

## AN OVERVIEW OF INDIAN RURAL RETAIL INDUSTRY

Neha Nazneen Siddiqui

Assistant Professor, Department of Management, AIMT, Lucknow, India

\*\*\*

**Abstract** - — *India is a vast bazaar composed of the best citizenry of youth. Indian Retail area is growing actual rapidly. Retail is an arising area in India. The country's activating retail mural presents an admirable befalling to investors from beyond the globe, to use India as a cardinal business hub. Marketers charge new strategies to accomplishment Indian rural market. There is the charge of avant-garde account to abduction the market. Now marketers are alive their focus to rural retail as it offers huge abeyant which can be broken finger through avant-garde administration channels with bartering getting the much analytical element. The abstraction of rural malls is acceptable modern. Famished of avant-garde forms of entertainment, the rural average chic accept greeted these malls with abundant passion. Despite getting visibly a huge blooming affirmation, this rural retail area assimilation offers several bottlenecks that cover rural infrastructure, activity styles and assorted perceptions of rural consumers. Only those companies who accept that there is no abbreviated cut to appropriate rural markets and anatomy their strategies altogether altered from metros are acceptable to tap this resource. Indian rural bazaar has developed superior humans as compared to the burghal market. The cold of this cardboard is to abstraction the present book of rural retailing, noteworthy rural initiatives of the marketers, problems and belief and acquisition a band-aid of Indian country retailing. Further, it as well highlights the strategies the marketers charge to lay focus on afore entering this segment. Indian rural bazaar has abundant abeyant to accomplishment it.*

**Key Words:** *Rural Infrastructure, Rural market, retail, Rural Retail Outlets.*

### I. INTRODUCTION

The Retail Industry in India is arising as a one of the better industries estimated to the anniversary for added than 10 percent of the country's GDP and about 8 percent of the

employment. As an awful activating and fast growing industry ability an above anarchy, it is branch arise next bang industry. India has already asperous the beforehand bread-and-butter recession and it is afterwards furnishings faced by abounding developed and accustomed economies and on all counts may arise out of the present apathetic down as well successfully. As a 'Vibrant Economy', India topped A T Kearney's annual of emerging markets for retail investments for three after years and stood 2nd fastest growing abridgement in the world, the 3rd better abridgement in agreement of GDP in the next 5 years and the 4th better abridgement in PPP terms. Afterwards the USA, China & Japan India is rated a part of the top 10 FDI destinations. Currently, as a fastest growing abridgement by 2030, India may become one of the Top 5 economies in agreement of GDP. Presently, the Indian retail industry is in an awful alternate state. The organized bartering allotment in the absolute retail aggregate has been beneath bifold digits in India as compared to 20% in China, 25% in Indonesia, 35% in Philippines, 40% in Thailand and 50% in Malaysia, about 80% in US and 70 % in Europe while as in Asia on the accomplished it comes to about 20%. Several agencies accept projected altered estimates of Indian retail aggregate both for organized and alternate sectors. The Technopak Advisors take as well estimated that the country's retail bazaar accounted for US\$ 310 Bn in 2006 , estimated to blow US\$ 420 Bn in 2011 and my ability the levels of US\$ 675 Bn in 2016 at CAGR of 7.5 % and 620 billion Euros (around Rs 37 lakh crore) by 2020. The organized retail bazaar that was estimated at US\$ 10 Bn during 2006 and US\$ 26 Bn for 2011 may abound to US\$ 84 Bn by 2016, at CAGR of 26%. Talwar (2010) has as well projected India's all-embracing retail area to US\$ 833 Bn by 2013 and to US\$ 1.3 abundance by 2018, at an admixture anniversary advance amount (CAGR) of 10%. The avant-garde retail articulation in India has accelerated its advance number back 2007 as the above all-around players and Indian accumulated houses were apparent entering the affray in a big way. Organized bartering in alone India is already growing at over 50-60 percent a year, compared to 35-40 percent advance in the sample cities. About 200 tier-III cities with the citizenry of

beneath than 2 actors and addition 500 rural towns accept the abeyant to be the hub for rural markets. India's retail markets activity incredible opportunities with about bisected of it aggregate by rural India. According to National Council of Applied Bread-and-butter Research (NCAER) reports, rural India is home to 720 actor consumers beyond 627,000 villages. Seventeen percent of these villages anniversary for 50 per cent of the rural citizenry as able-bodied as 60 percent of the agricultural wealth. This implies that extensive out to just 100,000 additional communities will ensure admission to a lot of-of the rural opportunity. India's rural retail bazaar was accepted to abound by 29 percent to 1.8 abundance rupees (US\$ 45.34 Bn) by 2010. All-around consulting abutting McKinsey and Co. has projected that India's rural bazaar would blow US \$ 500 Bn by 2020. Rural markets arise as a huge be falling for retailers as is reflected in the allotment beyond many categories of consumption. While these estimates appear to accept been accustomed at demography literacy, accessibility, amount of penetration, accretion assets levels, ambit from above bartering and business hubs, cast awareness, and concepts of superior accretion consumerism a part of average chic in rural areas yet these do not necessarily announce a blooming affirmation in rural India as added than 45000 villages abide to abide arid besides about 2.20 Lakh villages accepting a citizenry of beneath than 500 souls abide to be after adequate/functional retail sales outlets. 29% of our citizenry (2001 census) falling beneath objection akin with accretion levels of retail prices anatomy added gray areas crave due advised afore authoritative an optimistic estimation. With the alteration face of country's activating retail mural, the Indian customer is in for an accelerated transformation. Accumulated bigwigs such as Reliance, AV Birla, Tata, Godrej, Bharti, Mahindra, ITC, RPG, Pantaloon, Raheja and Wadia Group are accepted to advance abutting to Rs.1 abundance in the business of retail over the next 5 years. Reliance Retail is advance Rs.30, 000 crore in ambience up assorted retail formats backed by a 68-strong administration network, with accepted sales of over Rs.100,000 crore by 2010. The Future Group's Pantaloon Retail and RPG's Spencer's are as well traveling all out to advance their ascendant position on India's retail horizon. The Lifestyle India, India-bulls, Wadhawan Group, Vishal Retail, petroleum majors IOCL, BPCL & HPCL, and others are firming up added and added aggressive retail amplification affairs by the day. While all-around retailers Metro AG and Shoprite Holdings access their attendance on the Indian retail landscape, the Bharti - Wal-mart

amalgamate is aloof locations for their collective retail venture. The contempt amalgamation amid Tata and Tesco added adds to the activity in retail. Modernising retail will see some 15 actor humans affianced in retail and retail abutment activities by 2010 - including foreground end retail operations, accumulation chain, logistics, action & basement development and supplies.

## II. KEY RURAL RETAILING PROPOSALS AND THEIR SOLE SHOPPING EXPERIENCE

The abstraction of rural malls, which was an aboriginal alien by ITC, is proving to be an able administration action in the rural market. Along with ITC's Choupal Sagar, few added companies accept taken steps in this identical direction. To name a few are TATA KissanSansar, Delhi Shriram's Nissan Haryali Bazaar, Goej's Aadhar & Manthan.

### A. ITC's CHOUPAL SAGAR

The ground-breaking accomplishment appears the admission of rural malls came from ITC. It had two initiatives in the rural bazaar "ChoupalSagar and e-choupal".The aggregation launched rural malls beneath the banderole "ChoupalSagar". The actual aboriginal "ChoupalSagar" came up on an eight -acre artifice in Rafiqganj, about 4 KM from Sehore in Madhya Pradesh in baronial 2004. It is alteration rural bounded economies to a new akin of abundance and consumption. At 7,000 aboveboard feet, it is too baby to be a mall. Moreover, while it has autonomous for cocky service, stocking its article on shelves lining the accurate aisles, it stocks an across of articles no bazaar can. It offers about aggregate - from toothpaste to televisions, hair oils to motorcycles, mixer-grinders to baptize pumps, shirts to fertilizers. It defies pigeon-holing. It is just an actual acutely advised rural store. Most of the brands it sells are national. You see Marico, LG, Philips, torches from Eveready, shirts from ITC's accoutrement business, bikes from TVS, and tractors from Eicher. The barn is one barrier to its strategy, obviously. However, the farmers will appear actuality alone afterwards every harvest. To ensure that they accumulate advancing to ChaupalSagareven at added times, the aggregation is alms a bulk of added aliment like a bank, a cafeteria and abounding others. ITC has angry up with agri-institutes to action agriculturalist training programmes. Then, plots of acreage accept been appropriate to affectation ample agronomical accoutrement like threshers. Added accoutrements of

acreage accept been appropriate for pesticide and fertilizer companies for demonstrating their products. The e-Choupal action was launched in 2000 and by 2007 it had its attendance 6,500 e-Choupals allotment four from risks of change about in Government's agree on reforms. The aggregation is in the action of rolling out e-Choupal's Version 3.0, beneath which it Affairs to action personalised crop administration advising casework to alone farmers. The aggregation is gearing up e-Choupals as rural application exchanges, which will affix the rural adolescence with jobs through its 'Rozgaarduniya' action according to MrSivakumar Chief Executive-Agri Businesses, ITC Ltd. ITC as well started aerodynamics Choupal Beginning in Hyderabad a year ago, and it was an archetypal to bear beginning fruits and vegetables to consumers and institutions based on demand. Whatever is, gets consumed. It has formed able-bodied in Hyderabad, actor farmers in 40,000 villages. However, in 2007, Government reimposed restrictions on article sourcing. So added amplification of eChoupals came to a halt. An essential benumb on the amplification of e-Choupals back 2007 seems to accept encouraged ITC to ascertain new ballast businesses to insulate its absolute e-Choupal archetypal and accumulate added sources of revenues. ITC affairs to broad-base the e-Choupal archetypal to ascertain new ballast companies to insulate its total e-Choupal archetypal.

## B. TATA KISAN SANSAR (TKS)

Tata Chemicals and Rallis India, the two companies beneath the \$29 billion Tata Group, undertook two abstracted ventured till 2003. Tata Chemicals had an alternation alleged Tata Kisan Kendra, which offered farmers agri-inputs to banking advising functions. Rallis in affiliation with ICICI coffer and HUL accurate farmers from pre-harvest to the post-harvest stage. In 2004, these two operations allowed beneath the Tata KisanSansar(TKS). The abstraction abaft the enactment of TKS was "To accommodate the agriculturalist with an amalgamation of inputs and casework for optimum appliance of counterbalanced primary nutrients; bulb aegis chemicals; water; seeds; post-harvest services; and to advance a 18-carat affiliation with the farmer" TKS today is operating in three states, namely: Uttar Pradesh, Haryana and Punjab. It is alive in accouterment the adult avant-garde technology to the baby farmers and authoritative them accouter the accretion from ICT. The Kendra's as well accept exhibition halls area appropriate contest — educational, amusing or just authentic ball — are

captivated for associates of the Tata KisanParivar (Tata Farmers Family), an alignment answer by the TTK arrangement to body relationships with farmers and their families.

The farmers are in a number of means by this initiative:

- Easy availability of credit
- Easy leasing of acreage equipment
- Assess ability to latest abstruse know-how.
- Availability of crop insurance
- Knowledge sharing
- Better prices of final products
- Increased antagonism aural the farmers helps in convalescent productivity.

## C. GODREJ - AADHAR AND MANTHAN

Godrej's agribusiness, started 30 years ago in a bashful way, had developed to a Rs 1,000 crore analysis beneath Godrej Agrovet and Goldmohur Foods. It started its rural business action based on two concepts- Aadhaar and Manthan. Godrej Industries test-launched the abstraction in Maharashtra and Andhra Pradesh to advertise its own and added products, besides alms clay testing and veterinary casework through Aadhaar. Manthan focuses absolutely on bartering superior beastly augment so that the beastly produce, dairy and poultry, gets a boost. In 2008, Approaching Group had best up about 70 percent pale in Aadhar Retailing Limited. It now operates food in Gujarat, Maharashtra, Haryana and Punjab and mainly sells laureate and paddy far from circadian charge products. The aggregation as well provides farmers with solutions to problems apropos their agronomical output, which includes what affectionate of the crop can they bulb and when, forth with techno-commercial suggestions to advise them accord a bigger output. Now approaching Group is planning to restore Aadhar brand. It is planning to appear up with broad administration centers beyond altered districts and again cycle out franchisees to alone entrepreneurs. They can antecedent articles from these comprehensive centers and again advertise it in villages.

## D. DCM HARIYALI KISSAN BAZARS

DCM Sriram Consolidated Ltd., which is in customer accounts and allowance businesses, has adapted into rural malls too beneath the banderole "HariyaliKissan Bazars" Each "HariyaliKisaan Bazaar" centre operates in a catchment of about 20 km. An archetypal centre caters to the agronomical acreage of about 50000-70000 area and impacts the activity of approx. 15000 farmers. Each centre is affianced in:

- Bridging the endure mile: Provides handholding to advance the superior of agronomics in the area. Provides 24X7 supports through an aggregation of able agronomists based at the centre.
- Superior Agri-Inputs: Provides a complete ambit of acceptable quality, multi-brand agri inputs like fertilizers, seeds, pesticides, acreage accouterments & tools, veterinary products, beastly feed, irrigation items and added essential inputs like diesel, petrol at fair prices.
- Banking Services: Provides admission to avant-garde retail cyberbanking & acreage acclaim through simplified and cellophane processes as as well added banking casework like allowance etc.
- Acreage Accomplishment Services: Acreage aftermath acknowledgment opportunities, admission to new markets & accomplishment accompanying services.
- Added Articles and Services: Fuels, FMCG, Consumer Goods and Durables, Apparels, etc.

Haryalicentres are IT enabled capturing analytical abstracts of farmers and accouterment them with an admission to acclimate forecasts, bazaar prices and latest abstruse knowledge.

(DSCL) Now has entered the milk accretion business in Uttar Pradesh and is searching to aggrandize to Rajasthan and added states also. The milk is accepting supplied to dairy units and is taking mainly acclimated to aftermath milk powder. The aggregation has started a pilot dairy operation in Hardoi and LakhimpurKheri districts of axial UP, the area it has four amoroso mills. The aggregation has as well fabricated arrange with bounded rural banks to facilitate farmers in accepting accounts for beasts purchase. To its battleground accomplishment, it has been taken up as a Case Study by Harvard Business School (HBS).

However afterwards advancing aperture of about 300 outlets and a bread-and-butter arrest it did not aggrandize in 2009-10 and 2010-11 also.

### **E. PROPOSALS TO DISCOVER RURAL POTENTIAL**

During contempt accomplished a number of initiatives accept been taken to analyze rural retail bazaar potential, viz.

Establishment of 1200 multipurpose retail outlets in rural sector( DCM Haryali, ITC Chaupal, Tata Kisan Kendra, Aadhar etc. ) & 2700 KisanSeva Kendra by IOC Significant allotment of rural sales in absolute sales- Hindustan Unilever Ltd.50%, Colgate 50%, Godrej 30%. Designing of articles according to specific charge of rural area (LG Sampoon TV, Samsung, Guru Mobile accountable by solar energy, Tide Natural –a 30% cheaper adaptation of Tide Detergent by Proctor and Gamble and abounding others) Inclusion of NGO's and cocky advice groups in Channel of Distribution (HUL- Shakti Project, TataTea'sGaonChalo, TTK Prestige NGO involvement) Change in commercial strategy-Substitution of National akin Brand Ambassadors by Regional Brand Ambassadors, accent and affectation added acceptable to rural audience, Use of Rural association by Coca-cola.

### **III. CHALLENGES FACED BY SYSTEMATIZED RURAL RETAIL CHANNELS IN PIERCING RURAL MARKET**

According to by National Council Applied Economic Research (NCAER), retailers in can be to, assets levels an lifestyle. However, the above problems encountered in rural areas are:-

- Humans active beneath abjection band and markets amid at abroad places.
- Complex acknowledged processes are an above albatross to these outlets. There are about 30 government permissions appropriate to set up an organized rural retail aperture that needs to be simplified.
- Nearly 50% villages in India abridgement able advice basement and are broadcast with its citizenry residing in baby hamlets abnormally in arresting and challenging terrain.

- Rural communities are entirely absolute distinctively in arresting terrains which make the administration of the articles difficult. Agricultural humans by and ample reside in baby dwellings which are entirely complete that may or may not accept accumulator facilities.
- A number of languages vary from breadth to the area, accompaniment to accompaniment and arena to the region. The bulletin is not accepted due to the assortment of bounded dialects.
- Rural areas are broadcast, and it is absurd to accomplish a cast accessible in all the locations of the country.
- There is an all-inclusive aberration in the lifestyles of the people. Rural humans accept to achieve choices a part of what is accessible to them as adjoin burghal customer who has an array of brands at his disposal.
- There is a deluge of apery articles available in the rural market. As the rural client is not artefact savvy, he/she about buys an object for its all-encompassing value. He / she do not bother to attending at the cast name carefully, so he could end up affairs Nilima instead of Nirma and Boroxine instead of Boroline.
- Illiterate and benighted citizenry apathetic to change, authoritative promotions and advertisements ineffective.
- Rural consumers usually adopt arcade from an acceptable agency like haats, Apple shops and melas for the acquirement of specific items. Appropriate artefact at proper abode at the time of acquirement has to be delivered contrarily all the efforts of the banker prove worthless.

#### IV. STRATEGIES FOR FLOURISHING RURAL RETAIL

Help farmers for bazaar access: Organized rural retailers far from because the alteration patterns of rural consumers should be as well animate farmers about their allowances of advance in avant-garde Retail Outlets. When farmers accept the befalling to advertise their aftermath to assorted buyers, the amount ability will access and will accept an absolute appulse on superior of the produce. It will advance to a win-win situation.

##### A. Collaboration with Non Aggressive Companies already absolute in Vicinity

Company's authoritative roadways into the rural bazaar charge to body collaborations with non-competing companies already present in that vicinity. That will accommodate them the befalling to bound calibration up and get quicker returns. For instance, chump Electronics Aggregation Samsung has partnered with the Indian Farmers Fertilizer Cooperative to bazaar its adaptable phones, leveraging the latter's attendance in rural areas. The Multi-Commodity Exchange and state-owned Bank of India accept partnered with India Post, the better postal arrangement in the world, to accompany amount to rural consumers through a new business model. Encouraging retailers to advance articles for users. The rural consumers collaborate anon with their retail salespersons who has an able confidence ability and whose recommendations backpack weight. The owners' accord with barter is based on a compassionate of their needs and affairs habits and is anchored by the banker extending credit. Some of the acknowledged manufacturers creatively advance new acquirement activities for the rural retailer. So the role of Apple manager needs to be acutely visualized and emphasized to accomplish the artefact access into the market.

##### B. Converting Footfalls into Sales

Rural villages are entirely absolute distinctively in arresting terrains of these countries which makes the administration of the articles difficult. Retailers accept a altered befalling to tap these consumers. Administration arrangement needs to be all-encompassing with the massive ability of the products. Usually, companies operating in the rural mural charge to anchor rural barter in abreast authoritative decisions. Companies accept to actualize assorted administration channels to ensure that their agricultural business becomes an activating function. Another adapted of the rural bazaar in India is that it is acutely unpredictable. Earning and spending capacities of the boilerplate agriculturalist alter depending on the vagaries of the monsoon. So the companies charge to affix the close amount of the apperception of rural consumer.

##### C. Contract Agronomics

A new spotlight of organized bartering in India: Arrangement Agronomics is the new mantra of organized bartering in India. There is agnosticism are in by in, and technology agronomics is by with of retailers by in, their irrespective of in . However, one should as well focus on the abandon of farmers to advertise their

aftermath at will. It is axiomatic in India that this affectionate of business hardly benefits affluent farmers who acquire all-inclusive acreage are the almsman but farmers who accept little acreage and abased on added trades.

#### **D. Reengineering Rural Malls to Accomplish Arcade a Characteristic Acquaintance for Villagers**

In the majority of the malls, the barter is farmers from the surrounding areas. The villagers can get superior articles and bolt at economical prices. As well the affirmation of adherence to materials in these malls helps in deepening their abidingness for the acquirement of products. Moreover, these malls should prove an altered arcade acquaintance for the villagers who accept to biking to abreast by towns for taking the all-important commodities. The malls should as well serve as an antecedent of the ball for the ancestors who want to go for a black outing.

#### **E. Enhancing Multi Ability in Rural Arcade Malls**

Various added institutions like Banks, Healthcare; Courier Services, which fresh crave infrastructural costs can use rural retail outlets to ability these hinterlands that would anew aftereffect in accommodating accord amid the two.

#### **F. Affordable Prices for Rural Consumers**

Shoppers are clamoring for prices they can afford, and with bottom ward article prices, abounding companies are casual forth amount reductions. That is what Hindustan Unilever did with Lifebuoy, its arch soap brand, which is in rural India. In January 2009, the aggregation bargain the amount from 13 rupees to 12 rupees on 90-gram bars. Meanwhile companies such as added accomplish acquiesce a bate prices while authoritative margin such convalescent accumulation chains alive ensuring they not with as chump and searching for mean sabate operating costs, Companies, accept launched new value-focused cast extensions, such as altered amalgamation sizes. Dove absterge in India auspiciously alien a 3-rupee aroma in 2007 that now accounts for added than 30% of the brand's hair care sales. Clinic Plus, Hindustan Unilever's arch absterge brand, is aggressively targeting its half-a-rupee aroma to rural consumers through all-encompassing barter promotions.

#### **G. Choosing an Adapted Retail Format**

The better claiming in rural bartering is to ensure articles are accessible beyond the 638,000 villages, which are advanced out over three actor sq km. The botheration is added circuitous by the bounded aggregate of extensive the 12 million-strong kirana (neighborhood mom-and-pop) food in the country. Most of this food are small, and chump appurtenances companies accept to ability out to them in villages alone through an approach of distributors and wholesalers, abacus to the costs of distribution. At afore mentioned, retailers cannot be -- 90 percent of them are in that than are in that beneath than 100,000. An adapted retail architecture has to be alien to accommodate customized solutions to the basal of the pyramid. This as well requires accouterment modified artefact solutions to the villagers and farmers suiting their pocket.

#### **H. Maintaining Adapted Relations with the Customers**

Rural banker needs to advance affable relations with the barter and should accept the addiction to accommodate pertinent solutions to the arcade problems faced by the villagers. For instance, there may be barter who was airing into the aperture to bind by something, and there may be others who wish to absorb sometime in the aperture or absorb their black in the outlet. If both types of barter are in an aforementioned way, the banker may lose some abeyant customers. So the rural bank needs to antipodal in the bounded accent that helps him to chronicle with the affections of the consumer. Moreover, he should amusement the chump with an absolute account so that the rural chump becomes the loyal chump and visits the capital afresh and again. Such relations are with the chump advice, him to make his business, acknowledged and sustainable.

#### **I. Rural Basement Man Ability Requirements**

National Council of Applied Economic Research (NCAER) abstraction has begun the above hindrances retailers' acquisition in biting the rural bazaar as bare infrastructure. With Indian bartering accretion at a faster amount and accepted to blow an akin of US\$637 billion by 2015, retail industry may charge added than two actors accomplished humans in assorted specialized areas beyond the country. Rural area contributes absolute

auction about them an power appropriate baby the all-inclusive amount burst and broadcast rural charge be arena realities

## J. Recruitment of AGOG Assignment Aggressive Youth

The accomplished, but unemployed rural adolescence should be active in these retail outlets so that they can antipodal in bounded dialects.

## V. CONCLUSION

The Corporate accept begin an acceptable business at the basal of the pyramid. Both villagers as able-bodied as the retailers are by aperture of rural retail vistas. Now top superior articles are accessible in rural areas. The rural consumers get high excellent materials at affordable prices, and marketers added their profits by targeting rural markets. Still a lot needs to be explored. Retailers charge to abstraction the behavior of rural purchaser. The retail address accurately abbreviated the client least loyal an individual animosity for beginning foods alertness pay added for accessibility and services but exceptional amount of cast and demands accessories. Moreover, in the absence of superior control, advice about the artifact and assurance in retailers, brands serve as a proxy for all these factors." Therefore, marketers charge to accept this behavior of consumers and plan their business strategies as per arena realities to acutely ability this basal of the pyramid that may accompany absolute affluence to them. The retailers who can accept these basal facts will be the frontrunners of rural retail bazaar harvest.

## REFERENCES

- [1] [www.assochem.org/events/recent/event\\_271/vikas\\_visal.pdf](http://www.assochem.org/events/recent/event_271/vikas_visal.pdf)
- [2] [www.business-standard.com/india/news](http://www.business-standard.com/india/news)
- [3] [www.thehindubusinessline.com](http://www.thehindubusinessline.com)
- [4] [www.indiainfoline.com](http://www.indiainfoline.com)
- [5] [http://www.indiantelevision.com/perspectives/1/2k4/rural\\_marketing.html](http://www.indiantelevision.com/perspectives/1/2k4/rural_marketing.html)
- [6] <http://www.tatatkk.com>
- [7] <http://www.ncaer.org/publications.aspx?id=4#>
- [8] Dogra, Balaram and Shuman, Karminder, (2008) Rural Marketing: Concepts and practices, TATA McGraw- Hill Publishing house, New Delhi.
- [9] Gopalswamy, TP. (2005). Rural Marketing- Environment, Problems and Strategies. New Delhi: Vikas Publishing House Pvt Ltd.
- [10] Kotler, Philip.(1998) Marketing Management. New Delhi: Prentice-Hall
- [11] Kaberi Bhattacharya (2009) "A Journey to Interiors" by, The Marketing Mastermind, April 2009.
- [12] Kashyap, Pradeep and Raut, Siddhartha (2007), The Rural Marketing Book, Biztantra, New Delhi
- [13] KashyapPradeep and Siddhartha Raut.(2006)The Rural Marketing .New Delhi: biztantra
- [14] Krishnamoorthy, R (2008), Introduction to Rural Marketing, Himalaya Publishing House.
- [15] Ramaswami, V.S andNamakumari S." Marketing Management paneling, implementation and control" MacMillan Publication, India.
- [16] Rama Bijapurkar and Rajesh Shukla ,(2009)"Spotlight on rural consumers"
- [17] Singh, Sukhpal (2008) Rural Marketing: Focus on Agricultural inputs, Vikas Publishing House, New Delhi.