rural retailer questionnaire		

As rural economy is agro based economy, it has uncertainties as a main characteristic. Much more business is based on credit facilities provided by retailers. Credit / Part payment not permitted by retailer is the main reason for customers not purchasing the goods. It is evident from the Table 7.B.9 that; 31.07% claims that non availability of cedi is main reason that customers are not purchasing goods. 10.36% of respondents are of opinion that because of high price customers don't purchase. And 07.14% of respondent claims unavailability reason for the same.

Table 7.B. 10 Credits facility avail form Distributor

Credits facility avail form Distributor	No of respondent	Percentage (%)
Yes	152	54.29
No	128	45.71
	280	100
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.10 that; 54.29% rural retailers are availing credit facility and 45.71% rural retailers are not availing credit facility from distributors.

Table 7.B. 11 Purchase of goods/ consignment problem

Purchase Problem	No of respondent	Percentage (%)
Size / Quantity purchase	93	33.22
Credit from wholesaler/ Distributor	124	44.29
Place of purchase	139	49.65
Local Advertisement	79	28.22
Payment Terms	111	39.65
Route schedule	59	21.07
Storage	66	23.57
Capital block in goods	124	44.29
Customer Perception and Knowledge	34	12.14
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.11 that; Size/ Quantity of purchase is a major problem in front of maximum rural retailers i.e. 33.22 %. Credit from wholesaler/ Distributor is a problem in front of 44.29 % rural retailer. Place of purchase and Customer Perception and Knowledge are the problems faced by rural retailer. 12.14 % rural retailers are facing problem of Non availability of goods. And 28.22 % rural retailers are facing problem of local level advertisement.

Table 7.B. 12 Source of receiving stock to retailer

Source	No of respondent	Percentage of respondent (%)
Local Distributor	309	44.14 %
Company/ Distributor Van	58	8.29 %
Go nearest town to purchase (Feeder Town)	333	47.57 %
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.12 that; 44.14 % rural retailers are collecting stock from local distributors. 8.29 % rural retailers are receiving stock from Company/ Distributor Van. And 47.57 % rural retailers are collecting stock from nearest town (Feeder Town) distributor.

Table 7.B. 13 Retailer style to increase customers

Retailer Style	No of respondent	Percentage (%)
Problem solving approaches	157	56.07
Bargaining	68	24.29
Persuasion	172	61.43
Politicking	108	38.57
Public Relationship	179	63.93
Source Compiled from the Rural retailer questionnaire		

Public relationship is a formula of retail business success of rural retailers. It is evident from the Table 7.B.13 that; 56.07 % retailers are of the same opinion. 61.43 % rural retailers are of opinion that Persuasion about shop and retailer is a formula for increasing customer. 38.57 % rural retailers are of opinion that Politicking is a Formula

for increasing customer. 24.29 % rural retailers considering that Bargaining is a formula for increasing customer.

Table 7.B. 14 Customers’ objectives to buy

Objective	Packed Food items		Hygienic items		Cosmetic items	
	No. of respondent	Percentage of respondent	No. of respondent	Percentage of respondent	No. of respondent	Percentage of respondent
Need	222	79.29	146	52.14	66	23.57
Luxury	39	13.93	149	53.22	131	46.79
fun	19	06.78	49	17.50	83	29.64
Esteem	34	12.14	23	08.22	38	13.57
Convenience	53	18.93	42	15.00	63	22.50
Availability	132	47.14	122	43.57	123	43.93
Safety	78	27.86	138	49.28	11	03.93
Note Totals are more than 100 % due to multiple response						
Source Compiled from the Rural retailer questionnaire						

The rural customers are purchasing to satisfy need and want. It is evident from the Table 7.B.14 that; 79.29%, 52.14 %, 23.57 % retailers’ opinion customers are purchasing packed food, hygienic items and cosmetic commodity items respectively because of need. 53.22 % respondents in case of hygienic items and 46.79 % in case of cosmetic items observe luxury is reason to buy. 49.28 % rural retailer respondents observe reason safety for rural consumer purchasing hygienic items.

Table 7.B. 15 Customers value most to following Elements of the product

Sr.	Product Element	No of respondent	Percentage (%)
1.	Quality	157	56.07
2.	Feature	135	48.22
3.	Design	102	36.43
4.	Packing	118	42.15
5.	Branding	129	46.07
6.	Price	188	67.14
Note Totals are more than 100 % due to multiple response			
Source Compiled from the Rural retailer questionnaire			

During purchase decision customers check out what bundle of benefits he shall get. On the basis of bundle of benefit customer decide value of the product. It is evident from the Table 7.B.15 that; 67.14 % rural retailer claim consumer consider price, 56.07 % rural retailer claim consumer consider quality, 48.22 % rural retailer claim consumer consider feature of product, 46.07 % rural retailer claim consumer consider brand of product.

Table 7.B. 16 Rural customers confidence during purchase

Commodity	No. of respondent	% of respondent
Packed food items	138	49.29
Hygienic commodity	83	29.64
Cosmetic Commodity	59	21.07
Source Compiled from the Rural retailer questionnaire		

It is evident from the Table 7.B.16 that; 49.29 % rural retailers are of opinion that incase of packed food items, 29.64% incase of Hygienic commodity and 21.07% in case of Cosmetic Commodity, customers are having good confidence during purchase.

Table 7.B. 17 Innovation adoptions in rural market for

Products	Time lag in adoption				
	No	Very Less	Moderate	Large	Very Large
Packed food items	31	35	79	48	87
Percentage of respondent (%)	11.07	12.50	28.22	17.14	31.07
Hygienic Items	00	27	55	117	81
Percentage of respondent (%)	00	08.57	20.72	41.79	28.92
Cosmetic Commodity group	03	84	119	57	17
Percentage of respondent (%)	01.07	30.00	42.50	20.36	06.07
Source Compiled from the Rural retailer questionnaire					

It is evident from the Table 7.B.17 that; 11.07 % rural retailer assert packed food items no time lag in adoption. 30.00 % rural retailer asserts in cosmetic commodity items very less time lag in adoption. 41.79 % rural retailer asserts in hygienic commodity items large time lag in adoption. 31.07 % rural retailer asserts in packed food items large time lag in adoption.

Table 7.B. 18 Consumer involvement for essential commodities

No.	Essential commodity Gr.	High	Moderate	Low
1	Packed food items	48	145	87
	Percentage of respondent (%)	17.14	51.79	31.07
2	Hygienic commodity	87	99	94
	Percentage of respondent (%)	31.07	35.36	33.57
3	Cosmetic Commodity	149	85	46
	Percentage of respondent (%)	53.22	30.36	16.42

It is evident from the Table 7.B.18 that; 53.22 % rural consumer high involvement in cosmetic commodity items, 51.79 % rural consumer moderate involvement in packed food items and 33.57 % rural consumer low involvement in hygienic commodity items.

Table 7.B.19 Rural Marketing Mix variable requirement for essential Commodities

Mix	Variable	Level					
		High		Moderate		Low	
		<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Product	Variety	45	16.07	129	46.07	106	37.86
	Quality	26	09.29	132	47.14	122	43.57
	Design	07	02.50	114	40.72	159	56.78
	Features	08	02.86	95	33.93	177	63.22
	Brand name	169	60.36	68	24.28	43	15.36
	Packaging	27	09.65	89	31.78	164	58.57
	Size	149	53.22	92	32.86	39	13.93
	Services	18	06.43	71	25.36	191	68.22
	Warranties	22	07.86	121	43.22	137	48.93
	Returns	19	06.78	63	22.50	198	70.72
Price	MRP	153	54.64	102	36.43	25	08.93
	Discount	188	67.14	87	31.07	05	01.79
	Pay Period and terms	157	56.07	117	41.79	06	02.14
Place	Channels	80	28.57	68	24.29	132	47.14
	Coverage	42	15.00	68	24.29	170	60.72
	Assortments	89	31.79	108	38.57	83	29.64
	Location	83	29.64	152	54.29	45	16.07
	Inventory	39	13.93	71	34.36	170	60.72
	Transport	21	07.50	80	28.57	179	63.93
Promotion	Sales Promotion	169	60.36	86	30.72	25	08.93
	Advertisement	192	68.57	86	30.72	02	0.71
	Sales force	103	36.78	92	32.86	85	30.36
	Public relations	133	47.50	122	43.57	25	08.93
	Direct Marketing	67	23.93	85	30.36	128	45.72

Source Compiled from the Rural retailer questionnaire

It is evident from the Table 7.B.18 that; High level of rural marketing mix variable requirement for essential commodities affirms in brand name (60.36 %), size(53.22%), MRP (54.64 %), discount(67.14 %), Payment Period and Credit terms(56.07 %), Sales Promotion (60.36%) Advertisement (68.57%) and Public relations (47.50%). Moderate level of rural marketing mix variable requirement for essential commodities affirms in variety (46.07%) , quality (47.14 %) , MRP (36.43 %), Payment

Period and Credit terms (41.79%), Location (54.29 %), and public relation (43.57%). Moderate level of rural marketing mix variable requirement for essential commodities affirms in design feature (63.72 %), packing (58.57%), service (68.22 %), warrantee (48.93 %) , channel (47.14 %), coverage (60.72 %), inventory (60.72 %), transport (63.93 %), sales force (30.36 %) and direct marketing (45.72 %).

Table 7.B. 20 Customer's specific brand demand

Article sold	No. of respondent	% of respondent
Packed food items	199	71.07
Hygienic commodity	160	57.14
Cosmetic Commodity	226	80.72
Source Compiled from the Rural retailer questionnaire		

As per the retailers' opinion, in Cosmetic commodity items, 80.72 % customers are demanding specific brands. i.e. very high brand knowledge or brand loyalty is in this commodity group. In Packed food items, 71.07 % customers are demanding specific brands. i.e. good brand knowledge or brand loyalty is in this commodity group. In case of Hygienic commodity group, 57.14 % Customer's are demanding specific brands.

Table 7.B. 21 Action after customer unavailable brand demands

Action	No. of respondent	% of respondent
Commit to make it available	85	30.36
Provides substitute	268	95.72
De-marketing the brand	87	31.07
Convincing customer	237	84.64
Make provision for availability	24	08.57
Source Compiled from the Rural retailer questionnaire		

Storing variety requires a sufficient fund, which may not be possible to every retailer. Because of brand awareness and knowledge customers are demanding articles by brand. If the customer demands brand and which is not available in that case Table 7.B. 23 illustrate that, 95.72 % retailers Provides substitute. 84.64 % retailers try to convince customer. If till they won't agree, 31.07 % retailers De-marketing the brand, 08.57% make provision for availability, 30.36 % retailers commit to make it available.

Table 7.B. 22 Best Place for Product/ Advertisement Launching

Place for Local Ad.	No. of respondent	% of respondent
Hats	183	65.34 %
Wall Paintings	116	41.43 %
Melas	176	62.86 %
Note Totals are more than 100 % due to multiple response		
Source Compiled from the Rural retailer questionnaire		

Hats and Melas play a very important role in this regard. The 65% response in favor of this is an indicator of this.

Table 7.B.23 a. Purchase of essential Commodity (Packed food items)

Sr. No	Item	Best demanded brand	Sp. Time of purchase	Sp. Season/ occasion when sales in high	Most preferred Quantity pack	From how many years selling this	Who generally purchase it	Purchase decision factor dominating	Key factor to starting sell this product	Customers degree of product essentially	Whether the customers are having emotion tie up with	Whether many brands cause of dilemma to customer	In a family who is				
													Initiator	influences	Decoder	Bayer	Consumer
1	Biscuits	Parle-G	No	Regular Demand	100 Gm.	6-8 yrs	Mother Kids	Brand Loyalty	Custo. Demand	V. High	Yes. Very High	Yes Many Times	Kids	Kids Neighbor	Kids, Adv. Relatives Guests Neighbor Retailer	Kids House lady	Patients Kids Old aged
2	Vegetables oil	Gemini	No	Regular Demand	500ml.	4-5	Mother	Hygiene	Custo. Demand	High	No	Yes	House-Lady	Neighbor	Neighbor Relatives Guests Retailer	House Lady	House Lady Family
3	Milk	Rajhance	Morning	Regular Demand	250 ml	2-3	Mother Kids	Need and Test	Un availability	V. high	Yes	Yes	House-Lady	Neighbor	Neighbor Relatives Guests Retailer	House Lady	Kids Family
4	Chilly powder	Sangamneri Zataka	No	Festival	100 gm.	2-3	Mother	Test	Un availability	Moderate	No	Yes	House-Lady	Neighbor	Neighbor Relatives Guests Retailer	House Lady	House Lady Family
5	Pickle	Pravin	No	Regular Demand	100 gm.	2-3	Mother	Test	Custo. Demand	High	Yes	Yes	House-Lady	relatives	Relatives Guests Retailer	House Lady	House Lady Family

Source Compiled from the Observation during Rural retailer questionnaire

Table 7.B.23 b. Purchase of essential Commodity (Hygienic commodity)

Sr. No	Item	Best demanded brand	Sp. Time of purchase	Sp. Season/ occasion when sales in high	Most preferred Quantity pack	From how many years selling this product	Who generally purchase it	Purchase decision factor dominating	Key factor to starting sell this product	Customers degree of product essentially	Whether the customers are having emotion tie	Many brand cause of dilemma to customer	In a family who is				
													Initiator	influences	Decoder	Buyer	Consumer
1	Toilet Soap	Lifebuoy	No	Divali	100 gm.	From Beginning	Regular Buyer of Family	Availability	Custo. Demand	High	Yes, Many Times	Yes, Many Times	Teen agars and Youngsters Adv.	Shop-Keeper	Kids, Teen agars, Adv. Youngsters Relatives Guests Neighbor Retailer	Teen agars and Youngsters Some times With regular glossary	Family Members
2	Washing Soap/ Detergent	Nirma	No	Regular Demand	200 gm.	From Beginning	Regular Buyer of Family	Availability	Custo. Demand	Moderate	Yes	Some times	Need	Shop-Keeper	Youngsters Neighbor Retailer , Adv.	With regular glossary	House Lady Family
3	Tooth paste/powder	Colgate	No	Regular Demand	100 gm.	4-5 Yrs.	Regular Buyer of Family	Availability	Custo. Demand	Moderate	Some times	No	Kids Teen agars and Youngsters	Shop-Keeper	Kids, Teen agars, Adv. Youngsters Neighbor Retailer	Teen agars and Youngsters	Family Members
4	Mosquito repellent	Kasav Chaph	Evening	Rainy Season	Single Coil or Mat	3-4 yeas	Kids	Availability	Push Strategy	Moderate	No	No	Need, Search	Shop-Keeper	Youngsters Retailer Adv.	Some times With regular glossary	Family Members
5	Hair oil	Parachute	No	Regular Demand	100 Gm.	2 yrs	Regular Buyer of Family	Availability	Custo. Demand	Moderate	Yes	No	Display Push	Shop-Keeper	Youngsters Retailer Adv	Many times With regular glossary	Family Members

Source Compiled from the Observation during Rural retailer questionnaire

Table 7.B.23 c. Purchase of essential Commodity (Cosmetic Commodity)

Sr. No	Item	Best demanded brand	Sp. Time of purchase	Sp. Season/ occasion when sales in high	Most preferred Quantity pack	From how many years selling this product	Who generally purchase it	Purchase decision factor dominating	Key factor to starting sell this product	Customers degree of product essentially	Whether the customers	Whether many brand	In a family who is				
													initiator	influences	Decoder	Bayer	Consumer
1	Face powder	Ponds	No	No	100 gm.	7-8 yrs.	Young Girls Mothers	Availability	Demand	Very High	Yes	Yes	Teen agars Youngsters Adv.	Adv. Friends Relatives Neighbor Shop- keeper	Kids, Teen agars, Adv. Youngsters Relatives, Guests, Neighbor, Retailer	Teen agars and Youngsters Some times With regular glossary	Girls House Lady Family
2	snow/ cream	Fair and Lovely	No	No	50 gm	5-6 yrs.	Young Girls Mothers	Availability	Demand	Very High	Yes	Yes	Teen agars Youngsters Adv.	Adv. Friends Relatives Neighbor Shop- Keeper	Kids, Teen agars, Adv. Youngsters Relatives, Guests Neighbor, Retailer	Teen agars and Youngsters Some times With regular glossary	Girls House Lady Family
3	Nail polish	Lackme	No	Marriage Festival Ceremony	10 ml Bottle	3-4 yrs.	Young Girls Mothers	Availability	Demand	Very High	Yes	Yes	Teen agars Youngsters Adv.	Adv. Friends Relatives Neighbor Shop- keeper	Kids, Teen agars, Adv. Youngsters Relatives, Guests Neighbor, Retailer	Teen agars and Youngsters Some times With regular glossary	Girls House Lady Family
4	Lip stick	Lackme	No	Marriage Festival Ceremony	10 gm Stick	2-3 yrs.	Young Girls Mothers	Availability	Demand	Very High	Yes	Yes	Teen agars Youngsters Adv.	Adv. Friends Relatives Neighbor Shop- keeper	Kids, Teen agars, Adv. Youngsters Relatives, Guests Neighbor, Retailer	Teen agars and Youngsters Some times With regular glossary	Girls House Lady Family
5	Kajal	Jai	No	No	10 gm	4-5	Young Girls Mothers	Availability	Demand	Very High	Yes	Yes	Teen agars Youngsters Adv.	Adv. Friends Relatives Neighbor Shop- keeper	Kids, Teen agars, Adv. Youngsters Relatives, Guests Neighbor, Retailer	Teen agars and Youngsters Some times With regular glossary	Girls House Lady Family

Source Compiled from the Observation during Rural retailer questionnaire

CHAPTER 8

**FINDINGS AND
OBSERVATIONS**

8. Findings and Observations:

As the objective of the study was primarily related to the analysis and study of the Rural Marketing Mix with respect to essential commodities Ahmednagar District, study the attributes of rural consumer; study the factors of buying decision making of rural consumers for essential commodities; study consumers market awareness and study the factors affecting consumption pattern of rural household; the findings and observations are as bellow.

8.1 Attributes of Rural Consumer:

Rural Culture is a system of shared values, beliefs and perceptions that influence the behavior of consumers. There are different groups based on occupation, income, age, education and family size and each group exerts influence on the behavior of people in villages.

Rural consumers are agricultural laborers, land owners, landless, small businessman, traders and Government; bank officers and traders. Their disposable incomes are low. The rural population is predominantly illiterate, having low income, characterized by irregular income, lack of monthly income and flow of income fluctuating with the monsoon winds. Rural consumer buy essential commodity goods at least once a month and the sector covers a wide gamut of products.

Rural consumers are very open to change, to trying out new things. The level of innovation is quite amazing. Not only are rural folk ready to try out new products, but they are also eager to improvise and find new uses for them.

The reluctance of rural consumers to buy a machine that heats the mats Good Knight mosquito repellent mats are kept over a hot light bulb to get the same benefit. The story, however, doesn't end there. Even after the mat is over, burning it over a stove or gas flame extends the benefits. Because of lack of infrastructure facilities like power, difficult logistics and high cost of living; rural customers found innovative uses of the same old product.

Strong Rural Community Building- There are small groups of people living in rural regions and this helps in developing strong community buildings amongst people. They are similar patterns of lifestyle and occupation for most in a village and this makes them closely associated with the problems of each other. An interesting observation from the study is the folk culture, haripatha, bhajan, kirtan and satsangh interests are important to form 'circle' in the bonding of rural consumers.

Rural consumer regularly frequent the places like tea stalls. The villagers sit there for chatting in groups, generally during evenings. Temples are another place of attraction of each of the villages. It is a possible venue to gather people. Bhajan and kirtan mandals, Haripath mandals are groups that visit this place frequently. The buyer can be found in retail shop along with relatives of the retailer, who would be seating their;. Gram Panchayat office is the most common place for formal meetings. People would definitely come, if called here. The Pucca Road inside the village, people would use it for common meeting place; Phatta if there is no such a road running inside the village, then people would use it for going to work.

Rural youth are very family and community oriented. They are obsessive about keeping in touch, of which social networking is a hugh component. Rural Youth visit places like playground and are spend a long time playing in groups since they have a lot of free time. At School children found here. They are generally small but curious and receptive to the branded products. Bus stop is another venue for meeing . Rural consumers look towards the urban areas for lifestyle as well as work and bus is a means for connecting them to their destination.

The younger rural consumers have been found more variety seeking in comparison to their old aged counterparts. Once satisfied, they become loyal to the brand.

Personal ownership against devises shared within the household but not owned, and those used outside the family unit. The rural families; not having T.V. sets are not bothered to see TV at neighbors' home or Gram panchayat office as well as sharing mobile phone among family and neighbors circle.

Rural consumers are looking for are not only cheap goods but they wanting value for money, and if a brand fits into this category, they are ready to pay for it. Also when they can afford, they experiment with brands.

Consumer behavior is often based on perception rather than reality. Most rural residents want to shop locally, but there is a perception that prices are higher and there is a lack of variety, selection and availability in smaller retail markets.

Three forth families live in nuclear families. Once it was considered big families are good for financial development but trends are changing. Seventy three percentage families are separate or divided which minimizes member size in a family household and 27 % are joint families.

Family Members staying out of village for acquiring education, employment opportunities like service or business. As they had city assess and had consumption capacity they influence consumption pattern of rural consumers. Sixty four percent of house holds are having 4 to 7 degree of lifestyle out of 10 degree. Total 467 families are observed that their members staying out of village are for acquiring education, employment opportunities like service or business. They had a great impact of urban lifestyle. Along with this almost all respondents either hears radio or se TV, the epact of advertisements also had some what contribution in urban lifestyle.

8.2 Rural consumers market awareness

There has been a visible shift in the rural consumers' preference for brands. People are upgrading from the use of tooth powders to tooth pastes, and from using traditional mosquito repellants to using mats and coils. Also there is shift from low priced brands to semi-premium brands.

Rural consumers stick to a particular brand once they are satisfied as they are using these brands for more than a year. It reflects is their brand loyalty in essential commodities.

Brand awareness level of the rural consumers, has been found that they are aware of the leading brands in case of essential commodities. But it is moderate regarding few

brands of washing soaps and detergent.

Almost all the respondents were aware of the availability of the products. They preferred quality over price and believed it customary to visit city for making purchase for marriages and social functions for it will help them to have better choice though they were not sure about the service part. They wanted to be very sure about such buying decisions because it involves their social status and social norms.

8.3 Rural consumption Pattern

The economic environment in rural India has changed considerably during the planning period resulting in changes in consumption pattern of rural people and thereby creating new opportunities for marketing.

Rural consumers have an exceptionally sound commercial sense, and bargaining ability. It has also been found from the study that there is a clear association between income level and expenditure pattern regarding of essential commodities in rural customers. A factor that adds an entirely new dimension to rural marketing is that trust plays a more important role in decision-making than does product merit.

The combination of irregularity, uncertainty and less income has a direct bearing on marketers of essential commodities. The overriding picture is that of low income, which has a bearing on the rural purchasing power. In the rural space there are few people who draw regular incomes through monthly salaries, such as staff of government run schools and hospitals; employees of post offices and banks. But they are scattered across the rural landscape. Therefore a collection or grouping of large masses with reasonable income levels to purchase products in quantities and at frequencies desired by marketers is missing. The tastes and preferences of the rural consumers are not all same for all over rural market.

Rural consumers are having traditional outlook because of it; they are resistant to change their buying and consumption habits. Their buying decision is low and delayed.

Demand in rural market depends on the agricultural situation as it is the main source of income. But agriculture depends on monsoon. Thus the buying capacity of rural consumers varies and it becomes difficult to predict demand.

Consumption expenditure increased considerably. Many new commodities found place in the consumption basket of rural people. Most of them are nontraditional and belongs to commodity groups listed above. Thus there is qualitative and quantitative change in rural consumption pattern. Though expenditure went on increasing with declining trends, this leads to the conclusion that consumption stabilizes at a specific level after initial increase.

Commodity wise consumption

Changes in the overall consumption pattern may be attributed to consumption of new commodities, increased consumption of commodities already consumed as well as new commodities and Consumption of superior commodities.

As regard to packed food commodities, readymade chilly-powder, Milk are new entrants in the rural consumption basket. Hygienic commodities entered rural household recently. Items like toilet soap and Washing Soap/ Detergent and Tooth paste/powder has occupied stable position in a consumption list and tendency to shift for better quality product was clearly seen. Cosmetic commodities have also entered very recently in the rural market. Items like snow/ cream, face powder has also occupied a stable position in households. The tendency to shift for superior products and high cost products was also seen. The facts discussed above lead to a conclusion that consumption of the commodities under this study has become a regular feature resulting in continued response to these commodities. Further, after initialization because of need and available substitutes, it tends to be stabilized and shift with the superior quality products. With changes in economic condition of rural buyers' changes in consumption pattern may be a continuous process as mentioned above.

Impact of urban proximity and consumption pattern of rural people

Urban proximity contributes in shaping consumption pattern of rural households. Urban proximity provides an opportunities to interact with urban people, broadens consumers outlook through exposure to modern living styles. Statistical evidences provided in relevant chapters shows that villages having urban proximity.

- a. They were recorded more expenditure on commodities under consideration, than other rural household.
- b. They were first to accept new product and new ideas.

c. They were keen to adopt living style akin to their urban neighbors.

The facts stated above lead to a observation that, urban proximity influences consumption pattern of rural people. In turn villages situated near urban centers may influence consumption pattern of villages in interior.

8.4 Rural Buying Behavior

With the increase in rural literacy levels and the exposure to media, people in rural areas are also becoming conscious about their buying decisions. This makes it even more challenging for the companies to understand the buying behaviour, the consuming pattern, the need and wants of the rural consumer.

The rural consumers prefer brands and products that are different from their urban counterpart. Often they buy unbranded commodities considering price of branded product.

Opinion leaders play a key role in popularizing products and influence in rural market. Now a day's educated youth of rural also influences the rural consumers. Rural consumers are influenced by the life style they watch on television sets. Their less exposure to outside world makes them innocent and fascinated to novelties. The reach of mass television media, especially television has influenced the buying behavior greatly.

The rural consumer expects value for money and owing to has unsteady and meager status of weekly income; increasing the household income and improving distribution are the viable strategies that have to be adapted to tap the immense potential of the market.

While cost comparisons for saving in cost, it is observed that rural consumer perceive an immediate saving, benefit or reduction in costs. Latent or intangible benefits are considered, but are given a lower priority. The rural consumer is looking for tangible price advantages. There was a time when rural consumers had no option but to purchase most of their requirements from nearby towns. It has been observed that they have shifted towards the local rural shop. This change has important implication for the rural marketer.

The consumer loyalty may be to the brand or to the retailer. Thus, consumer loyalty has implications for marketers. In rural areas, loyalty to the shop rather than to the brand is higher.

Rural consumers are cautious in buying and decisions are slow and delayed. They like to give a trial to others and only after being personally satisfied, they do buy the product.

A study revealed that the rural consumer takes more time to decision of buying. Rural consumers don't take buying decision unless they are totally convinced that they are getting value for money. Impulse buys and purchases for conspicuous consumption are also extremely few and far between considering the "value for money" factor that reigns supreme in most rural purchase decisions.

A feature of rural markets is that the decisionmaking process is collective. The persons involved in the purchase process - influencer, decider, buyer, one who pays can all be different. So marketers must address brand messages in their campaigns at several levels.

The rural new generations are becoming increasingly evident in villages. The rural youth bring brand knowledge to the households. This has forced several companies to change the focus and positioning of their products and services towards this segment that is growing in absolute number and relative influence.

Rural consumers, given their social context, are equally more trusting. The impersonal projection of brands/services needs to be overhauled. They seek comfort not just in the brand but equally from the person who is selling them the product brand.

The brand loyalty for rural consumers is quite strong in particular segments and brands. However, if a company becomes complacent and takes the rural consumers for granted it is ultimately going to lose in the market. The companies have to constantly innovate and make their products appealing to the consumers to succeed.

The pressure group/social status has a very significant effect on the purchasing pattern of the rural consumer while purchasing the branded products. It supports that the consumers are accepting new brands, are able to afford them, and are very much aware about them.

The head of the family mainly takes the decision regarding the purchase of convenient commodities, so the tradition and customs which are followed by the rural consumers are very important as decision depends upon the head of the family and thus should be taken into consideration while planning promotional activities.

While planning the rural market; companies should plan considering the factors of buying decision like life style, buying capacity of the buyer and etc. The products and brands suggested by the peers, neighbor or relatives; which are using are also a very important factor to influence buying decisions.

Determining factors of buying decision making of rural consumers

- a. In consultation with elders and the ladies of the house, 100% respondents believed in joint decision making view. The females in a family are given due respect and consideration because the lady is considered as the strongest pillar of the family life. Respondents of age group of 18-35 years remarked that for specific items like food items females should make independent decision. The exercise should not be restricted up to decision making but women must visit the market and buy the items. Even elders are also support this.
- b. Surprisingly the younger lot endorsed it unanimously for it being it is a part of their culture. But for the items of their own use, they fond to make independent decisions like buying clothes and cosmetics or hygienic items.
- c. All the respondents strongly felt about their customs and traditions. Among the younger lot all had the same fill and willingness to follow the blind faith and stick to some old beliefs.

8.5 Marketing Mix

The overall marketing mix framework for rural markets must therefore focus around plugging the segments with the right product, using value for money pricing, selecting the most appropriate channel of distribution, building long term relationships with the customers and finally, using the power of emotional brands.

8.5 A Product

Individual items are of small value although all essential commodities products put together account for a significant part of the consumer's budget.

The penetration of essential commodities is low in rural India. By contrast, its cousin the toothpowder is more popular than the tooth paste. This is because the toothpowder is more in line with rural mouth washing habits in rural consumer. A rural Indian typically applies the toothpowder to his index finger and rubs it on the teeth. Therefore, not just the brand, the product itself is different in rural market.

Product expectations in rural consumer are not as high, Therefore a reasonable product at an affordable price is preferred to a great product that is expensive.

Rural affordability, i.e. pricing has led to the customization of the first 'P' of the marketing mix the product. This is the most innovative customization, as it revealed a very professional approach to serving the rural markets by developing products keeping their needs and environment in focus. Working backwards from the price rural customers could afford resulted in research to develop products exclusively for them.

Rural customers are illiterate and they identify a product by its packaging (color, visuals, size etc.). So it becomes very easy for fake products to munch into the market share of established reputed brands. The retailer also gets a larger profit on selling the fake rather than the genuine products and hence is biased towards the fakes.

Brands such as "Jifeboy", "Bonds Talcum", "Funny and Lovely" "Ranima" "Like me" etc., which are doing the rounds of rural markets, pose considerable challenge to rural marketers.

As more and more companies entered product category and product uniqueness became difficult to establish growth rates in rural markets started tapering.

Product Development

The Rural market is not a homogenous set of customers with preferences frozen in time. When developing products in any category, marketers must identify the typical rural specific needs. Tailor-made products are better received by the rural consumer as the consumers feel empowered and tend to identify with the offering.

Systematic, in-depth research that can help understand the depths of the mind of the villagers, their buying criteria, purchase patterns and purchasing power are an essential input while developing rural specific products or services.

A common error has been detected out that in the launching of a completely stripped down version of the urban product in the rural market, with the objective of offering the lowest possible price. This is not what a rural consumer wants. What is required is to introduce a product with 'essential' features, whose needs are recognized and for which the consumer is willing to pay (value-adding features). Product developers should aim at eliminating all the cost-adding features, i.e., features which a consumer is unwilling to pay for as he sees no obvious utility. This would "redefine value" in the minds of the consumer and tremendously increase product acceptability.

A craze of new product launches, new schemes, brand extensions and new marketing initiatives across companies indicate that only the fittest ideas survive.

The rural markets are not dumping grounds for low-end products basically designed for an urban market. 'Bundling of inputs' is sold to the rural consumer, including arrangements of credit, after-sale service, and so on.

Branding

Brand switching is often induced by heavy advertisement, recommendation of the retailer or word of mouth of opinion leader. They sometimes play the role of entry barriers for new products.

The perception of improved social status due to the use of branded products is also one of the major influences on the buying process. Rural consumers use these brands as some of the famous personality is using it, taken by the company as the brand ambassador for advertising their product.

Rural consumers are having brand knowledge but they have to choose brands which are available at the moment of purchase. One of the most significant influences in making the buying decision is the availability of the branded products in the nearby convenience stores.

Essential commodity companies treating rural markets as adjuncts to their urban strongholds and rural consumers as a homogeneous mass without segmenting them into target markets and positioning brands appropriately.

Packaging

A typical rural buyer buys one unit of mosquito repellent coil instead of full pack of tens or twelve.

The re-use capacity and colour of the container or box; in which the product is packed is also a crucial factor in product packaging. For convenient commodities, packaging innovations came in handy to introduce attractive price points for customers. The sachet revolution, squeeze tubes or pillow packs many product categories gained. The benefit as price points ranging from one rupee to five rupees emerged. Lower unit pack sizes, packaging innovations and offering basic, functional products at reduced prices characterized the pricing customization by marketers for the rural markets.

The rural consumers use a product in sachet only once and slowly get habituated to it. Habits take time to change and making unit sachet packs affordable is the key to inducing trial and purchase.

8.5 B Price

Non-price competition devices such as Branding, Attractive packaging, Service after sale, Liberal credit, Free home delivery, Money-back guarantee (return of goods), Sales promotion, Advertising, Personal salesmanship, Product improvements and innovations are adopted in rural market.

Price is not the sole determinant of purchasing. Besides fair price, consumers demand better services, better quality and reliability, fair trade practices, personalized relation with sellers, quality guarantee, credit, etc. Non-price factors are important selling points, in addition to price. Non-price competition tends to increase as buyers put more stress upon quality, fashion, variety, style, finish and service than on price.

Penetration pricing approach is followed for essential commodities in rural market as essential commodities have long life cycle, it has a mass market, entry of rivals into the market is easier and demand is elastic. Penetration price is preferred as rivals are discouraged to enter the market and product can establish a strong hold on the market share, incidentally making future entry of rivals difficult. A higher price generates resistance to sales. For every paisa increase in price, the rural customer asks more and

more justifications for paying a premium.

Rural customers are wary of high prices. Moderately priced brands do well in rural market.

Rural consumer does not have a budget problem. He has a cash flow problem. This is because the village folk receive funds only twice a year. At these times, they are capable of making high volume purchases. At all times, however, the unit price is critical and so is the pack size. Because of this, in the lean season when there is a cash flow crunch, marketers need to provide financial products, schemes or solutions that suit the needs of the rural population.

Every rural consumer is not having a saving ability. He is not simply looking for the cheapest product in every category. He understands and demands value for money in every purchase that he makes. Pricing therefore is a direct function of factors including cost-benefit advantage and opportunity cost. Pricing offered to consumers should be for value offerings that are affordable. Price sensitivity is extremely high and comparison with competitive prices is common. Consumers seem to create narrow psychological price bands in their minds for product groups and price elasticity beyond the extreme price points is very high. The perceived utility or value of the product or service is the ultimate decision making factor.

The marketer has to understand that the rural markets are far utilitarian and price conscious and fancy advertisements, high profile sales campaign, introductory discounts or gifts alone may not be enough to penetrate the market.

Pricing

Some retailers in rural villages charge more than the maximum retail price (MRP). They justify overcharging by pointing out that they spend time and money to fetch the products from distributors/wholesalers. This suggests that higher margins are sought by retailers in rural markets. It is observed that festival discounts given by manufactures to retailers normally contribute to increased stock level in the shops. These concessions are usually not passed onto the consumers. However, a rural retailer may deliberately undercut the price of a fast moving brand in order to increase its turnover.

Retail credit

Rural 54.29 % retailers make their purchase in credit. The marketer has to ensure that the channel not only services the product requirements but also extends credit to retailers in villages. The extension of credit facilities by retailers to customers varies by both location and by product. It is all common in interior villages. In some cases, credit facility is given on loose essential commodities but not on packed goods.

Purchase Source

In rural villages, retailers are not visited by marketers or distributors. Therefore they have to go to town once or twice a month to buy their stocks. It is necessary for marketers of toiletries, detergents and packed foodstuffs to ensure that products are delivered to retailers also instead of only patronizing the wholesalers.

Competition

The SSI and tiny cottage sector and local producers enjoy exemption/ lower rates of excise duty, sales tax etc. This makes them more price competitive vis-à-vis the organized sector.

A highly scattered market and poor transport infrastructure limits the ability of MNCs and national players to reach out to remote rural areas and small towns. Low brand awareness enables local players to market their spurious look-alike brands. Lower overheads are appended due to limited geography, family management, focused product lines and minimal expenditure on marketing.

8.5 C Place

A marketer need not be present in all markets at all times. It is virtually impossible for an organization of any size to be present in every market. Rural wealth and demand is concentrated typically at towns, district headquarters, assembly markets and such central locations. Rural distribution has a rigid hierarchy of markets that make channel decisions relatively structured.

Rural customers are habituated to traveling once a week for their weekly purchases to a town; where the outlay is typically large, the purchase would be made in town for reasons of choice and availability of adequate cash flow.

Haats are the nerve centre of Rural India. They are a readymade distribution network embedded in the fabric of rural society for over thousand years. They have been

held on a regular basis across the length and breadth of the country. Right from the time of Chandragupta Maurya, Haats are seen as a place for social, cultural and economic interchange. Typically, an average haat will have close to 200 stalls. A haat usually serves around 5000 visitors. A lot of re-distribution also occurs through haats. This is because, a large number of retailers and Sub-wholesalers buy from haats for their village stores. The attractive thing to marketers is that sales in haats are always on cash basis.

Traditionally, in village shops a lot of credit sales occur due to the fact that in a small geographic area of a village, everybody knows everybody.

In haat market out of total sales; 80.14 % cash sale, 04.43 % is conducted on barter system and the rest 15.43 % is on credit. Also attractive to companies wishing to use the system is the low selling overheads. Participation fees at haats are a flat Re.1 to Rs.5 per stall and this rate is common to all.

Haats and mandis are one of the first used for distribution. A combination of dealers and the marketers working together or independently worked on using haats and mandis. These are used to not only generate awareness levels and sell directly to consumers, but also sell bulk quantities to rural retailers. They use these as locations to replenish their stocks, to be sold in their far flung villages where the traditional distribution network did not reach.

A good distribution system means that the company has a greater chance of selling its products as compared to competitors. A company that can make its product available over wide areas and at lower cost as compared to its competitors will capture larger market share. In rural India, the major road-blocks related to distribution and channel management are identified as; Lack of retail infrastructure, Lack of proper warehousing facility, Transportation problem, Large and scattered market.

Warehousing facility is very limited in rural markets. There is hardly any organised agency to look after the storage facility. Without proper storage facility, distribution of product to remote areas becomes a challenge for marketers.

Only about fifty percent rural villages are connected by road. The rest of the rural markets do not have proper road-linkages due to which physical distribution becomes a tough job.

Physical distribution and channel management adversely affect the service as well as the cost aspect. The existent market structure consists of primary rural market and retail sales outlet. The structure involves stock points in feeder towns to service these retail outlets at the village levels. But it becomes difficult maintaining the required service level in the delivery of the product at retail level.

Channel Promotion

Retailers in villages do not avail of discount schemes and they prefer not to hold heavy stocks.

Discounts for retailers in rural markets are relevant as the additional stocks carried by outlets in the feeder markets meet the needs of not only consumers but also retailers in rural villages.

Retailer spread

The rural market comprises small, dispersed village settlements, infrequent retail outlets and low off take per retailer. The high distribution cost due to the geographical spread and the low volumes result in a slowdown of products' turnover in the rural market.

Retailer Promises

In villages retailing is a part time chore. In villages, a part of house makes retail counter. The maintenance cost for such retail outlets in villages is low as most of the cost relates to traveling and transportation. Only 41.43 % of shops in small towns had electricity. In villages, 67.50 % have two or three persons (owner, wife and children) working on a part time basis.

Retail stock Turnover

Most retail outlets stock a few standard product categories. These outlets carry very few items within a category and the paucity of products available on the retail shelf in the villages.

Rural retailers stock a particular item usually because consumers request for it and, to a lesser extent, because of the distributor's push. This implies that the marketer have to direct their effort to promoting the brand both to the consumer and to the retailer.

Retailer pushing imitation or fake products in place of branded ones for better commission.

Limited inventory of essential commodity products are kept by consumer and prefers to purchase them frequently, as and when required.

Lack of Retail Infrastructure

Availability of retail infrastructure is directly related to the size of the village. Thus, small Wadi and vasti villages may not even have a shop from which products can be made available. Thus, it is very difficult for marketers to make their product available to rural consumers. Marketers find it very difficult to make their products available in those retail outlets spread over such a vast area.

Average sale per customer is below 100Rs. of 66.43% retailers. i.e. their customers are having very less needs or buying capacity. Only 33.57 % purchase in Rs. 100 and above goods in rural market and that too mostly on credit. Rural people also prefer to buy from haats or melas as compared to retail shops where there is less chance of bargaining. Rural retailers have to deal in a large number of products which results in large inventory and high inventory costs for minimizing inventory cost they keep selective fast moving brands. Rural retailer cannot charge higher mark-up as the consumers can not afford to pay higher prices. Major purchases are done by rural consumers on credit basis. Retailers have to travel frequently to feeder town / mandis to collect products. Due to this additional cost of traveling, their total expenditure towards collecting product increases.

Retailer Promotion

The marketers are providing attractive commission and credit facility to motivate the rural retailer to promote their brands.

Consumer loyalty to the retailer is higher in rural markets. Marketers should consider alternative ways to reach the rural consumer instead of being totally dependent on urban markets and wholesalers. POP represents important role as a sales promotion device in rural market. It covers the display material used in advertising programme. Such point-of-purchase material may include advertising on the package, window banners, shelf-talkers, merchandise tags, package stuffers, information folders and booklets and such other displaying materials are having positive impact on rural consumers.

Wholesaler

In rural market, the wholesalers play an important role in distribution structure. Wholesalers are based in feeder town / mandis. They pick up their stocks from nearest company stock point. Rural people and retailers purchase products from these wholesalers when they visit the mandis. The wholesalers usually operate on a cash and carry basis and at a very thin margin and manage a return on investment only by achieving a high inventory turnover. Though the wholesale channel is a low cost channel, marketers have lack of control over their operation.

When it is the question of pushing one product between two substitutable products, the wholesaler generally pushes the one which will earn him higher margin. There is high chance that they will push fake or duplicate products as they attract high incentives as compared to those from reputed brands. Also, wholesalers are reluctant in pushing new products due to risk factors associated with them.

In rural distribution; the lack of fair weather roads, widely dispersed villages, low density of population, lack of bank and credit facilities, multiple tiers, higher costs and administrative problems, and lack of retailers are the problems.

8.5 D. Promotion

The television has been the primary source of information besides newspapers. They also seek information from their relatives and the concerned retailers. The study revealed that the rural consumers are very much quality conscious and consider the advertisement and retailer's advice while deciding about purchasing a particular brand. They are also little cautious about the prices as well.

The consumer loyalty pattern also suggests that promotion by the retailer is very important in rural markets because he has been serving buyer for long.

The rural consumer likes to touch and feel a product before making a choice. Demonstrations are undoubtedly the most effective promotional tool that shapes purchase decisions of the rural population. Demonstrations establish the credentials of any new technology used in developing the product.

Consumer and Trade schemes that incentives spending using discount coupons, off season discounts, free samples, etc. encourage spending. Lucky draws and gift

schemes are a major hit in most of the villages. Due to the social and backward condition the personal selling efforts have a challenging role to play in this regard. The word of mouth is an important message carrier in rural areas. Infact the opinion leaders are the most influencing part of promotion strategy of rural promotion efforts. Relevance of Mass Media is also a very important factor.

The Rural brands have strong brand equity, consumer demand-pull and efficient and dedicated dealer network which have been created over a period of time. The rural market has a grip of strong country shops, which affect the sale of various products in rural market. The low rate finance availability has also increased the affordability of purchasing the costly products by the rural people. The customers in rural market are price sensitive.

One of the non-traditional media emerge in the rural context is wall painting. Brightly painted walls near the village bus stop, cinema hall, banks, post offices, panchayat office; generated lot of visibility among the rural audience. Another prominent gathering place is the common well, which also began to be used as an advertising medium. Bore-well pumps, where available, are also used to paste stickers to promote brands.

Media Habit

Over the years, the attitude and lifestyle of rural folk has changed due exposure through TV and awareness through an increase in literacy level and urban proximity.

Media reach is a strong reason for the penetration of essential commodities. Increasing awareness and knowledge on different products and brands accelerate the demand. The rural audience are however critical of glamorous ads on TV, and depend on the opinion leaders who introduce the product by using it and recommending it.

The classic challenge of reach and coverage of the media are compressed. Several creative communication media have been used by various companies to tackle the problem of having to use visual communication and non-verbal communication to reach the rural audience. This is required because a large proportion of the rural population cannot read or write. Alliances with co-operative societies, panchayats, post offices for

advertising have also helped immensely. In rural India, word of mouth is the key influencer.

The use of local dialect and colloquial expressions are an excellent way to strike a rapport with the rural consumer and must be borne in mind when developing media plans and public relations programmes.

Advertising

Rural mindset accepts the brands easily, which are close to their culture. This point must be reflected in ad for rural markets.

All 4 P's; (Product, price, promotion and place of distribution) communicate and act as senders of marketing messages. Of course, promotion proper is the most substantial and most eminent component of marketing communication mix. Without it marketing is impossible in a competitive and changing marketing environment.

Admissibility of brand ambassadors plays an important role in this regard. It is observed that the effect of T.V. and radio has a very important role in rural communication. Rural marketing has shifted its promotion mix strategies from conventional like puppetry, folk theatres and melas to the modern promotion mix strategies of mass media and T.V. and radio advertisement in influencing the buying decision of the rural consumers.

Children represent an important demographic to marketers because even though they don't have their own purchasing power, they influence their parents' buying decisions and they're the adult consumers of the future.

The positioning communicated by these TV and news paper medium have a very significant effect on the purchasing pattern of the consumers as literacy rate of rural population is increasing at a very high rate and thus creating the awareness about the product and its brand.

Communication media

It is observed that a high degree of illiteracy still exists in rural India. In rural villages of Ahmednagar district; hardly 43 per cent male literates and 27 per cent female are literates. Hence, press and other print media are playing a very minor role in our rural markets. TV and radio are ideal media with the rural consumers. But they are only

partially available for use in the rural regions. Hardly 20 percent of the rural consumers can be tapped by the print media of advertisement. Cinema is relatively acting as a better medium of communication in rural markets.

Marketer cannot use printed word or message as a means of communication. In addition to low literacy, rural consumers have diverse cultural backgrounds, different languages changing from region to region, varied customs, and traditions, economic backwardness. As marketer cannot use Marathi, Hindi or English languages for marketing communication, the problem of rural communications becomes quite formidable. Thus, marketers encounter a great difficulty in the formulation of appropriate media mix to establish effective rural communication to a target rural market

Sales Management

The important of the salesmen is messenger because of their urban culture and their exit after the campaign is over. Retailer in rural markets promotes products, through the company sales staff the retailer to provide relevant information and guidelines concerning the product. They are influenced by the commission and credit facility received by them with the result that their recommendations are unbiased.

CHAPTER 9

CONCLUSIONS AND SUGGESTIONS

9.1 Introduction

The study enabled the researcher to come to the following conclusions.

9.2 Attributes of rural Consumer

Since 75 percent of rural income is generated through agricultural operation, which is seasonal, but the demand pattern is continuous. The demand for essential commodity items will be during the peak crop harvesting and marketing seasons. This is the time at which the rural people have substantial cash inflow.

The development in markets, growth in rural incomes due to the government's investment in rural development programs, and corporate responsibilities include the development of agriculture for rural areas. Such continued investments in the rural development programs will further strengthen and sustain the growth in the coming decades. The region wise specific consumer profiles to understand the characteristics of target market have to be developed.

There is a strong need to build reassurance and trust about product quality, service support, and company credentials in the minds of rural consumers, this is best done through the face-to-face, below the line, touch, feel, and talk modes.

9.3 Rural consumers market awareness

Increasing awareness about food, health and hygiene in the rural consumer promises well for packaged good and cosmetic manufacturers. Product awareness is very important for the marketer to induce a trial. Rural consumers visit high congregation areas like haats, fairs etc. where product awareness can be created. While marketing to the rural consumer, it is important that positioning of the essential commodity have to connect with the rural consumers' social status appreciation, it should give them psychological satisfaction and should motivate them to continue with the same brand

Almost all the respondents were aware of the availability of the products. They preferred quality over price and believed it customary to visit town for making purchase for marriages and social functions for it will help them to have better choice though they

were not sure about the service part. They wanted to be very sure about such buying decisions because it involves their social status and social norms.

The Government should act more vigorously to lay down standard for producing mass consumption articles and strengthen the enforcement machinery responsible for checking various malpractices like adulteration, short weight, charging arbitrary prices, etc.

9.4 Rural consumers' consumption Pattern

Consumption expenditure increased considerably in rural market. Many new commodities found place in the consumption basket of rural people. Most of them are nontraditional and belongs to commodity groups listed above. Thus there is qualitative and quantitative change in rural consumption pattern. Though expenditure went on increasing with declining trends, this leads to the conclusion that consumption stabilizes at a specific level after initial increase.

9.5 Buying Behavior

Rural markets are delicately powerful. Certain adaptations are required to cater to the rural masses; they have an unique expectation and it necessitates changes in all four parameters of product, price, promotion and distribution.

Regular surveys and analytical studies on rural marketing should be conducted, so that appropriate policy adjustments and refinements whenever necessary.

Introduce social marketing concept in rural marketing for bringing about a change in the behaviour and attitude through social advertising and social communication.

The distribution process can be effective and efficient only when consumer exercises, his wisdom, alertness, awareness in the process of buying consumer is the king. Therefore, the consumer should be very alert and effective and then efficiency will follow in good shopping.

Over use of credit purchase is lowering the purchasing power of rural consumers because of higher prices and sometimes, interest on dues. Therefore, consumers as far as possible should try to purchase goods for cash only.

Consumer shopping behavior should not be without guidance. They should insist on information with regard to the product, price, quality, quantity, etc. the consumers should not purchase off-brands and inferior quality goods.

9.6 Customization of Marketing Mix for Rural Market

Product, Price, Place and Promotion constitute the four Ps of marketing mix. The strategic decisions taken by marketers on these elements of the marketing mix decide the commercial fate of the brands involved. In the context of Indian rural marketing these marketing mix could become more effective.

9.6 A Product

The essential commodities for the rural markets have to be simpler, easy to use and serviced or maintained. The product literature if required; has to be simple enough for the rural customer to understand and as far as possible have illustrations with pictures. This will help in faster information, awareness diffusion of the product in the rural society. Rural customized Products - Instead of scaling down the features of products sold in urban markets, marketers should evolve into developing completely new products to suit the rural conditions.

Larger pack sizes are out of reach for rural consumers because of their price and usage habits. This method has been tested by other products like shampoos, biscuits, pickles, vicks five gram tins, etc. In the strategy of keeping the low priced packed the objective is to keep the price low so that the entire rural community can try. This may not be possible in all types of products, but wherever this can be resorted to, the market is bound to expand. Hence small unit size and low priced packing is suitable in rural market.

Product development

Products required or demanded by the rural folks must be made available in smaller retailer outlets in villages. A close observation of rural essential commodities items indicates the importance of redesigning or modifying the products. The manufacturing and marketing men can think in terms of new product designs specially meant for rural areas keeping their lifestyles in view. Sturdiness of a product either in

terms of weight or appearance is an important fact for rural consumers. The product meant for rural areas should be sturdy enough to stand rough handling and storage. People in rural areas like bright flashy colours such as red, blue, green etc., and feel that products with such colours are sturdy but they are more concerned with the utility of the item also.

Branding

Even though Amitabh Bachchan is number one Ad celebrity as per the rural consumer, it is suggested to have at least regional celebrity for brand development. The extensive network of postal and medical workers throughout the country can be used as an alternative vehicle for brand promotion in the rural areas.

The brand names of the products sold in rural markets should be easy to remember and pronounce.

The rural consumers are more concerned with the utility of the products. The brand name awareness in the rural areas is fairly high. A brand name and/or logo is very essential for rural consumers for it can be easily remembered.

Creating brands for rural India

It is emphasized on adapting the product and price in terms of packaging, flavoring, etc and in sachets, priced to suit the economic status of the rural India in sizes like Rs.5 packs and Re.1 packs that are perceived to be of value for money. This is a typical penetration strategy that promises to convert the first time customers to repeated customers.

The method of brand promotion needs to be tailored to suit the expectations of the market. Techniques that have proved to be successful are van campaigns, edutainment films, generating word of mouth publicity through opinion leaders, colorful wall paintings and weekly hats. The wide reach of television has exposed the other wise conservative audience to westernization. Panchayat televisions in villages carries messages that are well received and contribute to worlds the community development.

In order to reap the benefits of, the economies of the scale a rural marketer has to resort to bundling of inputs. 'Bundling of Inputs' is the process by which the marketer could provide a bundle of products to the retailer so that he can meet the requirements of the rural customer at one place.

Product life cycles (PLC) are becoming shorter and these are having their impact on company life cycles. Thus for any company desirable to develop its product portfolio, allegiance to the classic Principle of **Partnership - Alliances - Linkages (PAL)** is a basis for its survival.

Packaging

The product should be dispensable in single units. Reusable packaging is observed a major aid in promoting sales for products in the rural market. Product packaging needs to be functional and capable of dispensing smaller units of the product. Sachet packaging is one alternative which has to use by essential, convenience and consumable product manufacturers to penetrate rural markets. The package of the product should be strong and able to withstand the rough handling durability of product is of special interest of rural consumer.

9.6 B Price

The right price can be determined through pricing research and by adopting the test market techniques. A price policy is the ultimate answer of the firm to meet the recurring problems of pricing. It provides guidelines to the marketers to evolve appropriate pricing decisions.

The sale at rural market price is desirable under free competition as a traditional or customary price level exists. It is preferable as product differentiation through branding is minimum, buyers and sellers are well-informed, and we have a free market economy.

In the long run, the best pricing policy in a competitive market is the market based method of pricing. It is safer to follow the prices of important competitors who dominate the market. Such a price policy will prevent price war, and assure normal profits.

The seller should rely more on non-price factors to capture the consumer demand. With or without price competition, increasing emphasis is being given on the various

weapons of non- price competition.

The marketer can also consider indirect price competition when a seller offers certain benefits in the form of indirect price concession e.g., advertising allowance, free merchandising services, dealer training programme and so on.

Discounts and allowances or price concessions offered to traders or buyers in the form of deductions from the list price or from the amount of a bill or invoice. They are forms of indirect price competition.

Essential commodity goods sold in rural markets should be focused on pricing rather than brand building and positioning as done in urban markets. Price is the criteria for the purchasing decision, as it should be in their budget limits. Rural consumers are not guided by brands that have low functionality and high on image. The rural buyer is still unwilling to pay for value additions. Low price products will be more successful in rural areas because of low per capita income of majority rural consumers.

9.6 C Place

Rural marketers have to plan transactional marketing to relationship marketing is most evident in the village market. A strong bond needs to be created with every consumer even in the remotest village and the smallest town.

Direct distribution to village settlements less than specific population or number of retail outlets would not be viable. Yet for future payoffs, systematized distribution efforts are imperative to consolidate brand shares and monitor product movement in a high growth market segment. Marketer has to evaluate plans to cover the villages by vans and participation in that market. Differential development of infrastructure, divergent geo-climatic conditions and variations in location density of village settlements preclude the application of uniform approach across rural markets. Pockets of similarity need to be identified and strategies by determined in consonance with individual pockets. Further refinements would be necessitated by local conditions and unique improvements.

Efforts should be made to use the distribution channels more effectively to reach in the deeper pockets of the rural market. Thus availability of the product is very important as rural consumers are not loyal to one brand.

In terms of total reach the companies can gain significant competitive advantages as the rural market is highly fragmented and a brand needs to be on the shop shelf before it can be sold. Companies should also make sure that the prices of their products are not pushed up because of a channel of middlemen who are neither required nor add any value to the product.

To reach across a wide range in rural market, the marketers have to understand and unleash the power of the small entrepreneurs in and around village communities. They should make use of the individual's entrepreneurial ability and get him to be an active part of the business model, rather than build a full-scale wholly-owned network.

A design frame work for information technology based Rural Marketing Network to be developed for that purpose; a distribution system comprises of village-level shopkeeper, Mandal/ Taluka- level wholesaler or preferred dealer, distributor or stockiest at district level and company-owned depot or consignment distribution at state level. The presence of too many tiers in the distribution system increases the cost of distribution.

It is essential to formulate specific strategies for distribution in rural areas, the characteristics of the product, its shelf life and other factors have to be kept in mind. The distribution strategies that are specifically designed for rural areas are through co-operative societies, public distribution system, multi-purpose distribution centres, distribution up to feeder markets/mandi towns shanties/hat/jathras/melas, agricultural input dealers etc. Maintaining centralized depots for stocking the inventory at satellite villages reduces the retailing costs. There can be a cooperative effort on the part of manufacturers of consumer goods in rural areas in the matter of their distribution in terms of channels of distribution and physical distribution.

The entire size, design, image and layout should contribute to attain the retailing goals, layout of the shop, placement of the goods, the manner of display, the décor, the lighting arrangements, etc. should be made to suit the rural requirements.

Proper disclosure of the terms of credit and price information will go along way in building up confidence on the retailers and ultimately lead to good customer – retailer relationships.

Retailers should take step to minimize the amount of consumer dissatisfaction. They should solicit customer suggestion for improvements in products and service. Speedy and courteous redressal of customer complaints and grievances will create confidence of consumers in retailing.

They should run a school for educating retailers in the techniques of salesmanship and gathering market data relating to consumer needs and tastes and reactions at the retailers' level. Manufacturers and traders should adopt a code of fair trade practices.

The malpractice of the rural retailers is the greatest constraints in the development of rural markets. Rural retailers should try to improve their fair business practices. They should insist that the products they purchase should be of a standard quality and producers offer guarantee to the customers.

Channel of Distribution

The retailers are the company's "unpaid" sales force. It is essential to educate and involve him as he is the local company representative and is the only member in the channel of distribution who is in direct contact with the final consumer. The dealers' feedback needs to be obtained as the directions for future strategy originate here.

Discount schemes should be targeted at retailers in rural markets as they are usually ineffective in interior markets.

Reducing supply chain costs by reducing intermediaries – Rural distribution chains have to set up systems for inventory management and quick servicing, thereby offering the opportunity for a company/supplier to reduce distribution cost by reducing intermediaries such as wholesalers/distributors and supplying directly to the warehouse of retailers.

To build volumes in rural market is need to invest in frequent distribution visits to rural villages, high cost make it unviable. The 'distribution cost volume' cycle requires substantial marketing efforts to reach the retail shelf. An entry into rural markets requires a long term perspective rather than a short-term gain; in other words, the cost is to be treated as investment and not expenditure.

The marketers may plan to deliver the product at the retailer's doorstep; for the prompt acceptance retailers cost reduction. The average value of stocks per product

category in the villages is very less. The monthly off- take for packed products in feeder villages was only slightly higher than in interior villages. The marketer has to ensure that his product and brand is on the shelf as otherwise the competitor's brand will occupy that space. This will require a combination of larger credit and servicing than of the competitor.

The marketers may build the rural distribution system through the van operators. The distribution cost in the initial year may be high because of low volumes, but this cost is to be treated as investment and not expenditure.

The village level co-operatives and other agencies can play an effective role in the distribution of commodities. Establishing linkages with financial agencies and other input sellers can help greatly as the bank credit plays an important role by making the purchase possible.

Need for Rural Marketing Organisation

There is a need of rural marketing needs collaboration. The traditional command/military structure must change at strategic, executive and operational decision-making levels. Most important is the need for a shift from a competitive to a collaborative culture and, for that, several market participants have to take this approach. New technological developments translate both the above insights into business models.

9.6 D Promotion

Promotional strategies should be according to the age group factor of buying decision in rural market. Use of NGO's in rural areas to educate customers about product benefits which establishes one to one communication channels. The promotional strategies of gathering, hats, jatras, melas and occasions are equally important. There is a need to explore local markets such as haats, weekly bazaars shandies, stalls and demonstration, melas, ets, and to improve them slowly in rural areas. In village haats, Jatra essential commodity goods should be promoted through product demonstration and samples. Point of purchase (POP) display that retailers heavily rely on pictorial presentation will prove very effective. It is essential that the sales representative of the manufacturers make regular visits to rural stores. The Radio and TV should devote time for talks and pictures on various consumer problems, consumer protection laws and

consumer education in goods.

Toiletries and cosmetic advertisements make various claims about the product they advertise. However, it was found that such claims are not genuine in toto. The product characteristics do not match with those mentioned in the advertisements. On the basis of age, sex and income there was a slight difference in reporting the product characteristics it is therefore suggested that the claims about the product should not be exaggerated.

For the improvement and development of rural marketing, a holistic approach aiming at the removal of all weak links of the marketing chain is essential. Marketing research programs should be oriented towards; developing an orderly and efficient marketing system.

They often tend to form the consumption basket only after a certain level of income the projection of consumption patterns suggests that the proportionate share of these items in the total budget would go up the scale with the total expenditure. Hence it is clear that the consumption patterns would tend to shift away from essential to semi – essential and non-essential items with increase in the household incomes.

Advertising

In rural market advertisers have to sense the potential of traditional folk media such as puppetry, dance and drama in presenting commercial messages in a non-commercial and interesting way. Characters and situations should weave into the storyline so that a brand message could be sneaked in. Familiarity with and enjoyment by the local people of such media have slowly leveraged by advertisers in various product categories. Magic shows can be added to these media, to project brand features. The above mentioned media offers the advantage of using local language and talent, so that receptivity and high interest levels.

Advertisement language and content must be according to the suitability of rural environment. Rural consumer environment must be understood before the creation of ad. Marketers may plan communication programme to draw children's attention through various means like TV, Magazines, Stickers, etc

The promotion strategies and distribution strategies are of paramount importance. Ad makers have to learn leverage the benefits of improved infrastructure and media reach. The television airs advertisements to lure rural masses, and they are sure it reaches the target audience, because rural markets possesses and is glued to TV sets.

Media for rural marketing

Rural marketing may use both kinds of media i.e. the traditional media as well as the modern media. The traditional media includes puppetry, drama, folk theatre e.g. tamsaha, nautanki, street plays, folk songs, wall paintings and proverbs. The marketer uses traditional media because it more accessible, personalized, familiar and carries a high potential for change. The modern media includes the print media, the television and the radio

Mural Advertising

Mural or outdoor advertising has long life. It has a general and wide appeal. It can attract attention of numerous people It is good to remind prospects. An advertiser has ample scope to use his skill and art in advertising.

Film Advertising

Film advertisement has a wide appeal. It can overcome language barriers. Audio-visual (sound and sight) technique has maximum impact on audiences. Sound and sight both are employed for communicating our message. Repeat advertising is possible. However, both cost of production as well as cost of distribution of slides and films are quite high. Selective advertising is not possible. Effectiveness cannot be measured.

Radio Advertisement

Although radio uses only an audio (sound) signal; announcements can be made very quickly. It can secure dealer support. It has a very wide appeal. It is suitable even for illiterate people. Repeat message is quite common. Spoken word has greater impact than written word. With the entry of FM radio programme ranging from all-talk to Indian and Western Music, certain target markets can be easily approached.

Television Advertisement

The Television is a unique combination of vision, motion and sound. Products can be demonstrated and also described. Television combines all of the elements of communication Illustration, Music,. Spoken words, and written words. Marketers can have short commercials as well as sponsored programmes combining entertainment with advertisement. It represents typical combination of salesmanship and advertising.

Transit Advertising

Transit advertising consists of card advertising, which is located within buses, subways, railways and outside displays, which appear on the fronts, sides, and backs of buses or other public transport and at transportation terminals. Transit advertising is the lowest-cost media. It gives geographic selectivity and seasonal selectivity. It has high readership. It can reach pedestrians and traveling public. However, non-riders are not exposed to car-cards located inside the vehicle.

Promotional Strategy

Firms must be very careful in choosing the vehicle to be used for communication. Only 16% of the rural population has access to a vernacular newspaper. So, the audio visuals must be planned to convey the right message to the rural folk The rich, traditional media forms like folk dances, puppet shows, etc., with which the rural consumers are familiar and comfortable, can be used for high impact product campaigns. The advertisement has to be done in the local languages. This gives a powerful impact on the minds of rural people. The marketer needs to first grab their heart share by inducing local elements and flavors to the product so that they have some emotional attachment to it, then their mind share by advertising in the local medium that is easily accessible, and ultimately, the market share by being available abundantly in the rural market so that a competitor finds it difficult to penetrate.

Communicating and changing quality perception

Companies are coming up with new technology and they are properly communicating it to the customer. Thus, this positioning of technology is very crucial. The perception of the rural about the desired product is changing. Now they know the difference between the products and the utilities derived out of it. As a rural customer

always wanted value for money with the changed perception, one can notice difference in current market scenario.

Communication in local or regional language

The companies have realized the importance of proper communication in local language for promoting their products. They have started selling the concept of quality with proper communication. Their main focus is to change the Indian customer outlook about quality. With their promotion, rural customer started asking for value for money.

Target changing perception

The villagers are constantly looking forward for new branded products. What can one infer from these incidents, is the paradigm changing and customer no longer price sensitive? Indian customer was never price sensitive, but they want value for money. They are ready to pay premium for the product if the product is offering some extra utility for the premium.

Understanding cultural and social values

Companies have to recognize that social and cultural values have a very strong hold on the people. Cultural values play major role in deciding what to buy. Moreover, rural people are emotional and sensitive. Thus, to promote their brands, they are exploiting social and cultural values.

Providing what customer wants

The customers want value for money. They do not see any value in frills associated with the products. They aim for the basic functionality. However, if the seller provides frills free of cost they are happy with that. They are happy with such a high technology that can full fill their need.

Sales Strategy

Personal selling is also important in rural markets. But it doesn't have to be through a flashy, flamboyant and aggressive sales person. Research shows that a simple but subtle salesman can deliver better results here. Hence many companies use local young boys and girls to sell the product.

The leadership challenges for rural marketing are radically different. Given the hardy lifestyle of those working in fields, a tough and energetic executive is required to handle the challenges of the job. He has to be action-oriented and capable of thinking on

his feet. The executive must be able to motivate people by emphasizing that they are making a major difference to someone else.

Rural sales strategy should include hiring employees who genuinely like spending time in the rural areas and who are comfortable with the local language. Marketers can continuously assess all aspects of the business by interacting with people and their family members personally, evaluating product choices for popularity, and keeping favorites on the list so that the marketer rotates the pumping of products weekly and seasonally.

Operational talent requirements for rural market are different from that in non rural markets The sales staff has to have the passionate vision that will take his people along with him; to convince them that they are making a difference is a challenging job.

The salesman in rural markets should be selected from the educated unemployed villagers, trained well and appointed as salesmen. The town-to-villages shuttling salesmen are to be replaced by stationary salesman in villages.

Pricing

The dynamics of rural markets differ from other market types, and similarly rural marketing strategies are also significantly different from the marketing strategies aimed at an urban or industrial consumer. Pricing strategies are very much linked to product strategies. Some of these strategies are mentioned here.

1. Low cost/cheap products

This is a common strategy being adopted widely by many manufacturing and marketing men. Price can be kept low by small unit packing.

2. Avoid sophisticated packing

Simple package can be adopted which can bring down the cost as it is presently being done in the case of biscuits. Some innovation in packing technology is very necessary for rural markets.

3. Refill packs/reusable packaging

Such measures have a significant impact on the rural market. By such technology also the price can be reduced. In addition the packaging material used should preferably lend itself for reuse in rural areas.

4. Application of value engineering

This is a technique which can be tried to evolve cheaper products by substituting the costly raw material with the cheaper one, without sacrificing the quality or functional efficiency of the product. This technique yields itself for application in many engineering or product designed areas so that the price can be kept at an affordable level. These areas have to be explored by manufacturing and marketing men in the context of rural markets. The pricing strategy for rural market will depend upon the scope for reducing the price of the product to suit the rural incomes and at the same time not compromising with the utility and sturdiness of the product.

Impact of urban proximity on consumption pattern of rural people

The urban proximity contributes in shaping consumption pattern of rural households. Urban proximity provides an opportunities to interact with urban people, broadens consumers outlook through exposure to modern living styles. Statistical evidences provided in relevant chapters shows that villages having urban proximity.

- a. Recorded more expenditure on commodities under consideration, than other villages.
- b. They were first to accept new product and new ideas.
- c. They were keen to adopt living style akin to their urban neighbors.

Facts stated above lead to a conclusion that, urban proximity influences consumption pattern of rural people. In turn villages situated near urban centers may influence consumption pattern of villages in interior.

Commodity wise consumption

The change in an overall consumption pattern may be attributed to Consumption of new commodities, increased consumption of commodities already consumed as well as new commodities and Consumption of superior commodities.

As regard to packed food commodities, readymade chilly-powder, Milk are new entrants in consumption basket. Hygienic commodities entered rural household recently. Items like toilet soap and Washing Soap/ Detergent and Tooth paste/powder occupied stable position in a consumption list. And tendency to shift for better quality product was clearly seen. Cosmetic commodities are also entered very recently in rural market. Items like Snow/ cream, Face powder had also occupied stable position in households. And tendency to shift for superior product and high cost product was

seen. In the readymade garment commodities tendency to shift for high cost product was seen. The facts discussed above lead to a conclusion that consumption of the commodities under study has become a regular feature resulting in continued response to these commodities. Further, after initialization because of need and available substitute, it tends to stabilize and shift with superior quality products. With changes in economic condition of rural buyers' change in consumption pattern may be a continuous process as mentioned above.

Promotion strategies

Mass media is a powerful medium of communication. It could be television, cinema, print media, radio and so on. The other means of mass media available are hoardings/wall paintings, hats/ melas, non-price competition, special campaigns etc. Besides these, other mass media like hand bills and booklets, posters, stickers, banners of the schemes etc.

For disseminating the information, related to convenience commodity, the government should circulate pamphlets either to panchayati raj office or to schools where it can be documented for the reference. Joint or co-operative promotion strategy involves participation between the rural marketing agencies and social group.

In making media decision, we have to consider the following factors 1. The financial allocation for advertising. 2. The nature of the product and the demand for it. 3. The type of prospects, their location and other characteristics. 4. The nature of competition and the extent of coverage required. 5. Cost of media, co-operation and promotional aids offered by media, media circulation. Right media of advertisement will enable the advertiser to deliver the message effectively to the intended markets or prospects.

Media, both traditional as well as the modern media, is used as a marketing strategy. Unique Selling Propositions (USP) involves presenting a theme with the product to attract the client to buy that particular product; which they display along with the products, to attract the target customer i.e. farmers.

Other Federal, State and Local Policies can be applied

1. Tax exemption to essential commodity items and using procedure for education about healthy food in rural market.
2. Eliminating advertising to protect rural culture within a certain distance from school.
3. Establishing media literacy and nutrition curricula.
4. Monitoring the media by establishing best practices guidelines for broadcast advertisement to rural markets.
5. The Government should encourage rural marketing by giving tax relief and providing Storage and warehousing facilities at concessional rates, keeping in view the higher costs of distributions in rural
6. The Government's role lies primarily in developing the infrastructure of a network of roads in the rural areas, financing and technical assistance in setting up of retail outlets and distribution of consumer goods.
7. The Government 's role equally important in conducting rural market surveys, compilation of statistics and their publication for the benefit of industry, business and the public.

9.7 Direction for future research

Further research can be conducted on a single product while taking into consideration the more variables. At the same time study can be conducted by considering consumable durable products or Households electrical products.

This study is conducted only in Ahmednagar district of Maharashtra state in India. For comprehensive and detailed understanding of rural market, studies should be conducted at national level by taking larger sample size.

The success of a brand in the Indian rural market is as unpredictable as rain. Many brands, which should have been successful, have failed miserably. Therefore, marketers need to understand the social dynamics and attitude variations within each village though nationally it follows a consistent pattern.

As far as organisations are concerned, the key change to support business models serving rural India have to do with structural modification. Marketing organisation sketch parallels from the way networks changed the power of IT by facilitating decoupling

(storage, processing and display) and reconfiguring (by quickly mobilizing them when and where they are needed).

The enterprise architecture, through its core of specialised and scaleable knowledge in areas such as customer segmentation, distribution logistics, etc. must support the front-end rural customer service teams that are highly contextual and manage relationships. Another important organisational intervention lies in how the knowledge is managed. People and the databases must be networked to address customer needs effectively.

Corporate communication should be studied to develop means and media for simpler communication and had a regional flavor. The strategy to tap the rural market has to be more customised, simpler and based on one-to-one communication. One has to reach the doorstep of the rural consumer to educate him on brands. It is said that brand loyalty is higher in the rural customer. S/he might not be able to read but would ask *Parle cha glucose biscuit dya* or would recognise the pack by colour and steps on it.

9.8 Guidelines for planning rural marketing

9.8. A. Market Segmentation

Rural market can be segmented using the concept of urban orientation i.e. the degree of which a rural consumer would like to replicate the urban lifestyle. The higher the urban orientation, the higher will be the requirements for goods and services consumed. Urban orientation will be influenced by connectivity and social links. Villages closer to the urban center will be higher on urban orientation as compared to far off villages.

Similarly, villages connected by public transport will be higher on urban orientation as compared to villages not connected by public transport.

Based on connectivity, villages can be divided into three groups-

- a. Close to the urban center.
- b. Villages connected by public transport.
- c. Remote

Social links are high when-

- a. High income.
- b. Many/Close relatives staying in cities.
- c. Children/next generations are in cities for education, service or business.

Table 9.1 Rural Market Segmentation by urban orientation

Physical Connectivity > Social Links	Villages connected by Local Transport Rickshaw, auto, city bus, Seat Rickshaw)	Villages connected by Public Transport System (bus)	Not Connected by Public Transport
High	Super Premium goods (HIGHEST)	Premium and Value for money goods (HIGH)	Value for money goods (HIGH)
Medium	Premium and Value for money goods (HIGH)	Value for money goods (HIGH)	Duplicate/ Substandard (LOW)
Low	Value for money goods (HIGH)	Duplicate/ Substandard (LOW)	Not a Market (LOWEST)

9.8. B. Product Planning

Product Planning includes all activities involved in introduction of new products, improvement in existing product and elimination of unprofitable product. In a broader sense, it refers to a set of decisions regarding a product to be offered. Market characteristics and consumer characteristics guide product planning process. It is clear from the study that good potential exists in rural market for commodities under consideration. It does not mean that grafting urban oriented policy on rural market will work.

The following guidelines may help product planning process-

1. Packed food commodities and hygienic products have gathered strong roots in rural market. Quantitative as well as qualitative shifts are occurring in respect of these products. Marketers interested in operating in rural area should consider these product lines on a priority basis.
2. Consumption of cosmetic is also increasing. Similarly, rural market is shifting in favor of readymade garments. But mostly these products are purchased in urban markets. It would be advisable to design products especially for rural buyers on the basis of their individual as well as social characteristics and design marketing strategy keeping in view that shopping is done in urban area.

3. Considering the purchase pattern,' which has its origin in economics conditions and flow of income of majority of rural population, small packages capable of satisfying daily or weekly needs would be a strategy leading towards success.
4. Preference for national brands indicates brand awareness. However, level of literacy of rural people suggests that, brand names, symbols etc. familiar to the rural environment may work well. In that also appropriate use of symbols, colors, and number may lead to success. Brand awareness also implies that, systematic efforts on the part of regional manufacturer may help them in getting their brand established in rural market.
5. Women buyers are quality conscious. They attach importance to quality. Since most purchases are made by women's, adjustment with quality is never advisable. Assurance and maintenance of quality may lead to loyal class of costumers.
6. As regards packaging, besides attractiveness and ease, in carrying concept of reusable packages would be additional points for successful operation in rural market.

Strategies for Companies in Rural Marketing (to kill fake brands)

Fake products create damage to leading companies' sales and brand image. Fake products also create problems to consumers on their health. Hence, leading companies' brands that are worse affected by fake brands have to prevent their footage by adopting various strategies as discussed. The 4 P's of the marketing mix have to be redesigned by the marketers in attracting and attacking the rural markets. When rural consumers come across such fake brands they also have to take the issue to the companies and/or legal authorities; such consumers' awareness has to be developed in consumer.

Product- Without Pack size has to match the rural demand.

Pricing- As the rural consumers are bothered about economy pricing the leading companies can follow the strategy of "penetration pricing"

Promotion- Through ad campaigns, the companies can also create awareness among consumers regarding the evils of fake products. A portion of the ad budget can be allocated for retailers' margin

Physical Distribution- Sales professionals of the local region who have familiarity in the local (regional) language can be appointed to look after the sales of rural areas, so that they can easily converse with the retailers and can build goodwill.

9.8. C. Pricing for rural markets

A majority of potential buyers from rural areas represents low income group. Further, they are highly 'price sensitive' and firm believers in bargaining. Most purchases of commodities under consideration are made by women, who seek maximum return for the money they spend. These factors should guide pricing policies. In view of this a flexible approach, allowing psychological satisfaction resulting from 'bargaining' has to be an essential complement of pricing policy. Taking into consideration general characteristics of rural buyers, and their economic conditions, 'Low-price-high-volume' strategy is recommended.

9.8. D. Distribution strategies

Product, market and buyers' characteristics affect distribution decisions-including physical distribution decisions. Scattered nature of villages, potential in individual village and villagers' relations with rural retailers suggest distribution through middlemen. Nature of goods under consideration and purchase practices demand 'intensive distribution strategy' aiming at 'purchasing products' in rural market which can be conveniently done with the help of rural retailers. In view of this intensification of retail distribution channel is recommended for rural market. At the same time it must be remembered that success in rural market depends upon efficient physical distribution management. Unfavorable infrastructure acts as a major constraint in this connection. It would be advisable to adopt policy of 'decentralization' for efficient physical distribution management.

Distribution Strategies for Rural Market

Delivery Vans

Distribution is the key to penetrating rural markets. The firm has to deploy a mobile van for distribution. This is crucial because, today, a firm can no longer afford to wait for the rural buyer to come to the city to buy their requirements. Competition driving

firms have to reach out to the buyer. One single village can't consume the entire van load of products the firm can derive economies by covering several villages in a single van cycle route.

One of the ways could be to use company delivery vans, which can serve two purposes it can take the products to the customers in every nook and corner of the market, and it also enables the firm to establish direct contact with them, and thereby facilitates sales promotion. However, only the big-wigs can adopt this channel. The companies with relatively fewer resources can go in for syndicated distribution where a tie-up between non-competitive marketers can be established to facilitate distribution.

Joint Distribution by Non-Competing Companies

Companies having lesser distribution reach in rural areas can collaborate with companies already having wide network in rural market. This type of tie-up can prove to be beneficial as one can reach to large number of retail outlets by utilising the network and the other one can earn better revenue. Also, this type of joint collaboration can help both companies to reduce distribution costs and can convert operation which seems to be unviable into financially viable operation.

Distribution up to Feeder Towns/ Mandis

Companies can cater to the needs of rural consumers by making their products available up to feeder towns or mandis. Feeder markets or mandis provide excellent scope for distribution of products. The rural consumers visit these towns at regular intervals not only for selling their agricultural produce but also to purchase all essential commodity products.

Haats

A large number of retailers also buy products from haats for their village stores. About 90% of sales on haats are on cash basis. The participation fees at haats are a flat Re. 1 to Rs. 5 per stall which is very low.

Targeting haats for distribution purpose can prove to be beneficial for companies. Companies can tap the rural consumers for all essential commodities, at these haats. Leading manufacturers are to introduce sachets in these haats to create a demand and then meet the demand in affordable packages.

Melas

Annual "melas" organized are quite popular and provide a very good platform for distribution because people visit them to make several purchases. If marketing managers use these feeder towns, they will easily be able to cover a large section of the rural population. A large part of the visitors in these melas are women and children, which is significant because rural women are restricted to leave village often. Melas are generally used to high-priced items and new products launched.

Post and Telegraph Department Infrastructure

India has the largest postal network in the world with 1, 55,618 Post Offices at the financial year ending 2003, including 1, 39,081 Post Offices in rural areas. Marketers can use this postal network to make their products available to rural consumers.

Partnership with NGOs

A number of Non-Government Organisations (NGOs) are working in the rural areas for the upliftment of rural people. They generally form personal level of relationship with rural people. Marketers can effectively use this network for making the products available to the rural consumers particularly for products which requires high level of personal relationship and involvement.

Alternate Distribution Channels

Some alternate distribution channels that can be used by companies to make their products available to rural consumers are -

The milk man who delivers milk to urban house-holds can be employed to sell products when they return back to their respective villages.

Vegetable vendors, Paan-beedi shops and Telephone booths can be used as alternate distribution channel.

Utilization of Women's Self-Help Groups

Women's Self Help Group (SHG) in rural villagers can be effectively used by marketers for making their products available to villagers.

Channel Management

The manufactures can not open and manage all the retail outlets necessary to form the forward links of the distribution chain right up to the village point because it is an expensive population. He has no option but to tap the services of middle men. The

retailers are needed at the village level, the semi-wholesaler or authorized dealers at the block level, and the wholesaler or stockiest at the feeder town level.

The rural retailer is a dominant player to service the rural consumers. This can be achieved by a system to cover village shops. Thus the tasks before marketers

1. To ensure that the product reaches the rural retail outlet.
2. To motivate retailer to stock the product or the brand.
3. To ensure that sufficient stocks are available at the retailers end so that the needs of rural consumer fully met.
4. To understand the rural purchaser's requirements.
5. To draw up a comprehensive profile of retailers.
6. To thoroughly study the retail system in channel management.

9.8. E. Retail Strategies

1. Rural retailers should pay closer attention to shoppers' needs to remain competitive with larger markets. They need to do a better job of educating consumers on price, quality and service. Consumer education has to take place within the store itself.

2. Rural retailers market their products and improve customer service to prevent economic losses to larger stores and communities of urban market. Attention to quality and service also offers competitive advantages for smaller retailers.

3. Garments and clothing items people don't know what is available locally or what specific items a store might carry. Readymade garments and clothing items are continued to buy out of town regardless of local availability, retailers sometimes have to accept that they can't do, instead focus on their strengths. Those strengths are not always evident to consumers; so rural retailers need to be more aggressive in marketing those strengths.

A small clothing store can't afford to make an investment in the inventory required to compete with larger retailers, but it can attract consumers with a clothing niche that emphasizes high quality and customer service

4. Rural retailers need to be more aggressive in marketing not just the products but also the convenience and service aspects of buying locally.

9.8. F. Promotional Strategies

It is observed that rural people believe more in 'experience' than 'assurance'. They cannot be considered as 'risk-takers'. Low level of education coupled with limited exposure to external world is some of the factors affecting Promotional Strategies for rural markets.

'Advertising has a major role in developing rural markets as basic task is creating awareness. However, advertising strategy must reflect requirements of rural culture. 73% of respondents of different age groups are listening radio and see TV programme. The popular radio programmes are Aapali Aavad, Shotanchya Prashnanchi Uttare, Aapale shivae and all songs programme and TV programme Sahyadri Marathi News, Amachi mati Aamachi Manasa, Om Namah Shivai, Jay Hanuman and Chitrageet. They are not interested in advertisements. Many times they minimize, mute sound or close it as of radio well as TV because of vulgar ad. in between, vulgar for two reasons, one girls are used in the ads., second they are not at all culture based (there is cultural contradiction between the TV serial Om Namah Shivai, Jay Hanuman and ad like Liril soap and Lux Supreme.) Any communication through their culture will be easily acceptable because they can understand it well. Advertisement with rural culture and regional / local language would definitely attract audience. The entire respondent believed that the westernized style of communication is spoiling young generation and is responsible for stress and strain in their families.

In future print media may also be effective. Instead of solely depending on externally controlled media like radio or TV, it would be advisable to approach rural markets with the help of videos, Lok-natya, folk dances, fairs, weekly market, and exhibition and demonstration camp. Advertising message, contents, form, and presentation must reflect rural environment and use of rural language. Use of 'opinion Leader' and demonstration technique may create desired effect. Point of purchase is also worth trying.

In sum, rural markets are passing through the stage of transition. Changing economic, educational and social environment present a number of challenges coupled with considerable opportunities to innovative marketers. Adoption of 'Development-oriented Marketing Strategies' present a variable alternative to meet these challenges effectively.

Promotional Strategy for MNC's in rural market

1. Promoting products with Indian models and actors MNC's must pick up Indian models, actors for advertisements as this helps them to show themselves as an Indian company.

2. Associating with India MNCs have to associate themselves with India by talking about India, by explicitly saying that they are Indian.

3. Promoting Indian sports team MNCs can promote Indian sports teams so that they can associate themselves with India. With this, they influence Indian mindset.

4. Talking about a normal Indian Companies are to talk about normal India. It is a normal tendency of an Indian to try to associate him / her with the product. If he/she can visualize himself/herself with the product, he /she become loyal to it.

CHAPTER 10

ANNEXURE

Annexure 11.1 Sample questionnaire for Rural House-hold
QUESTIONNAIRE
(A) Rural Village Household

“A Study of Rural Marketing Mix with respect to essential commodities in Ahmednagar District”

1. Identification of Respondent –

1	Name	2	Age
3	Occupation of Head 1/2/3/4/5 Level	4	Education
5	Village	6	Family Type Joint/ Separate (Nuclear)
7	Tahasil		
8	Income Family -----Rs. / annual		
	Expenditure Family -----Rs. / annual		
	Saving Family -----Rs. / annual		
9	Family Composition -----Adult, -----Children.		
10	Family members staying in city Yes/No.		
11	If Yes, What he/she does Education/ Service/ Business.		
12	Degree of urban lifestyle replication 1-2-3-4-5-6-7-8-9-10		
13	Nature of Accommodation Hut / Kacha House / Pacca House / Slab		
14	Nearer city -----Dist. -----Km.		
15	Means of transportation to city location ----- Frequency -----/Day		
16	What you use to cook the food? Cooking gas/ Kerosene Stove/ Bio Gas/ Chulla		
17	Location of purchase for Diwali festival- Village/ City		
18	Parent Kid Relationship a. Is Discuss problems with/ seek advice b. Argue with c. Joke with Seek advice from kids d. Appreciate/ Support his or behaviour. e. Not at all discuss.		

19. Please check the one box that best indicates how descriptive the statement is of you.

	Just like me	A lot like me	Somewhat like me	Not much like me	Not at all like me
It is important to me to be treated well.					
I like the "royal treatment" in stores					
I have somewhat old-fashioned tastes and habits					
I like my clothes to look up to date					
I never have enough time to shop					
I think shopping is fun					

I often buy things on impulse					
I have lots of leisure time					
I expect to have more money next year					

2. Rural Market Information and Market Awareness of Rural Consumer -

1	Whether weekly market (Hat) is in village or neighboring village Yes/ No. Distance -----
2	Do you buy in weekly market (Hat) Packed food items <input type="checkbox"/> Hygienic commodity Gr. <input type="checkbox"/> Cosmetic Commodity Gr. <input type="checkbox"/>
3	Distance of local market from residence -----Km.
4	Do you examine the manufacturing date and expiry date of the food items and medicines when you buy them? a)Yes b)No
5	Have you ever cross checked the weights of the products mentioned on the item? a) Yes b) No
6	Do you check the prices, of goods you buy, from alternative sources? a) yes b)No
7	Do you check the M.R.P.(Maximum Retail Prices) before buying the products? a) Yes b) No
8	Have you ever come across adulteration in commodities a) Yes b) No
9	If yes, did you complain to a)shopkeeper b)main supplier c)elsewhere(specify)
10	Was your complaint to the supplier/shopkeeper attended by him to your satisfaction? a) Yes b)No
11	If you have ever checked standard certificated on product? a) Yes b) No Do you check the instructions to use? a) Yes b) No
12	Do you aware of - Consumer Protection Act Yes/No Membership of council Yes/No Approaching and lodging Complains Yes/No Consumer Right Yes/No
13	Are you aware of consumer courts, for redressal of grievances of consumers? a) Yes b) No
14	If yes, have you ever filed a case in the consumer court? a) Yes b) No
15	Do you have - Knowledge of label Yes/No Habit of verifying directions on label Yes/No Habit of reading label Yes/No Habit of following information on label Yes/No
16	Do you fill to search in more shop/ variety? Yes /No
17	Have you bought following product in city/ town If Yes, Do you get same product? Yes /No Do you get same quality with same price? Yes /No
18	Product Ownership Landline Phone Mobile TV Computer Refrigerator Washing machine

3. Satisfaction about the Marketing mix

Factors	Highly Satisfied	Satisfied	Neither Satisfied Nor Dissatisfied	Dissatisfied	Highly Dissatisfied
Product Attributes					
Quality					
Design					
Feature					
Brand name					
Sizes					
Services					
Packaging					
Warrantee/ Guarantee					
Price					
List Price					
Discount					
Payment Period					
Credit terms					
Place/ Distribution					
Availability					
Coverage					
Channel members					
Services					
Promotion					
Advertisement					
Sales force					
Event					
Sales scheme					

4. Brand Awareness

Commodity	Brand Using	How long	Recent brand shift on whose advise	Brands Heard	
Biscuits					
Vegetables oil					
Milk					
Chilly powder					
Pickle					
Toilet Soap					
Washing Soap/ Detergent					
Tooth paste/powder					
mosquito repellent					
Hair oil					
Face powder					

snow/ cream					
Nail polish					
Lip stick					
Kajal					

5. Rural Market Pricing

1	Mode of Payment	Cash/ Credit/ Barter
2	What are the conditions to be fulfilled for purchasing goods on credits? a. Must buy goods in their shop only c. Must be financially sound	b. Must give surety d. Other (Pl. Specify) -----
3	What are the general terms of credit? a. Time allowed (day/weeks) c. Penal interest for delay (if any)	b. Amount allowed (in Rs.)
4	Do you think, credit purchases leads to following a. Charging higher prices c. Charging interest on debt	b. Supplying low quality of goods d. Other (Pl. Specify) -----
5	Do you bargain in buying goods? If Yes, a. Always c. Sometimes	Yes/ No b. Casually d. Depends on shop
6	6. What are the reasons for bargaining? a. Doubtful quality c. Habit	b. Traders fix higher price initially d. Other (Pl. Specify) -----

6. Media Habit of Rural Consumer

1	How your spend you ideal time /Any hobbies -----
2	Participation in social /cultural group Yes/no. Pl. Specify -----
3	Whether you read daily newspaper? Yes/No Pl. Specify -----
4	Whether you listen radio? Yes/No Pl. Specify ----- Favorite Programme ----- Suitable Time to listen-----
5	Whether you see TV. ? Yes/No Pl. Specify ----- Favorite Programme ----- Suitable Time to listen-----
6	Media perception- Best Entertainment Source/ Leisure past time/ Leisure activity TV Radio DVD/VCD Internet Computer News paper Magazine Playing sports Temple Any other -----
7	Best Advertisement technique you like most- Shop Display / TV/ Ad in cinema theaters / Pamphlet / Wall painting/ News paper/ Door to door propaganda campaign
8	Best Advertisement Brand Ambassador ----- Specify Reason Style of presentation/ the concept/ Interesting and delighting
9	Advertisement preference in language- Marathi/ Hindi/English
10	Would you recommend used to a friend or associate? Definitely Not/ Probably Not / Not sure / Probably / Definitely

11. What did you like most about the ad? Please tick the specific

Humorous	Creative	Emotional	Energetic
Memorable	Natural	Pleasant	Satisfying
Strong	Genuine/ Sincere	Honest	Unique
Cheerful	Informative	Action	Attention getting

13. Please see product, How well do you remember any advertisement?

Product	Brand/ Company	Which media Ad. you could you recall	Don't remember at all
Biscuits			
Vegetables oil			
Milk			
Chilly powder			
Pickle			
Toilet Soap			
Washing Soap/ Detergent			
Tooth paste/powder			
mosquito repellent			
Hair oil			
Face powder			
snow/ cream (beauty, cold winter, summer)			
Nail polish			
Lip stick			
Kajal			

14. Advertisement effectiveness in rural consumer

	Strongly Agree	Somewhat Agree	Neither	Somewhat Disagree	Strongly Disagree
The ad message is understandable.					
The advertisement is believable					
The ad's message is relevant to me.					
The benefits described in the ad are believable to me.					
After viewing this ad, I would consider purchasing the product.					
This ad is much better than other ads for products in this product category.					

7. Retail Shopping and Search Behaviour

		Packed food	Hygienic Item	Cosmetic Commodity
1. Approximately how many times did you shop in a month?				
2. How much Quantity do you purchase every time?				
3. Please indicate the approximate total amount products purchases made by your family within the last year.				
4. How many brands or individual mode were examined in the different retail stores?				
5. During your deliberations about the product How many visits did you make to all retailers while making this decision?				
6. The total number of hours spent inside retail stores while making this decision was approximately.				
7. The item was purchased	as a gift for someone not in your household.			
	as a gift for someone in your household.			
	to be used mostly by other members of your household.			
	to be used mostly by yourself.			

7. Retail Store Personality in Rural Consumer mind

Following words can be used to describe village retail stores. Please select the answer that best indicates the way you would describe rural retail store.

Sr.	Attributes	Excellent	Very Good	Good	Fair	Poor
1	Good selection					
2	High prices					
3	High quality					
4	High fashion					
5	Good service					
6	Easy to shop in					
7	Friendly					
8	Good sales and promotions					
9	Sophisticated					
10	Traditional					
11	Different					
12	Take chances					
13	Confident					
14	Creative					

15	Sociable					
16	Stands out in the crowd					
17	Simplified lifestyle					

18. What makes you to go to a particular shop?

- a. Near to home
- b. Availability of quality goods
- c. Extension of credit
- d. Reasonable prices
- e. Good behaviour and courtesy of retailer

9. Fashion Attitude of rural consumer

Listed below are statements about shopping behavior for cosmetic commodities and about cosmetic commodities. Please check one box for each statement to indicate the extent to which you agree or disagree with each statement.

Sr	Definitely Disagree	Somewhat Disagree	Neither	Somewhat Agree	Definitely Agree
1	I like, regardless of current fashion.				
2	I buy new fashion looks only when they are well accepted.				
3	I am not as concerned about fashion as I am about modest prices and suitability.				
4	I prefer to buy well-known designer labels rather than take a chance on something new.				
5	My friends regard me as a good Source of advice on fashion selection.				
6	I am confident of my own good taste in fashion.				
7	I'm not afraid to be the first to use something different in fashion looks.				
8	I feel good when I buy something new.				
9	I am the first to try new fashions; therefore many people regard me as being a fashion pacesetter.				
10	In this period of rising prices, spending excessive amounts of money on essential commodities is ridiculous.				
11	What you think of yourself is reflected by what you use.				
12	Fashion is just a way to get more money from the consumer.				

10. Purchase of Commodities

No	Questions	Packed food items	Hygienic Item	Cosmetic Commodity items
1	From whom you purchase			
	Weekly Bazar			
	Permanent Store			
	Peddlers			
2	Generally do you purchase goods in one shop?			

4	Where you purchase?			
	Local shopping center			
	Main Bazar			
	Neighboring Village			
	Town			
5	Whether products available as per your requirements			
6	Today what substitutes are available			
8	Why specific has to be selected			
9	Why you want to repeat the same			
10	Past experience (if any)			
11	How you come to know about product			
12	Whether product is affordable			
13	Whether the quality is satisfactory			
14	Purchase by cash / credit/ Barter			
15	Whether bargaining the price			
16	Do you know various brands available in the market (specify)			
17	Do you check name of brand before purchase			
18	Whether you specified brand is available in village			
19	If no, Whether you suggest other brands?			
20	Degree of product Essentiality			
21	Degree of affiliation / involvement in product			
22	Do you feel confident about the purchase will satisfy need			

11. Role of Family member in Purchase Decision

(Pl. answer specific, No multiple response)

[A= Husband Predominantly,

B= Both Husband and wife equally,

C= Wife Predominantly,

D= Children

E= Grandpa/ Grandma

F= All members together]

Product	Product purchase Decision	Role in deciding time	Role in deciding Store	Role in deciding Budget
Packed food				
Hygienic commodity				
Cosmetic Commodity				

Annexure 10.2 Sample questionnaire for rural retailer

QUESTIONNAIRE
(B) (For Retailer / Seller)

“A Study of Rural Marketing Mix with respect to essential commodities in Ahmednagar District”

A. Identification of Retailer

1	Shop Name	2	Proprietors Name
3	Nature of Shop General <input type="checkbox"/>		Specialty <input type="checkbox"/>
4	Location in Village	5	Size of Shop -----Sq.fts
6	Working Hours -----	7	Manpower -----Nos.
8	No. of Buyer visiting in a day? 10-20 <input type="checkbox"/> 20-50 <input type="checkbox"/> 50-100 <input type="checkbox"/> above 100 <input type="checkbox"/>		
9	Daily sales in Rs. -----Rs.		Ave. purchase of person ----- Rs
10	Which group of articles you are selling in shop? Packed food items <input type="checkbox"/> Hygienic commodity Gr. <input type="checkbox"/> Cosmetic Commodity Gr. <input type="checkbox"/> Clothing Commodity Gr. <input type="checkbox"/>		
11	Experience in Business -----Years		
12	Display facility available Yes/No	13	Storage facility available Yes/No
14	Percentage wise how many visitors purchase the goods%.		
15	What are the common reasons for not purchasing from your shop?		
16	Do you have sufficient variety in your shop Yes <input type="checkbox"/> No <input type="checkbox"/>		
17	Do customer ask by specifies brand? Yes <input type="checkbox"/> No <input type="checkbox"/> Specify ----- %		
18	If brand is not available, what shall be your action?		
19	If not available as per demand do you make it available within time frame		
20	Does the purchaser check the labels / information on product packing? <div style="text-align: right;">Yes <input type="checkbox"/> No</div> <div style="text-align: center;"><input type="checkbox"/></div>		
21	After checking labels and information how many percentage cancels the idea of purchase or shift to other substitute?. %		
22	What makes customer to purchase the product?		
23	Where you purchase/ How you get the goods for sells?		
24	Do you get any credits facility form Distributor? Yes <input type="checkbox"/> No <input type="checkbox"/>		
25	What else facilities the distribution are providing?		
26	Do you have purchase problem? Size / Quantity purchase <input type="checkbox"/> Non availability of used it <input type="checkbox"/> Place of purchase <input type="checkbox"/> Advertisement <input type="checkbox"/>		

27	How you increase customers? Problem solving approaches <input type="checkbox"/> Bargaining <input type="checkbox"/> Persuasion <input type="checkbox"/> Politicking <input type="checkbox"/>
28	Whether customers are having self-confidence while purchasing? Yes/No. -----%
29	What element of the product do customers value most? ----- --
30	What are customers' objective/What are they buying? Need / Luxury / fun
31	What changes you is occurring in customer motivation/Customer priorities? -----
32	Why customers are dissatisfied? ----- -
33	Have you find out Unmeet needs of customers? Yes <input type="checkbox"/> No <input type="checkbox"/> Pl. Specify -----.
34	Are customers aware of these unmeet needs? Yes <input type="checkbox"/> No <input type="checkbox"/>

B. Sales of Commodities

1. Specify the articles dealing with

i. Packed food items	<input type="checkbox"/>
ii. Hygienic commodity	<input type="checkbox"/>
iii. Cosmetic Commodity	<input type="checkbox"/>

2. Sales of each article

Sr No	Item	Monthly Sale	Selling price	Yearly sales	Last years sales	%Rise sales
1.	Biscuits					
2.	Vegetables oil					
3.	Milk					
4.	Chilly powder					
5.	Pickle					
6.	Toilet Soap					
7.	Washing Soap/ D					
8.	Tooth powder					
9.	mosquito repellent					
10.	Hair oil					
11.	Face powder					
12.	snow/ cream					
13.	Nail polish					
14.	Lip stick					
15.	Kajal					

3. Three brands available in shop started by higher selling brand to low.

Sr. No	Item	1	2	3
1.	Biscuits			
2.	Vegetables oil			
3.	Milk			
4.	Chilly powder			
5.	Pickle			
6.	Toilet Soap			
7.	Washing Soap/ Detergent			
8.	Tooth paste/powder			
9.	mosquito repellent			
10.	Hair oil			
11.	Face powder			
12.	snow/ cream			
13.	Nail polish			
14.	Lip stick			
15.	Kajal			

4. Packed food items

Sr. No	Item	Best demanded brand	Sp. Time of purchase	Sp. Season/ occasion when sales in high	Most preferred Quantity pack	From how many years selling this product	Who generally purchase it	Purchase decision factor dominating	Key factor to starting sell this product	Customers degree of product essentially	Whether the customers are having emotion tie up with products	Whether cashing are in dilemma because of many brand	In a family who is				
													Initiator	influences	Decoder	Byre	Consumer
1	Biscuits																
2	Vegetables oil																
3	Milk																
4	Chilly powder																
5	Pickle																

5. Hygienic commodity

Sr. No	Item	Best demanded brand	Sp. Time of purchase	Sp. Season/ occasion when sales in high	Most preferred Quantity pack	From how many years selling this product	Who generally purchase it	Purchase decision factor dominating	Key factor to starting sell this product	Customers degree of product essentially	Whether the customers are having emotion tie up with products	Whether cashing are in dilemma because of many brand	In a family who is				
													Initiator	influences	Decoder	Bye	Consumer
1	Toilet Soap																
2	Washing Soap/ Detergent																
3	Tooth paste/ powder																
4	mosquito repellent																
5	Hair oil																

6. Cosmetic Commodity

Sr. No	Item	Best demanded brand	Sp. Time of purchase	Sp. Season/ occasion when sales in high	Most preferred Quantity pack	From how many years selling this product	Who generally purchase it	Purchase decision factor dominating	Key factor to starting sell this product	Customers degree of product essentially	Whether the customers are having emotion tie up with products	Whether cashing are in dilemma because of many brand	In a family who is				
													Initiator	influences	Decoder	Byre	Consumer
1	Face powder																
2	snow/ cream																
3	Nail polish																
4	Lip stick																
5	Kajal																

C. Rural Marketing Mix for essential Commodities

1. Marketing mix applied for Rural market is same as urban market (Yes/No)

Mix	Variable	Yes/ No
Product	Variety	
	Quality	
	Design	
	Features	
	Brand name	
	Packaging	
	Sizes	
	Services	
	Warranties	
	Returns	
Price	List Price	
	Discount	
	Allowances	
	Payment Period	
	Credit terms	
Place	Channels	
	Coverage	
	Assortments	
	Location	
	Inventory	
	Transport	
Promotion	Sales Promotion	
	Advertisement	
	Sales force	
	Public relations	
	Direct Marketing	

2. Rural Marketing Mix variable requirement for essential Commodities

Mix	Variable	Level		
		High	Moderate	Low
Product	Variety			
	Quality			
	Design			
	Features			
	Brand name			
	Packaging			
	Sizes			
	Services			

	Warranties			
	Returns			
Price	List Price			
	Discount			
	Allowances			
	Payment Period			
	Credit terms			
Place	Channels			
	Coverage			
	Assortments			
	Location			
	Inventory			
	Transport			
Promotion	Sales Promotion			
	Advertisement			
	Sales force			
	Public relations			
	Direct Marketing			

D. Rural Retail store personality

Please check the one box that best indicates how descriptive the statement is of you.

	Just like me	A lot like me	Somewhat like me	Not much like me	Not at all like me
My world seems to be coming apart at the seams					
I think I am a smart shopper					
I like to be outrageous					
I feel I get a raw deal out of life					
I think a woman's place is in the home					
I prefer stores where prices are always low					
I never seem to have enough money					
I regularly read the newspaper					
I have more money now than last year					
When I shop, I just want to get it over with					

E. Consumer involvement for essential commodities

No.	Essential commodity Gr.	Low	Low to Moderate	Moderate to High	High
1	Packed food items				
2	Hygienic commodity				
3	Cosmetic Commodity				

F. Innovation adoption in rural market for

	Time lag in adoption				
Products	No	Very Less	Less	Large	Very Large
Packed food items					
Hygienic Items					
Cosmetic Commodity group					

How do you obtain your stock?

- a. Local Distributor b. Company / Distributor Van c. Go to nearest town to make purchase

G. What is your current level of stock of goods?

	Time lag in adoption				
Products	No	Very Less	Less	Large	Very Large
Packed food items					
Hygienic Items					
Cosmetic Commodity group					

H. The Brand Mindset of retail store

1. Do you know, from your customers' perspective, what the most distinctive attributes are that differentiate your brand from competitors?

2. Does your organization have a brand promise, mission or vision statement?

3. Is your organizations leadership responsible for the brand X's equity as opposed to the marketing department?

4. Do you place a priority on being perceived by consumers -first and foremost-as a "friend"?

5. How has your firm's business activity developed over the past 3 months (not included the normal seasonal variations)?

1. it has improved 2. it has remained unchanged 3. it has deteriorated

6. How do you consider the present volume of the stocks (compared to the season)?

1. too large 2. normal for the season 3. too small

Annexure 10.3 Tahasil wise Villages selected for survey with their characteristics

Tahasil	Village	Population of the village (Lacks)	Dist. from Tahasil (K.M.)	Percentage of irrigation	Other Facilities			
					Drinking Water	Education	Medical	Transport and communication
Ahmed nagar	Akolner Bharwadi	.06	22	38	Well, Tap Water	Primary	7 Km.	Telephone
	Jamb	.12	26	60	Well and Hand Pump	Primary	10 Km.	Post and telephone, S.T.
	Hivare	.11	20	58	Water supply	Primary and Secondary	Primary Health center	Telephone
	Imampur	.09	16	55	Well Tap Water	Primary	3 Km.	Telephone
	Sujalpur	.08	14	65	Well and Hand Pump	Primary and Secondary	8 Km.	Post and telephone, S.T.
Akole	Otur	.08	20	85	Well and River	Primary and Secondary	3 Km.	Telephone, S.T.
	Kumshet	.07	22	55	Tap Water	Primary and Secondary	8 Km.	Telephone, S.T.
	Dhangevadi	.04	12	65	Well and Hand Pump	Primary and Secondary	Primary Health center	Post and telephone, S.T.
	Mhalungi	.03	22	85	Well and Hand Pump	Primary	12 Km.	Telephone, S.T.
	Jambkale	.11	24	45	Well and Hand Pump	Primary	7 Km.	Post and telephone, S.T.
Jamkhed	Chunbhali	.012	22	56	Tap Water supply	Primary and Secondary	10 Km.	Telephone
	Jaibhaiwadi	.09	20	29	Well , Water supply	Primary	6 Km.	Telephone
	Dhanegaon	.03	24	49	Well and Hand Pump	Primary and Secondary	3 Km.	Post and telephone, S.T.
	Chombhewadi	.04	24	55	Tap Water supply	Primary	8 Km.	Telephone, S.T.

	Kolhewadi	.02	22	65	Well , Water supply	Primary and Secondary	12 Km.	Telephone
Karjat	Pawarwadi	.02	26	85	Well and Hand Pump	Primary	4 Km.	Post and telephone, S.T.
	Dombalwadi	.08	32	55	Well and River	Primary and Secondary	8 Km.	Post and telephone
	Thetewadi	.05	14	65	Well, Tap Water	Primary	10 Km.	Telephone, S.T.
	Khandale	.04	16	85	Well , Water supply	Primary	Primary Health center	Post and telephone, S.T.
	Chakhalewadi	.03	26	45	Well , Water supply	Primary and Secondary	6 Km.	Telephone, S.T.
Kopargaon	Dauch Kd.	.04	23	78	Well and Hand Pump	Primary	3 Km.	Telephone, S.T.
	Rastapur	.02	24	74	Well and Hand Pump	Primary and Secondary	10 Km.	Telephone, S.T.
	Ranjan gaon Kh	.06	28	38	Well and Hand Pump	Primary	Primary Health center	Post and telephone, S.T.
	Shahapur	.08	21	60	Well and Hand Pump	Primary	6 Km.	Telephone, S.T.
	Karwadi	.03	26	58	Well	Primary and Secondary	3 Km.	Telephone
Nevasa	Chinchban	.01	28	55	Well and Hand Pump	Primary	10 Km.	Telephone, S.T.
	Karegaon	.02	29	65	Well and River	Primary and Secondary	Primary Health center	Telephone, S.T.
	Gidegaon	.04	30	85	Well, Hand Pump	Primary	10 Km.	Post and telephone, S.T.
	Wadule	.04	27	85	Well and Hand Pump	Primary	3 Km.	Telephone, S.T.
	Boargaon		24	45	Well Hand Pump	Primary	8 Km.	Telephone, S.T.

Parner	Bugewadi	.02	12	56	Well and Hand Pump	Primary and Secondary	3 Km.	Telephone, S.T.
	Mhasobacha Zap	.07	24	29	Well	Primary	5 Km.	Telephone, S.T.
	Nighoj	.04	22	49	Well and Hand Pump	Primary	7 Km.	Post and telephone, S.T.
	Kadus	.02	26	56	Well and River	Primary and Secondary	Primary Health center	Post and telephone, S.T.
	Wirol	.04	24	74	Well, Hand Pump	Primary	6 Km.	Telephone
Pathardi	Gitewadi	.03	23	38	Well and Hand Pump	Primary	3 Km.	Telephone
	Borsewadi	.01	26	60	Well and Hand Pump	Primary and Secondary	10 Km.	Telephone
	Chinchpur Pangul	.03	28	58	Well, Hand Pump	Primary	3 Km.	Post and telephone, S.T.
	Dhokanwadi	.06	24	55	Well and Hand Pump	Primary and Secondary	5 Km.	Telephone
	Chitali	.04	22	65	Well and River	Primary and Secondary	7 Km.	Post and telephone, S.T.
Rahata	Aklahire	.04	18	85	Well, Hand Pump	Primary	6 Km.	Telephone
	Tisgaon	.08	22	45	Well and Hand Pump	Primary	Primary Health center	Telephone
	Pathre	.06	24	56	Well and Hand Pump	Primary	5 Km.	Telephone
	Gogalgaon	.06	28	29	Well and Tap water	Primary	7 Km.	Post and telephone, S.T.
	Lohagaon	.02	20	49	Well and Tap water	Primary and Secondary	Primary Health center	Telephone
Rahuri	Jamner	.03	12	56	Well and Tap water	Primary	7 Km.	Telephone

	Kendal	.04	20	70	Well and Hand Pump	Primary and Secondary	6 Km.	Post and telephone, S.T.
	Jambhali	.08	24	65	Well and Tap water	Primary	3 Km	Telephone
	Wadner	.02	28	50	Well and Hand Pump	Primary	7 Km.	telephone, S.T.
	Chincholi	.04	22	55	Well	Primary and Secondary	Primary Health center	Telephone
Sangamner	Nimgaon Jali	.12	30	65	Well and Hand Pump	Primary	Primary Health center	Post and telephone, S.T.
	Konchi-Manchi	.11	26	85	Well and River	Primary and Secondary	10 Km.	Telephone
	Kharshinde	.05	22	45	Well, Hand Pump	Primary	3 Km.	Telephone
	Rajapur	.04	18	56	Hand Pump	Primary and Middle School	5 Km.	Post and telephone, S.T.
	Kurtutwadi	.03	24	29	Well and Tap water	Primary	7 Km.	Telephone
Shevgaon	Gerwadi	.08	26	49	Hand Pump	Primary	6 Km.	Telephone
	Shankarwadi		28	55	Tap Water	Primary	5 Km.	Telephone
	Belgaon	.06	16	65	Well and Tap water	Primary and Middle School	Primary Health center	Post and telephone, S.T.
	Ranzami	.07	24	85	Well and Tap water	Primary	3 Km.	Telephone
	Kondushi	.09	28	55	Well and Hand Pump	Primary	5 Km.	Telephone
Shrigonda	Adhorewadi	.04	18	65	Hand Pump	Primary	7 Km.	Post and telephone, S.T.
	Jangalewadi	.05	22	85	Well and Hand Pump	Primary and Secondary	12 Km.	Telephone S.T.
	Khosegavan	.03	24	45	Hand Pump	Primary and Secondary	Primary Health center	Telephone

	Bhapkarwadi	.01	26	85	Well and Tap water	Primary		telephone, S.T.
	Vadgaonshindadi	.06	25	45	Well and Hand Pump	Primary		Telephone
Shrirampur	Dhangarwadi	.08	22	56	Well and Hand Pump	Primary		Post and telephone, S.T.
	Wangi	.02	24	29	Well and Hand Pump	Primary		Post and telephone, S.T.
	Nandur Kd	.03	23	49	Hand Pump	Primary and Secondary		Telephone
	Kadit Bk	.04	27	56	Well and Hand Pump	Primary		Telephone
	Gujarwadi		21	70	Well and Tap water	Primary	Primary Health center	Telephone

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