

The '4 As' Of Rural Marketing Mix

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INTRODUCTION

The rural markets in India have grown in size, range and sophistication in recent times. Under the changing socio-economic scenario, the rural markets have great potentialities in India and offer bright prospects and attractions to the companies. In fact, the rural markets are green pastures for companies today, as they are growing faster as compared to the urban markets. With their huge size and demand base, they offer great opportunities to the marketers. More than three-fourths of country's consumers reside in rural areas and more than half of the national income is generated by them. Due to the global economic downturn, the companies are facing slower urban sales, prompting them to make a rush towards rural India. The downturn has not impacted rural markets in the same way as urban markets. Stagnant urban demand and relative rural prosperity are attracting companies to the rural markets for selling their products and services. Apart from the traditional agricultural income, government spending and infrastructure projects have meant cash flow in these markets. Thus, the relative rural prosperity is fueling demand and, therefore, drawing companies towards them. The villages, which were once inconsequential, are now getting the attention of companies across different sectors. All the major industries in India are tilting towards rural India as the Indian rural market is full of opportunities and has seen impressive growth in recent years. Today, rural consumers have almost broken all the prevailing barriers. Momentous growth in purchasing power, improvement in literacy level, change in lifestyle, increasing brand consciousness, changing consumption pattern, improvement in infrastructural facilities and rapid spread of communication network in rural areas have presented a growing potential of rural India for the companies. The corporate sector is, therefore, increasingly looking towards the rural consumers and fine-tuning their marketing strategies in order to promote their products and services in the rural areas.

REASONS FOR BOOST IN PURCHASING POWER OF RURAL FOLKS

Companies across different segments from Maruti Suzuki, Hero Honda, Hindustan Unilever, ITC, LG, Samsung, Nokia, Idea Cellular, Bharti Airtel etc, are all moving towards rural India to overcome the slowdown in urban demand in the face of the recent devastating global downturn. Consequently, rural markets are compensating for a downtrend in urban sales. Rural India, which was unnoticed for the past several years, is now at the centre of attention of companies. For four consecutive years, there was positive growth in rural GDP, which amplified the spending power of rural folks. The rural economy also got a boost with government initiatives like the farm loan waivers, wage payouts under the National Employment Guarantee Act and the ambitious Bharat Nirman Programme for improving rural infrastructure. More than 40 percent increase in support prices of crops over the last few years has also enhanced the prosperity of rural India. The following factors gave a boost in purchasing power of rural folks:

✿ **Growing Investments:** Direct government expenditure in agriculture has witnessed a sharp rise over the last five years, thereby enabling better farm credit and creation of support infrastructure like irrigation. As a result, the country has seen a rise in the capital formation in agriculture sector, which is evident in increased proportion of irrigated land and higher proportion of fertilizers and pesticides. Apart from investment in agriculture, the government is emphasizing on developing infrastructure like roads, housing, telecommunication, electrification and irrigation under the national project called Bharat Nirman Yojana. Thus, the overall development of rural India assisted in increasing the purchasing power of rural people, besides raising the quality of rural life. In a way, this is good news for companies who are venturing into the hinterland to take their mantle of growth forward. Thus, there is a marked increase in the rural income due to agrarian prosperity. All this has left rural people richer and more ambitious, enabling the companies to rush in with special schemes and tailor-made products for the highly price sensitive rural markets. Change has also been brought about by the vast improvements in rural road connectivity, from less than 40 percent in 2004 to at least 70 percent connectivity by the end of 2008. Hence, there is increased contact of rural populace with

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their urban counterparts due to development of transport and wide communication network.

✿ **Implementation of National Rural Employee Guarantee Act:** The basic problem in rural areas is low income of rural people, which is also seasonal in nature. To address this issue, the government put forth the National Rural Employee Guarantee Act (NREGA), which guarantees 100 days of employment to every adult in rural areas every year. Most of the jobs are provided during the non-farming season and, therefore, supplement family income without upsetting the farming cycle. The implementation of this Act is a significant reason for surge in rural income and it decreased the dependence on farm income to a large extent. The increased income of rural people has caused a spurt in demand for consumer non-durable and durable products. In fact, rural markets have turned out to be attractive to companies for marketing their products.

✿ **Increase In Agro. Commodity Price Trends:** After the green revolution, urban consumers gained by way of cheap food, but this affected food grain prices and made agriculture an economically unviable occupation. This trend has however been reversed over the last few years as the consumption of especially high-end food grains like wheat, rice and pulses has gone up faster than the growth in supply, building up underlying pressure on prices. Most of the agro products witnessed sustained rise in prices in the last couple of years, which are currently at nearly double than 2006 prices. The demand for different products and services is thus, pulling up in rural areas due to increase in purchasing power of rural folks.

✿ **Increase In Literacy And Education:** Rise in literacy and educational level among rural people and the resultant inclination to lead sophisticated lives also has a bearing in boosting their purchasing power. Thus, there exists tremendous potential in rural India and the companies are coming forward to harness it for the prospects of marketing their products and services. Thus, making a dash to the hinterland is enabling the companies to make up for the sluggish urban demand.

✿ **Insulation From The Economic Slowdown:** The rural and small towns have remained insulated from the economic slowdown as employment opportunities and income streams have grown steadily with consistent demand for goods and services. Since the percentage of salaried workers in rural India is a third of the urban and that too, mostly in government service, there is hardly any impact visible in terms of job lay offs, except in select pockets of the country. Higher disposable surplus among consumers in these markets is thus resulting in smart buying and creating a lot of business opportunities for the companies to make a full-throttle foray into the rural markets.

RURAL MARKETING MIX

Today, rural India is seen as the most lucrative segment because companies across different sectors are wooing them to support their momentum of business growth. Rural markets offer opportunities, which are enormous and relatively untapped. They present tremendous prospects for companies to sell their products and services. Corporations across varied industry verticals are bucking up to address the rural potential demand. The attitudes, aspirations and demands of rural consumers are very different from their urban counterparts. Companies are connecting to this base afresh and are getting their acts together to cater to this market effectively and efficiently. Companies resort to a number of strategies like repositioning of brands, repackaging products and re-pricing them, all with an eye on rural wallets. The overall marketing mix framework for rural markets necessarily focuses around delivering the right product, using value for money pricing, using effective means of promotion, selecting the most appropriate method of distribution and building long term relationship with the customers in order to sell their products. **Consequently, in case of rural marketing, the marketing mix has changed from the traditional '4 Ps' to the new '4 As', i.e., Affordability, Awareness, Availability And Acceptability.**

✿ **Affordability :** The rural areas continue to pose different types of challenges, including understanding of the dynamics of rural markets and strategies to supply the products and satisfy these consumers. The consumers in rural areas are value-conscious and a lot savvier. They are willing to pay for a product if it is worth it. Affordability is thus critical to success in rural markets. As 'nano' paradigm is emerging in all segments; small stock keeping units (SKU), low priced products are all making various segments of products a lot more affordable to the rural consumers. In fact, lower prices and small SKUs are the most common strategies adopted by FMCG companies to penetrate rural markets. The smaller SKUs is one of the strategies to help increase product penetration, as trials would increase due to a lower

put-down price. Smaller packs are more affordable, so they offer consumers a chance to try out products before graduating to a larger pack. Most FMCG companies have reduced SKU of soaps, shampoos, beverages, biscuits and even butter to boost consumption and increase affordability for consumers. HUL's initiated 'Operation Bharat' to tap rural markets by bringing out low priced sample packets of its toothpaste, fairness cream, shampoo, cream and other products. For Dabur, rural demand keeps on growing at a fast pace. Initiatives like low unit packs of Chyawanprash and Dabur Amla, and new products such as Amla Flower Magic hair-oil have accelerated this growth momentum. According to a Chennai based consumer products company CavinKare, which makes Nyle and Chik shampoos and Fairever Fairness Cream, government's NREGA has put a lot of money in the hands of rural consumers, which is good news for them. CavinKare's Nyle and Chik shampoos in ₹ 1 packs are among the Company's strongest volume drivers. In the same way, LPG companies have introduced small sized cylinders, ensuring that price remains in the affordable range for its consumers in rural sector. Companies like Adidas and Reebok too increased their sales by 50 percent in rural markets by reducing price of their products. Keeping in mind the rural wallet, the telecom giant, Bharti Airtel had lowered its ticket sizes. Instead of ₹ 30 recharge coupon valid for a month, it launched a ₹ 10 coupon valid for 10 days for the rural markets. Idea Cellular, from the A.V Birla Group, had also introduced rural calling card that charged only 50 paise per minute for a local call. Companies like Philips and even Eveready have brought out new cheap lanterns to replace the kerosene ones specifically targeted at the rural market. Consumer durable company, Philips also launched a low-cost smokeless 'chulha' (stove). Eveready Industries India Ltd. has launched product for rural markets in the form of Homelite, a new alternate lighting solution based on LED technology, which is safe, cost-effective and long lasting. LG launched a range of direct cool refrigerators and Super Slim TVs to attract rural consumers who are not able to afford expensive LCD TVs. In the same way, DCM Shriram developed a low-cost water purifier, especially for rural areas. To address the problem of regular power shortage in rural regions, Coca-cola provided low-cost ice-boxes as families could not depend on a refrigerator.

✿ **Awareness:** Creating brand awareness through appropriate media is very important for the companies to gain acceptability among rural folks. The Corporate Sector has also utilized traditional arts of India very effectively in its awareness campaigns in rural areas. For its entry into Andhra Pradesh's interior, telecom company, Idea Cellular used the folklore art form of Burra Katha (a traveling theatre troupe) to create brand awareness. Modern media such as television has also invaded rural India by reaching every nook and corner of the country. Television has reduced the resistance to change by creating new aspirations and awareness for rural folks, thereby increasing the acceptability of most products in the rural areas. Once acceptability is established and loyalties are formed, the fame of the products spread like wildfire through word-of-mouth, which in fact is the most effective means of promotion in rural India. Various brands have leveraged on the power of television penetration in rural areas. The 'Gold Plus' jewellery brand by Tata Group is a fascinating example of the brand addressing the non-metro jewellery culture. In rural India, gold jewellery is used as a reserve store and given the adulteration in gold; Tata seal of good faith is taking the brand far and wide. The telecom sector has also focused its strategies towards making serious inroads into rural India. The rural thrust has not only helped the sector escape the slowdown, but also allowed it to flourish. The telecom sector has carved a prominent model that is shifting focus to rural areas as majority of the players are expanding their rural infrastructure base for boosting organic growth. Telecom Company, Tata Teleservices has planned a fresh marketing strategy of going door-to-door and even involving gram panchayats to impress upon people, the benefits of mobile telephony. The FMCG companies are also venturing into the rural markets with their innovative strategies to create awareness about their products. FMCG companies like Hindustan Unilever, Procter & Gamble, Colgate, Godrej, and Maricos are gearing up for bigger advertisement and sales promotion campaigns targeted at rural markets to create brand awareness. Automobile sector is also giving extra attention to rural markets as a considerable chunk of their product line such as commercial vehicles, tractors, motorcycles etc, are catering specifically to the rural demand. Automobile companies are also being assisted in this rural push by their growing partnerships with public sector banks, all of which enjoy a good presence in the rural belt and have a ready list of potential customers. Maruti Suzuki rolled out a special campaign for rural areas by roping in Panchayat members and primary health centre workers. Recognizing the potential of rural India, the company Hero Honda has also established a dedicated 'rural vertical' running under the theme 'Har Gaaon, Har Aangan' (Every village, every house), to penetrate untapped rural and upcountry markets in India. The Company has also deployed 500 sales executives who meet opinion leaders and talk about Hero Honda. Consumer electronics company, Samsung had also rolled out its 'Dream Home' road show, which was to visit 48 small

towns in 100 days in an attempt to increase brand awareness of its products. The company also has plans to expand its sales channel by 25-30 in rural India.

✿ **Availability :** In the rural areas with places far flung and not well connected with proper roads, delivering the product to the rural consumers can be a challenge. Companies have realized this and are trying to be creative in this situation. For making the products available to consumers, companies adopt a variety of means such as direct selling, using company delivery vans, syndicated distribution between non-competitive marketers, setting up of temporary stalls in rural melas or haths etc. Making use of stockist and their staff for effective direct sales to consumers in rural India have also been found to be successful for companies such as Hindustan Unilever, ITC, Colgate, Godrej etc. Rural markets or mandis are coming up as target centers of direct sales by the companies. The company, BPCL initiated specially designed '*Rural Marketing Vehicle*', which moved from villages to villages for filling cylinders on spot. On the other hand, soft drink companies are making use of the traditional wholesale retail model. Products are firstly transported to small towns and later they are transferred to various corners by making use of transport like cycle, auto, hand-cart, camel-cart etc. While Airtel and Samsung have tied up with IFFCO, Indian farmer's cooperative of fertilizers, to sell their mobiles and services, other telecom giants and DTH providers are eyeing PCOs as a channel of distribution. In the absence of a suitable system, some companies have resorted to creating the whole ecosystem from scratch. Such schemes helped the companies in earning quite a few points on the social service front and yet make significant inroads to augment their sales numbers. ITC has formed a supply chain infrastructure called e-choupal system. In the same way, Hindustan Unilever's project '*Shakti*' empowers women's self-help groups. The project '*Shakti*' with a social aim of upliftment of rural women by providing income-generating opportunities was intended to amplify the company's rural distribution network. HUL's Shakti project connects Self Help Groups (SHGs) with business opportunities. The company promotes and uses the SHGs network present in the villages for increasing its sales in the rural areas. The SHGs are presented chance to become company's local small-scale distributor in the rural areas. These groups typically of 15 to 20 people, buy a small stock of items like soap, detergents or shampoos and sell directly to consumers in their homes. This innovative distribution model is a win-win for the company and the village SHGs. Over the past few months, India's top mobile company, Bharti Airtel has set up hundreds of rural centers, branded '*Iserve*' to activate, reactivate and recharge mobile connections, sell and exchange SIM cards and provide value added services like ring tones and hello tunes across the country. Telecom Company, Idea Cellular too has started on in Maharashtra countryside. Every second new subscriber is from rural area as growth in the number of urban subscribers has slowed down. The company also introduced rural calling card. In its after-sales service, it introduced the concept of '*Care Vans*', which go from villages every month following a fixed route to cover a cluster of villages in one outing. For the automobile industry, semi-urban and rural markets contribute nearly 40 percent of sales, driven by demand for two-wheelers, entry-level cars and tractors. Rural markets are also significant for Hero Honda, the biggest bike maker. This two-wheeler manufacturer followed a Hub and Spoke model in channelizing its products in rural areas. In order to meet the after sales requirements of rural areas, it has started the concept of '*service on wheels*'. Companies in consumer durables sector are also unearthing the potential of hinterlands. Consumer Electronics majors such as LG and Samsung made 35 percent and 27 percent of their sales from rural India respectively. LG has established 45 area offices and 59 rural and remote area offices. Furthermore, it has outlined plans to invest towards development of entry-level products targeted at rural markets. The growth potential of rural India is also enticing the companies in the FMCG sector. FMCG companies have traditionally driven their growth initiatives by way of rural schemes such as small size packaging, low pricing strategy and deep distribution channels. Godrej Consumer Products Limited (GCPL) witnessed rural sales grow at 40 percent in the last few months, which was double of that in urban areas. The company has project '*Dharti*' for rural India and covers nearly 17,000 villages. Emami Group has also initiated new level of distribution to enhance penetration in rural regions. The Group has introduced new super-stockist networks for covering rural areas. The van operations model has also been established to enable the products' reach rural villages. Rural markets account for about 20 percent of the country's Indian drug retail market. Several pharmaceutical companies are targeting Indian countryside for expansion. Pharma MNCs operating in India are drawing aggressive strategies to tap the rural markets. Aventis Pharma, the Indian arm of the French drug major Sanofi-aventis has launched a rural market division with 10 products and a sales team of 300 people as it is eyeing at a bigger share of the fast growing Indian rural market. Another company, Novartis is targeting villages in 7 states with consistently priced products, which are available in a variety of package sizes. The model supplies medicines to more than 16,000

pharmacies. The company's stockists in district towns supply to village pharmacies. On the other hand, Novo Nordisk sends mobile clinics through villages in Goa to screen patients for diabetes. The company, Elder Pharmaceuticals had established a rural marketing division, Elvita to tap this segment. Similarly, Pharma giant, Roche Diagnostic (India) has tied up with Delhi based Mankind pharma to market its new diabetes monitoring devices for the rural market. The incidence of diabetes in rural regions is high and Mankind's reach is very wide, which helped Roche Diagnostic to significantly increase its sales in rural markets.

✿ **Acceptability:** There is a great need to offer products and services that suit the rural consumers in order to obtain their acceptability. It is not just value for money, but also value add-ons that attract the rural people and help in gaining their acceptability for the products. Therefore, imaginative ideas and dedicated efforts of corporate houses are fast transforming the rural landscape into big consumer markets. New paradigms in banking like the SBI Tiny Account with just a paid volunteer equipped with a small box, which enables biometric measurements (fingerprints), and a mobile that enables communication with the zonal office to check on available balance is both creative as well as helpful. Mobile device companies are also tailoring their products to the rural markets. For instance, Nokia had earlier launched a basic handset with a torch and an alarm clock. In December 2008, the company launched Nokia Life Tools, which is a range of agriculture, education and entertainment services designed especially for consumers in small towns and rural areas of emerging markets. The product is meant to provide timely and relevant information customized to the user's location and personal preference directly on their mobile devices. Companies are designing products especially for the rural markets. LG Electronics developed a customized T. V. , christened as '*Sampoorna*' for the rural markets. The company managed to sell 100000 sets in the first year. Samsung too introduced stabilizer-free operations in its direct-cool refrigerators to take care of voltage fluctuations and silver-nano features in semiautomatic washing machines for use in areas, where the water quality is not good. Both the telecom companies - Bharti Airtel and Idea Cellular apart from providing service messages in the local lingo of the subscriber, also provide alerts on commodity prices at the nearest wholesale market and even English language tutorials. The most popular value-add service is music, especially in the local dialect of the subscriber. Tata Chemicals newly launched water purifier, Swach, targets the lower-income group in rural India and aims to resolve one of the crucial issues plaguing rural India, i.e., access to clean drinking water. Tata Chemicals plans to sell Swach as fast-moving-consumer-goods (FMCG). Studies reveal that 75 percent of the rural population does not have access to pure drinking water leading to high incidence of water borne diseases and Tata Group is going to address this issue through Tata Swach, which is manufactured using nano technology. Companies like Nestle and GlaxoSmithKline Consumer Healthcare (GSK) too have launched products especially for rural markets. Swiss Foods Company; Nestle had also announced the launch of a low-priced variant of Maggi noodles under its flagship Maggi Instant Noodles, aimed at meals for the bottom of pyramid consumers. The new Maggi variants have been developed especially for the rural and semi-urban markets in order to provide low-cost fortified meals for consumers. While '*Rasile Chow*' is gravy noodles at ₹ 4, '*Maggi Masala Magic*' is a taste enhancer in a single use sachet priced at ₹ 2 each. In the same way, GlaxoSmithKline is rolling out '*Asha*', a milk food drink in the line of Horlicks for rural consumers in Andhra Pradesh. Glaxo Smith Kline's '*Asha*', which is 40 percent cheaper than the regular variant of Horlicks, is the first product from the UK based MNC designed for rural consumers. Coca Cola has begun selling a powder-based fortified beverage called '*Vitigo*' in 18 gm sachets at ₹ 2.50 each across villages in Orissa. The Company has tied up with NGO and micro finance institution BISWA in Orissa for the same.

CONCLUSION

Prolonged urban slowdown has driven the companies across different segments to make foray at the burgeoning rural markets to fuel their growth engine. Rural India has so far been insulated from the slowdown and a large untapped market exists there. There is a good potential in the rural market, not only for the consumer durable products, but also for FMCG products. Saturation and slowdown in the urban markets, along with low penetration of consumer goods in rural areas is also a big bait for companies to rush towards India's six lakh odd villages. There is a beginning of rural market boom and companies across different sectors have caught the idea that rural markets cannot be ignored and instead, they be served as a priority. Increasing rate of literacy, increase in longevity, economic development of rural areas and huge development in standard of living of the rural people, all provide marketing opportunities for companies to sell their products and services in rural areas. Further, the growth in rural India and the Government's commitment for the development of rural region will sustain and strengthen the boom in the hinterland. In fact, rural

markets have unlocked new fronts for the modern marketers. Companies across different sectors are now approaching rural markets with attractive incentives to ensure targeted sales. The income of rural population in India and their purchasing power has augmented in recent years. The companies have to ascertain their needs and desires in order to exploit vast potentials of rural markets with suitable marketing strategies. However, the rural markets are broadly scattered and heterogeneous. There is insufficient rural transportation, inefficient communication and inadequate warehousing facilities. Overall backwardness, preference for conventional way of life of the rural people etc. are some such factors, which must be tackled aptly, as these have been hindering the growth of companies in the rural regions. **Companies have to find ways to cater to the rural markets by taking into account the '4 As', i.e. affordability, awareness, availability and acceptability.**

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