Abstract: Rural consumers are a combination of rural sensitivities and urban aspirations. Over the past few years, ‘Rural India’ has witnessed a tremendous increase in the buying power of consumers, along with a desire to upgrade the standard of living. Some entrepreneurial initiatives both, from the government as well as the private sector have established new rules of rural marketing in India. The paper begins with an attempt to understand the psyche of rural consumers, analysing the characteristics of the diverse and scattered rural markets and profiling the socio-economic behavioural and cultural aspects of Indian rural markets. Further, the paper briefs upon the successful penetration of FMCG products into rural markets. The paper concludes with an attempt to correct the previous studies and reports endorsing the success of FMCG product and also announcing a call for a realistic assessment of the penetration of FMCG products into actual rural markets, besides hinting out new strategies.

Key Words: Rural consumer, Rural market, FMCG products, Rural psyche.

“Improving the lives of billions of people at the bottom of the economic pyramid is a noble endeavour. It can also be a lucrative one.” C.K. Prahlad.

I. INTRODUCTION
The Indian rural market with its vast size and heterogeneous demand base offers great lucrative opportunities to marketers for many products and services which are being marketed for the urban masses. After all, two thirds of countries consumers live in rural areas and almost half of the national income is generated in the rural hinterland. The definition of urban society adopted by census 2011 is as under:
• All places with a municipality, corporation, cantonment board or notified town area committee etc. (known as Statutory Town)
• All other places which satisfies the following criteria (known as Census Town):
  (i) Minimum population of 5000
  (ii) At least 75% of the male working population engaged in non-agricultural pursuits
  (iii) A density of population of at least 400 persons per square kilometre

If any area doesn’t satisfy these conditions it can be taken as rural society. If we go by this approximately 68.84% of the Indian consumers live in villages and almost half of the national income is generated from them. It means that a huge market potential exists in the form of rural market.

As per census data 2011, the total population of India is 1,210,193,422. Rural India, which accounts for around 68.84 per cent of the country's more than one billion population, is not just witnessing an increase in its income but also in consumption and production. India's 31.16 percent urban population lives in more than 5,100 towns and over 380 urban agglomerations. The five states of Uttar Pradesh, Maharashtra, Bihar, West Bengal and Andhra Pradesh account for almost half (48.89 percent) of the total Indian population.

India is classified into more than 450 districts, and approximately 6,40,867 villages, which can be segmented in different parameters such as literacy levels, accessibility, distribution networks, income levels, market penetration, distances from nearest towns, etc. Recent developments, which has taken place in the rural areas under the five- year plans and other such special programmes, are phenomenal. The overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Today the rural market offers a vast untapped potential. Development programs in the field of agriculture and related activities such as health education, communication, rural electrification, etc have improved the lifestyles of village population.

II. INDIAN RURAL MARKET (AN OVERVIEW)
About 69% of the Indian consumers live in villages and almost half of the national income is generated from them. It means that a huge market potential exists in the form of rural market. Indian market has a deep rural character. Important is the fact that 69% of India’s population reside in villages, equally important is the fact that extensive changes in all facets of living are occurring. Now the villages have accepted the modern way of living. The rural consumer has become choosy in his buying. Rural Indian population is more than one tenth of the world’s population, and hence important to India and the world to tap the opportunities existing in rural markets. As a result the corporate world has started to pay attention to this segment because they have realised the potentiality of the rural markets and rural consumers. In other words the prospect of the rural markets has been clearly understood and,
therefore, the marketers have entered into the hinterland to overcome market saturation and the ruthless competition in the urban markets. Following are some tables revealing some features of Indian rural markets:

Table 2.1 - Number of Rural Units (or Villages) in India

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Number of Villages</th>
<th>Increase in nos.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Census 2001</td>
<td>6,38,588</td>
<td>---</td>
</tr>
<tr>
<td>Census 2011</td>
<td>6,40,867</td>
<td>Increase : 2.279</td>
</tr>
</tbody>
</table>

(Source: Census - India)

Table 2.2 - Population by Rural Urban Residence – India – 2011

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Persons</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>833,087,662</td>
<td>68.84</td>
</tr>
<tr>
<td>Urban</td>
<td>377,105,760</td>
<td>31.16</td>
</tr>
<tr>
<td>Total</td>
<td>1,210,193,422</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Census 2011 – India)

Table 2.3 - Variation in Rural Population (%) from 2001 to 2011

<table>
<thead>
<tr>
<th>Particulars</th>
<th>1901 (%)</th>
<th>1951 (%)</th>
<th>2011 (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>89.2</td>
<td>82.7</td>
<td>68.8</td>
</tr>
<tr>
<td>Urban</td>
<td>10.8</td>
<td>17.3</td>
<td>31.2</td>
</tr>
</tbody>
</table>

(Source: Census 2011 – India)

• During 2001-11 the growth of Rural Population has been 12.18%
• Growth in Rural Population in India is steadily declining since 1991
• Meghalaya (27%) & Bihar (24%) witnessed largest growth among States in 2001-11
• Four States recorded decline in Rural Population during 2001-11. These are Kerala (by 26%), Goa (19%), Nagaland (15%) & Sikkim (5%).

Variation in Urban Population from 2001 to 2011 Censuses – India

There has been a spurt in growth of population in Urban areas in the country, which could be due to:
• Migration
• Natural increase and
• Inclusion of new areas under ‘Urban’
• More than 30% growth in Urban population in States, viz., Sikkim (153%), Kerala (93%), Tripura (76%) is significant.

Table 2.4 - Literacy Rate (Rural and Urban)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rural</td>
<td>Persons</td>
<td>58.74</td>
<td>68.91</td>
<td>+10.17</td>
</tr>
<tr>
<td></td>
<td>Males</td>
<td>70.70</td>
<td>78.57</td>
<td>+7.87</td>
</tr>
<tr>
<td></td>
<td>Females</td>
<td>46.13</td>
<td>58.75</td>
<td>+12.62</td>
</tr>
<tr>
<td>Urban</td>
<td>Persons</td>
<td>79.2</td>
<td>84.98</td>
<td>+5.06</td>
</tr>
<tr>
<td></td>
<td>Males</td>
<td>86.27</td>
<td>89.67</td>
<td>+3.4</td>
</tr>
<tr>
<td></td>
<td>Females</td>
<td>72.86</td>
<td>79.92</td>
<td>+7.06</td>
</tr>
</tbody>
</table>

(Source: Census 2011 – India)

• The improvement in literacy rate in rural area is two times that in urban areas
• The rural urban literacy gap which was 21.2 percentage points in 2001, has come down to 16.1 percentage points in 2011
• Improvement in female literacy is more than males in both rural and urban areas
• The gender gap in literacy has come down from 24.6 in 2001 to 19.8 in 2011 in rural areas and from 13.4 in 2001 to 9.8 in 2011 in urban areas
III. UNDERSTANDING THE RURAL PSYCHE
A marketer cannot sell his product easily and readily in the rural markets. A product developed to cater the needs and requirements of urban consumers may or may not satisfy rural consumers. A rural consumer is distinctly different from his urban counterpart. A rural consumer is having more social impact (decision making is still influenced by family, friends and other elder and able members of the society) as compared to an urban consumer. Manufacturers/marketers adopting a selling approach for rural consumers will not serve the purpose. Similar to urban markets, marketing orientation will help identify the needs of rural consumers. Mere extension of products from an urban to semi-urban and then to rural markets will not work out. Hence, it becomes necessary to understand the psyche of a rural consumer. Following aspects will enable us to develop an understanding about the psyche of a rural consumer and thereby his demand for various products/services:

1. An increase in the purchasing power of the spending class (within the age group of 15 to 44).
2. Increased literacy and education (leading to a change in thinking perspectives) having a positive impact on the promotional mix of the marketers.
3. A positive linkage between a change in thinking perspectives and the desire for a higher elevation in the social status.
4. An increase in per capita monthly expenditure and changes in occupational patterns.
5. An increase in disposable income levels of rural people.
6. Suitability of the product.
7. Acceptance of modern way of living.
8. A shift in the spending patterns (from essential commodities to other commodities)
9. An improvement in the physical environment in villages.
10. Huge variations (from state to state and even within states) in social, cultural and political environment.
11. Increased penetration of technological innovations in rural markets.

IV. CHARACTERISTICS OF INDIAN RURAL MARKETS
Following are the characteristics of Indian Rural Markets:

1. Large and scattered market: The rural market of India is large and scattered in the sense that it consists of over 63 crores consumers from 5,70,000 villages spread throughout the country.
2. Major income from agriculture: Nearly 60 % of the rural income is from agriculture. Hence rural prosperity is tied with agricultural prosperity.
3. Low standard of living: The consumer in the village area do have a low standard of living because of low literacy, low per capita income, social backwardness, low savings, etc.
4. Traditional outlook: The rural consumer values old customs and tradition. They do not prefer changes. Villages develop slowly and have a traditional outlook. Change is a continuous process but most rural people accept change gradually. This is gradually changing due to literacy especially in the youth who have begun to change the outlook in the villages.
5. Rising literacy levels: It is documented that approximately 45% of rural Indians are literate. Hence awareness has increased and the farmers are well-informed about the world around them. They are also educating themselves on the new technology around them and aspiring for a better lifestyle.
6. Diverse socio-economic backwardness: Rural consumers have diverse socio-economic backwardness. This is different in different parts of the country.
7. Inadequate Infrastructure facilities: Infrastructure Facilities like roads, warehouses, communication system, and financial facilities are inadequate in rural areas. Hence physical distribution becomes costly due to inadequate Infrastructure facilities.
8. They are expanding markets (in terms of market shares of products and services)
9. They are heterogeneous in nature – i.e. there are variations found in the needs and requirements of the customers. The reason for this is that there are too small sub-segments within one segment.

<table>
<thead>
<tr>
<th>Population size</th>
<th>No. of Villages</th>
<th>Proportion to Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 200</td>
<td>1,38,761</td>
<td>21.8</td>
</tr>
<tr>
<td>200-499</td>
<td>1,27,354</td>
<td>19.9</td>
</tr>
<tr>
<td>500-999</td>
<td>1,44,817</td>
<td>22.6</td>
</tr>
<tr>
<td>1000-1999</td>
<td>1,29,864</td>
<td>20.3</td>
</tr>
<tr>
<td>2000-4999</td>
<td>80,313</td>
<td>12.6</td>
</tr>
<tr>
<td>5,000 &amp; above</td>
<td>16,758</td>
<td>2.8</td>
</tr>
<tr>
<td>Total</td>
<td>6,40,867</td>
<td>100.00</td>
</tr>
</tbody>
</table>

(Source: Census 2011 – Provisional Population Totals – India)
V. INDIAN RURAL MARKETS: MYTHS AND FACTS

Myth 1: Indian Rural Market is a Homogeneous Mass
Fact: It's a heterogeneous population.
The individual sections of this market are not too big, although the overall size is large. There are Geographical, demographical, statistical and logistical differences. Positioning and realities regarding the potential of each of these market segments differ and lie at the very core of forming the strategy for the rural markets. Various tiers are present depending on the incomes like big landlords, traders, small farmers, marginal farmers, labourers, artisans. People belonging to different social classes stay in a concentric area. So the availability of FMCG products should suffice the consumption for everyone. State wise variations in rural demographics are present viz. literacy (Kerala 90%, Bihar 44%) and population below poverty line (Orissa 48%, Punjab 6%).

Myth 2: Disposable Income is Low
Fact: Number of middle class households (annual income Rs. 45,000 - 2,15,000) for rural sector is 27.4 million as compared to the figure of 29.5 million for urban sector.
Rural incomes CAGR was 10.95% compared to 10.74% in urban between 1970-71 and 1993-94. The disposable income is still higher in the rural market.

Myth 3: Individuals Decide About Purchases
Fact: Decision making process is collective.
Purchase process influencer, decision, and buyer, one who pays can all be different. So marketers must address brand message at several levels. Rural youth brings brand knowledge to households. Basic awareness of the product brand has to be there in the market. This can be done by putting up small advertising sheets at the mandis and places where the rural masses meet regularly.

Myth 4: Rural consumers are always looking for cheaper products
Fact: Rural consumers are looking for quality products
Every marketer must realize that the rural consumer is not a miser. 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.

VI. RURAL MARKETING: SUCCESS STORIES
Over the past few years schemes like ITC’s echaupal, HLL’s project Shakti, shampoo sachets launched by Chick, BSNL’s rural schemes have made a mark in rural India. Many retail hubs like Kisan Sansar (Tata), Haryali Kisan Bazar (DMC), Reliance Fresh, Naya Yug Baazar, etc has been able to make a dent in the village economy. The most successful story is that of HUL, the Indian subsidy of Uniliver. The trigger point for HUL came when a local firm Nirma, through its new product formulation, pricing and distribution challenged HUL's detergent business. Nirma’s strategy was to attack local women by assisting them in obtaining financial assistance through its Project Shakti. According to figures released by market researcher AC Nielsen, demand for personal care products grew faster in rural areas than urban areas during the period April-September 2009. Several FMCG companies such as Godrej Consumer Products, Dabur, Marico have increased their marketing efforts in rural India and small towns in order to establish a local distribution networks and increase visibility. Godrej has also empowered rural women by assisting them in obtaining financial assistance through its Project Shakti.

VII. INDIAN RURAL MARKETS: THE TRUTH
According to 2011 census, 68.84% of the population in India lives in more than 6, 40,867 villages spread across the country and 31.16% lives in the urban areas. During 2001-11 the growth of Rural Population has been 12.18%. Growth in Rural Population in India is steadily declining since 1991. There has been a spurt in growth of population in Urban areas in the country, which could be due to Migration, Natural increase and Inclusion of new areas under ‘Urban’.
In spite of the decline in rural population, rural markets appear to be a very wide and promising market, against the backdrop of saturating urban markets. Many studies that predicted the expansion of rural markets lacked realistic perspective and factual data.
Most of the studies had taken into consideration the data provided by National Council of Applied Economic Research (NCAER) drawn in the year 1995-96. There is a need to delve deep into the topographical distribution of the villages spread across India. The rural prosperity that marketers are speaking of, actually relates to urban areas (districts and taluks with population ranging from 50,000 to 5,00,000 each). Further, the macro view of few prosperous states may reflect a colourful picture, but micro level studies may reveal a different story. The other side of rural India is suffering from abject poverty, unemployment, illiteracy, indebtedness, high suicide rates and stressful life.

No doubt, recent micro level studies do reveal that there is some improvement in the income level of rural people, literacy rates, infrastructural facilities, etc. But, these small improvements are not enough to sustain development. The situations are different from one area to another. Areas near to the urban ones differ distinctly from the hinterland rural life. Similarly, the rural life near the rivers differs drastically from the dry, plateau, desert areas. Most of the studies showing the expansion of rural markets and increased purchase power are for electronic gadgets, mobile services, insurance products and vehicles without an apparent correlation to income groups in the rural settings. There are reports endorsing the success of FMCG products like shampoos, soaps, detergents, toothpastes, and durables like color television, fans, air conditioners, refrigerators, etc into the rural markets. One may detect a flawed approach to such data endorsing the success of FMCG and durable products in rural India. For e.g., when rural India enjoys abundance fresh air, what would be the demand level for fans? Many parts of rural India suffer from non-availability of electricity, power cuts, fluctuation in voltage etc. and hence the data supporting the high penetration of color TVs is doubted.

Whether rural women use products like Fair & Lovely, Pond’s, Lux etc and if use then how many, is a billion dollar question looking to their living conditions. The Monthly Per Capita Expenditure (MPCE) of farm households is just above the rural poverty line. The figures may mislead since they are an average of selective high and low populated states. Looking to the bifurcation of the monthly expenditure, one can feel that approximately 65-70% of the income is spent on food, clothing and footwear. What else can rural India buy? Further, the slow and gradual withdrawal of rural youth from farming as an occupation is also having its sociological and economical consequences as far as the concept of rural development and expanding market is concerned. The presence of cottage industries, local self help groups are producing low-cost products which are preferred by the rural India as against the branded products. There are alternative brands available locally as a result of which the sales of costlier and branded products may seem very dismal. 

There is a noticeable gap found in rural marketing. Some studies are not able to correlate between the industrial development and the rural standards of living income group-wise. For e.g., Has the clothing of rural India changed from plain cotton to polyester? Has iodized salt replaced the common/stone salt? A power-point presentation by Chandramouli regarding the penetration of electronic goods’ penetration in rural India admits poor rural penetration and poor electrification of rural India. The data fails to provide any logical understanding of the market behaviour. Against this backdrop, we can presume two things: one is that the figures are based on assumptions and second, the products quoted as sold must have been from semi-urban areas, which share both, the village and urban settings.

The recent media attention paid to the rural economy would make it seem as if the rural consumer is a different Indian altogether. But this is not such an open-and-shut case. The rural economy isn’t as isolated from the urban downturn or from the vicissitudes of agriculture as most would imagine. Many of us are not sure how much water of progress has flowed under the rural bridge. Some are beginning to wonder if there is indeed a rural-urban market divide. There is a growing belief that our urban markets have reached the stage of saturation and this belief has prompted companies to focus on rural markets.

The mental models etched in many minds are that of a rural India still stuck in the dark ages. Anecdotal evidence shows very visible signs of marked modernity and progress, consumer durable and non-durable product sales to rural areas show steady increases, yet census data corroborates the “stuck in the dark ages” description of rural India. Only 30% of rural households have access to tap water (compared with 65% in urban India); around 35% have no electricity in urban households; while 50% have semi-pucca houses (compared with 80% in urban areas having pucca houses).

The truth obviously lies somewhere in between. Hence, there is a need to build new mental models about rural India today, taking into account the following points.

1) Rural India isn’t a single homogenous block; it is heterogeneous. In fact, the label Rural India is a catch-all phrase to describe many disparate parts in many stages of development, driven by many different forces. The rural parts of Uttarakhand, Gujarat and Bihar are all different in character.
2) Rural Indians are occupied in varied occupations and this pattern of occupation is also changing. The rural consumer could be a bank clerk commuting to the nearest town or an agricultural labourer in a thatched-roof hut.
3) With increased road connectivity, the notion that rural Indians are stuck in the hinterland, and unexposed to the developments around them, no longer holds true. Children and women commute farther for their schools and for their shopping, respectively.
4) Rural Indians have small and compact families, just like urban India. According to the National Council of Applied Economic Research (NCAER) data, the average rural family has 5.08 persons; the average urban family, 4.81 persons.
5) In spite of rural India being exposed to all new things of urban, it still has a low level of traditional education, making rural Indians different kind of consumers. 26% of rural India’s chief wage earners (CWEs) are illiterate compared with 8% in urban India. 7% of rural CWEs are graduates compared with 29% in urban India.

6) Rural India has an average per capita income that is half that or urban India. Extrapolating from income data from NCAER, we know that 21.7% of the rural population is below the poverty line; for urban populations, the incidence of poverty is 20.8%, not much lower.

As many as a whopping 160 million people at least are poor households in rural India. The rural numbers are large and rural India harbours as many rich households as urban India. The richest quintile of urban India and the poorest of rural India are the outliers. The rest are fairly comparable, showing that scale is possible by skilfully combining urban and rural consumers, especially in good road connected geographies and progressive states.

The gross domestic product (GDP) growth has sharply increased middle-income households and high-income households in rural India while decreasing lower-income households. Future GDP growth, though moderate, will double the high and upper-middle income groups. So, rural consumption is well on its way and we must never forget that even a small shift upwards of this large population will make a lot of waves.

We cannot afford doing the same mistake with rural India what Western multinationals did, i.e., considering India as a whole. The rural Indian market and consumer calls for sophisticated new marketing strategies and paradigms, not a transplant of old ideas.

VIII. A MIX OF OLDER AND NEWER STRATEGIES

Rural Marketing mix would traditionally include the strategy which encompasses the four Ps namely Product, Price, Place and Promotion that a company uses to promote and sells its brand or product in markets. Apart from that rural marketing also includes four as, namely Affordability, Availability, Awareness and Acceptability. Following primary strategies could be considered other than the common ones mentioned above:

1) A detailed study about the genuine requirement of all existing FMCG products – for e.g., given the living conditions of a rural women, to what extent she will use products like Fair & Lovely, Pond’s, Lux, etc.
2) A quick and better access to the hinterland villages through road, train or private transport.
3) Media strategies need to be developed more rural-friendly. i.e., there is a need to evolve a rural-based advertising strategy.
4) In the process to encash the hard earnings of the rural India, corporate should recognize and attempt to deliver a minimum social responsibility for the rural India. One simple way to do this can be extending support to government in building infrastructural facilities which suits different topographical settings of India.
5) Product – Suitsing the need and lifestyle of rural consumers, may require product alteration or modification or altogether a new product for rural consumers, avoid sophisticated packaging, value packs etc.
6) Price - Rural pricing should revolve around 3 e’s, namely customer value, competitors prices and cost to company. Rural population due to its irregular income and limited resources is highly price sensitive. Companies can achieve overall economies through high market share and deep penetration. This overall price benefit has to be passed on to the consumer who requires value for money products.

7) Place - Typically Indian villages have a population ranging from a few hundreds to 5,000. A manufacturer has to decide whether coverage of villages with population less than 2,000 is lucrative enough or not. Of late a lot of retail outlets have been set up in the villages. Haryali Bazar, Haats; Chaupals have already been mentioned. Distances and poor infrastructure also play a deterrent here. To service remote village, companies use autorickshaws, bullock-carts and even boats in the backwaters of Kerala.

8) Promotion - Promotion aspect always creates a challenge in rural markets because of the fact that village have thin population density and are widely spread over large remote areas and poor media penetration. Traditional media vehicles like hoardings and wall painting, street plays and musicals need to be worked out since there is a clean rural urban divide in many states. Poor Media penetration has to be overcome by extensive use of local media, events, presence in high congregation areas like haats and weekly bazaars, fairs etc. Wall writing, horse cart, bullock cart panels, pamphlet distribution are some other effective means of sending out a message. Messages need to be developed in the regional vernacular languages and set in the local culture for easier acceptance and reach. Besides mass and outdoor media, rural extravaganza like temple festivals, melas and other events where the villagers come together can be used for promotions. Direct marketing campaigns can also be very effective. Direct marketing through influence groups, word of mouth etc. are powerful ways to meet the target customer.

Based on literature review, this article attempts to surface certain critical issues related to rural marketing. The definitional issues of the term ‘Rural’ needs to be more specific since the government, corporate, research agencies etc. have their own parameters. Further, the previous studies and reports, which state that rural markets are expanding needs a realistic assessment since the claims made by the FMCG companies are more about the extension of the urban markets and not the actual rural markets. The rural market offers a vast untapped potential; it should also be recognized that it is not that easy to operate in rural market because of number of problems such as improper infrastructure and transportation would lead to time delay and high cost on transportation could lead to weak logistics and distribution also. Thus rural marketing is a time consuming affair and requires considerable investments in terms of evolving appropriate strategies with a view to encounter the problems. There is no doubt that divides do exist between urban India and Rural Bharat. However, with a silent revolution that has already begun, a seamless integration of
rural and urban markets is underway. Once this happens the gulf that divides the two markets will become bridges. For this, change needs to be engaged and managed. 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.

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