

# Rural Retailing – A Conceptual Study

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## ABSTRACT

This paper aims at studying the concept of rural marketing and the role of rural retailing in sustaining rural markets. It focuses on the study of the 4 A's of rural marketing. The objective of the study is to know the role of income in consumer buying behaviour. It studies to understand the cash flow of retailers if the credit affects the sustainability of the retailers. It also understands if a retail outlet is a place of social interaction and helps to educate the consumers on goods and services. Does the retailer help in influencing the buying decision of the consumer and also analyse the competitive advantage adopted by rural retailers? The data is based on secondary data. It concludes that all the factors give a positive impact on rural consumers and suggests that retailers adopt marketing strategies to cover and retain existing consumers.

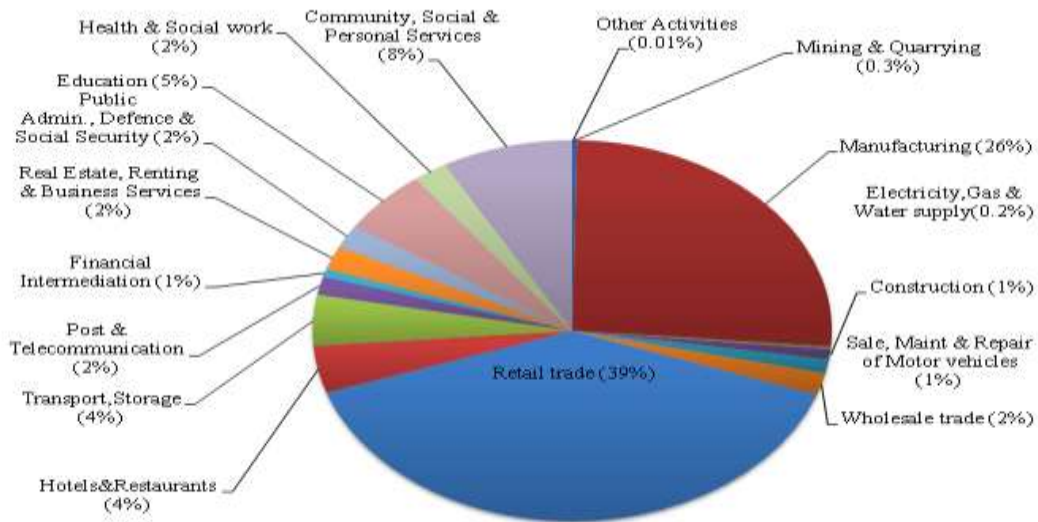
**KEYWORDS:** Rural Marketing, Rural retailer, Consumer Behaviour, Cash Credit, Social Hub.

## I. INTRODUCTION

Rural markets are now green pastures for businesses since they are developing quicker than metropolitan markets. They provide significant prospects for marketers due to their massive size and demand base (Pallavi, 2011). The father of our

Nation Sri M K Gandhi states that "The Soul of India lives in villages". India has 6,64,369 villages as per 2019 records. The rural market has been defined as a place where the population is not more than 5,000, the density of the population is not more than 400 per square kilometre and at least 75 percent of the male working population is engaged in agriculture (census, 2011). High demand is present in the rural market, and this market sector generates greater profits than its urban equivalent. In general, rural marketing entails finding clients, ascertaining their needs, supplying goods and services, and eventually pleasing customers to increase sales. (S. Nadarajan, 2018). Agriculture and rural marketing are not the same, despite common misconceptions to the contrary. Rural marketing and urban marketing are very distinct from one another. It is not possible to apply the policies and techniques used by metropolitan businesses to rural markets. (Tarun Gupta, 2016)

Rural markets support the growth of the national economy. It covers 65% of the population in India. Both agricultural and non-agricultural industries make up India's rural economy. Its non-farm economy, which is made up of official and informal employment in industries including retail, construction, manufacturing, hospitality, education, and transportation, is fuelled by remittances provided by millions of workers. (Inani, 2021).



Sources: Economic census All India Report (2005), Govt. of India, Ministry of Statistics and Program Implementation.

By acquiring and retaining rural markets, businesses have a better chance of expanding. Companies must develop unique marketing plans for the rural market since there are differences between the demand, taste, and preferences of the rural market and the urban market.

### RURAL MARKETING

Rural marketing is the process of producing, pricing, promoting, and distributing goods and services that are unique to rural areas to fulfil organizational goals as well as the desired exchange with rural clients (Arora, 2018). Agricultural marketing and rural marketing are sometimes misunderstood, yet they are fundamentally different. Rural marketing and urban marketing are very distinct from one another. It is impossible to apply the strategies and policies used for urban markets to rural ones. (Tarun Gupta, 2016). In the Indian scenario, strategic marketing and producer empowerment must be the two main focuses of rural marketing. Additionally, the rising rural-urban links should be included in the rural marketing domain's coverage of all market ties. (L.K. Vaswani, 2005).

The growing illiteracy rate that is prevalent at the rural area's core contributes to socio-economic backwardness. inadequate infrastructure, such as a lack of funding or cement roads or warehouses. Rising rural consumers'

discretionary income and standard of living Most rural residents are below the poverty line, have low per-capita incomes, and are socioeconomically backward. low savings rate and poor literacy (Sharma, 2020).

### 4 A'S OF RURAL MARKETING MIX

The 4 A's model in Rural marketing incorporates the 4 P's of the Marketing Mix. As 4 A's are seen as the benchmark for success in the rural market compared to the 4 P's in rural markets (Ramachande, 2018). Traditionally, the rural marketing mix would contain a plan that includes the four Ps, namely Product, Price, Place, and Promotion, that a firm utilizes to advertise and sell its brand or product in marketplaces. Apart from this, rural marketing includes the four A's such as - Affordability, Availability, Awareness, and Acceptability. (Puneet Bansal, 2013). Rural marketing's conventional "4 Ps" have given way to the new "4 As," which stands for accessibility, awareness, availability, and acceptability. In reality, rural markets have unlocked new fronts for modern marketers. (Pallavi, 2011).

### Product / Acceptability

The commodity being sold is referred to as a product. A service or an object both qualify as products. It could take on a physical, virtual, or cyber form. Customers in rural markets seek out products that are useful and offer good value. (RithvikaaKripanithi, 2018). The average household income in rural areas is low. The consumers' inability to purchase luxury products is

due to this. Additionally, they are mostly focused on purchasing the required goods. Marketers must design tiny packaging of the items at an affordable price to appeal to price-sensitive consumers, keeping in mind the limited affordability of rural consumers. (Pallavi, 2011).

The product offered in the rural market should take the client's preferences and budget into consideration. Compared to urban customers, consumers have different buying behavior.

#### **Price / Affordability**

Price is the value that a manufacturer will receive in the exchange of services and goods. Consumers in rural areas do not seek items with complex or beautiful features. They are curious about how the items work. Consumers are prepared to spend out of their pockets only when the product is worth the value of their hard-earned money. (RithvikaaKripanithi, 2018). The product is to be designed in a manner that is user-friendly and meets all the demands of a customer by providing them with something of value. Rural consumers' willingness to spend more money on a product indicates how much they value the brand. (Pallavi, 2011).

Rural consumers are price sensitive, hence low pricing strategies must be used to draw them away. Low cost does not imply compromising product quality for the rural market. Customers want affordable high-quality products.

#### **Place / Availability**

Place refers to the location where the product is made available to the consumers, it also includes online and physical stores and how its exhibited. Companies need to ensure that their products are accessible in the rural market (RithvikaaKripanithi, 2018). Another difficult task is ensuring a consistent supply of the products in the outlying areas. We are mindful that consumers in rural areas, often earn a daily income and spend their money on needs. Unfortunately, the product is frequently difficult to get in rural areas, thus the buyer may switch to another similar product. (Pallavi, 2011)

Due to poor roads and a lack of transportation infrastructure, rural markets are difficult to access, which prevents the delivery of products and services to the intended customers where they are needed. Reaching end consumers is the biggest challenge for companies.

#### **Promotion / Awareness**

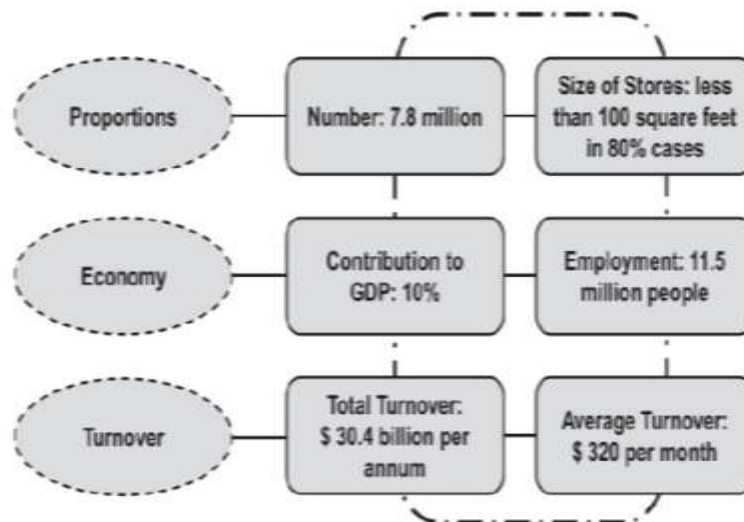
Promotion is the set of activities that inform consumers about a product, brand, or service. The goal is to raise awareness, attract attention, and persuade consumers to choose the product over competitors. Marketers need to increase awareness by creating messaging that rural audiences in different sections of the country can understand. (RithvikaaKripanithi, 2018). Rural customer has limited access to media, such as television and cell phones. Additionally, they look at things from an entirely different viewpoint than an urban consumer. Hence, marketers must emphasize the communication and entertainment platforms that are accessible in rural areas. This will assist them in raising brand recognition and drawing these potential rural customers' attention to their goods. (Pallavi, 2011).

The rural consumer is aware of the items offered in the market due to numerous forms of promotion and the rise of rural markets toward technology. There are several ways that the products and services may be heard and seen through electronic media.

#### **RURAL RETAILING**

India is a country with 68.84% of its population living in rural areas (Census 2011). Kirana shops, haat's, and melas dominate the rural retail markets. It has a varied cultural heritage. Since rural customers are mostly dependent on agriculture and receive their income only twice a year, their purchasing power varies. Despite having a relatively poor level of life, rural consumers have a lot of potentials. (Gupta, 2011). In India, the term "unorganized retailing" is used to describe the traditional low-cost retailing models including community grocery stores called "kirana shops," owner-operated general stores called "paan/beedi shops," and convenience stores. (Saravanan and Kannan, 2012). Market towns are one example of an existing rural retailing structure that has capitalized on the distinct characteristics of rural identity and "localness." There have been chances for progress in the areas where they have distinguishing traits and characteristics. Due to their long history of providing services to locals and a larger hinterland, the community's interest in and participation in development can be crucial. As a result, community involvement in market towns and village stores can serve as a tool for adaptation and distinctiveness. (Andrew Paddison, 2007). The distribution channel has a significant impact on how easily final customers may obtain products and services. The delivery of commodities to the final customer is handled via the retailing channel.

## Rural Retailer's



Sources: D.N. Sarkar, K. Kundu / Journal of Rural Studies 43 (2016) 159e 172

Rural unorganized retailers are the end link in distribution to consumers for making goods and services to villagers in India. (Kundu, 2019). Rural Retailers have been found to a key to success in BoP markets. (Dev Narayan Sarkar Kaushik Kundu, 2018). (Varman R, 2009) found that shopkeepers often lend stocks to each other since each stock only limited quantity and range. In order of importance, the role of rural independents and the resulting desire to maintain/preserve these entities are (a) source of self-employment/livelihood; (b) knowledge of products/services and how to use them; (c) center of social contacts; (d) availability of goods/services locally; (e) acceptance of barter systems. (Kundu, 2019). Rural retailers employ techniques such as personalized customer service, high-quality items, expanding client base, and a dedicated sales team. Because they sell low-cost goods, merchants are not concerned about pricing. Because the expense of advertising affects their revenues, merchants employ word of mouth as a promotional tactic. To gain a competitive advantage, merchants develop tailored services and sustain positive client relationships. (Martin Jayaraj, 2016) For purchases, the rural consumer typically patronizes the same merchant. The two have a very close bond in terms of the trust. (SATHYANARAYANA S, 2008).

To expand its roots in the rural market the companies should reach out to rural retailers. They are the last channel of distribution that reach below the pyramid consumer. They proved goods on credit to consumers. Rural retailers not only make goods available to the rural market but also educate

the consumer on the use of products. As consumers are not brand-oriented, they purchase products that are offered by the retailer. A retailer also tries to promote the items on behalf of the firm. as they do demand "Panchrupaiwala chai dena" or "Lal saboondena".

### OBJECTIVES

1. The various sources of income of the rural consumer play a vital role in buying behavior of the consumer.
2. Understand the cash flow of retailers and if selling goods on credit affects the sustainability of the retailer.
3. Is a Retail outlet a place for social interaction and education about goods and services?
4. Does the rural retailer act as an influencer in buying decision of the consumer?
5. To analyze the competitive advantage adopted by rural retailers.

### The various sources of income of the rural consumer play a vital role in buying behavior of the consumer

The majority of the rural population are underprivileged, have low literacy rates, low per-capita incomes, are progressive, have low savings, etc. However, the new tax system, a favorable monsoon, and government price regulation have increased disposable earnings. Today's rural consumer spends money to gain value and is conscious of his surroundings. (Tarun Gupta, 2016). (Harpreet, 2012) noticed that with increasing GDP growth, the purchasing power of rural is increasing and non-consumers of

Yesteryears are now entering as initial buyers in the rural market for a huge number of products in bulk amounts. The factors in buying behavior of rural consumers are found to increase in trend with an increase in their age and income. (Mukherjee A, 2012) states that a raise in disposable income of rural consumers leads to a change in consumption patterns and level of Brand awareness. (Amreek Singh, 2014). HLL chairman M S Banga states that better yield in agriculture will lead to more purchasing power among rural consumers. (Bisht, 2014) the analysis conducted concludes that education, occupation, and income are the most influencing factors in buying decisions. Since the rural are mainly daily wages earner and have seasonal incomes sturdy products fitted to rural lifestyles as exemplified by Philips and Exide batteries, Chik shampoo of CavinKare (Sachets). (MICHAEL, 2017).

Income plays a symbolic role in consumer buying behavior. As per the Economic model of consumer buying behavior, one of the factors which affect consumer buying behavior is the increase in buying power of consumers which is known as the "Income Effect". Income is the overall income that flows into the family through various sources by all family members. As income increases the buying power of the consumer also increases. With this statement, we come up with our 1st hypothesis

H1: Income changes the buying pattern and also the taste of rural consumers.

#### **Understand the cash flow of retailers and if selling goods on credit affects the sustainability of the retailer.**

In rural markets, such as rural India, organized retailing has frequently failed. (Modi, 2010). Local shops offer informal loans to rural customers who are like friends to the shopkeeper, while chain businesses are never able to do so. (Modi, Lost in the Outback, 2013). The trust in villagers enables rural retailers to give them informal credit. (Balakrishna, 1978). (Preeti, 2011) As per the research conducted by the researcher, it was found the available cash is generally used to purchase goods for agricultural purposes such as seeds fertilizers, and pesticides, thus the daily products are purchased on credit from the rural retailers and paid back during the successive harvests. After the harvest and sale of agricultural products, or after obtaining payment for farm labor, the accrued credit is subsequently repaid. (Dev Narayan Sarkar, 2019) At the level of shopkeeper-customer transactions, adaptations include giving consumers credit, enabling them to replace items,

etc. (Viswanathan, 2012). As a result, these retailers face a lack of ready cash (Aithal, 2012). (Dev Narayan Sarkar Kaushik Kundu, 2018) studies that rural retailers are rendering services of informal credit to consumers by reducing their working capital. The independent retailer uses the cash on hand to pay suppliers, maintain the home (the independent's family is a component of the system), and provide informal credit to customers. Working capital is simultaneously derived through family savings and supplier credit. (Dev Narayan Sarkar K. K., 2016). (Juvairiya, 2018) analyzed that there was a significant difference in credit sales leading to dab debt, which in turn leads to a shortage of working capital.

The income of the rural consumer is mainly based on agriculture which is a seasonal harvest or on daily wages. The consumer purchases goods on credit and repays seasonally or on the wage received. The seasonal cash is invested in the purchase of agricultural requirements, later the consumer repays the retailer. This effect the cash flow of retailers which is sometimes fulfilled by the supplier or through family savings. Our second hypothesis state's that:

H2: Selling goods on credit does affect the working capital of rural retailers.

#### **Is a Retail outlet a place for social interaction and education about goods and services?**

Social interaction hubs are an important method of promoting products and services to rural consumers (Chambers, 1997) Social interaction shapes economic choices of everyday life (Henrich, 2001). Decision-making is said to depend as much on social interactions and an individual's responses to social cues as it does on individualistic justification say (Granovetter, 1974). Place of rural retailers are referred to appropriate premises for promoting benefits and consumption of new products as prospective consumers come together at a retail store for gossip (Mukherjee, 1993) Consumers and rural retail store owners frequently build strong connections as a result of their proximity to the local community, enhancing the power of product recommendation. (Kesari A, 2012). (Turgo, 2013) studied in the Philippines that community member gossiping influences considerably the consumption pattern of the people. The village's last public area was the shop. Particularly elderly individuals visited the store to socialize with other people since they could take their time, browse carefully, and engage in conversation with strangers they didn't know. As a result, the store served as a hub for the spread of



information and, for others, a place of safety. (Jan Amcoff, 2011).

Humans are social beings with social interaction. The interactions serve as a means of information on goods and services. The Village retail outlets serve as a meeting place for social interaction. Education on goods and services is spread to rural consumers through social interaction which is more effective and powerful than any form of advertisement. "Word of Mouth" is the most powerful tool of communication. Here we set up our third hypothesis

H3: Retail outlets are a place of discussion and promotion of goods and services.

### **Does the rural retailer act as an influencer in buying decision of the consumer?**

Rural India's unorganized shops can survive mainly to the strength of their relationships with their clients. (Aithal, 2012). The influence and social standing of the retailer in the community spark the demand for particular brands and items, so a customer frequently purchases what his retailer suggests. (Dawar, 2002). Because of the good relationship between the villager and the shopkeeper, the shopkeeper often acts as a counselor to the villagers. (Turgo, 2013). Rural retailers are seen as trusted advisors for villagers in developing the economy. (Ogawa, 2009) As shopkeepers have a good influence on the community they can influence their fellow villagers to buy or avoid any product or service available (Dev Narayan Sarkar K. K., 2017). He also says that Retailers' influence results from their interactions with consumers, the credit they extend, and the advice they provide. Retailers frequently suggest lesser-known brands and goods that are of inferior quality if they can profit more from them. (Dev Narayan Sarkar Kaushik Kundu, 2018). Social respect and recognition help retailers to influence rural consumption. 25% of the purchase decision are influenced by the shopkeeper in rural areas. (Aithal, 2012).

As rightly said by a retailer in research by Dev Narayan Sarkar et.al., The consumer is like a family, they just do as the retailer says and purchases what he sells. The retailer plays a vital role in the purchase of goods by the consumer. He acts as an influencer in consumer decision-making. The consumers are not brand conscious, they believe in the retailer and buy the product which is pushed by the retailer. The fourth Hypothesis states that:

H4: Rural consumers are not brand-oriented, hence rural retailer acts as an influence in their buying decision.

### **To analyze the competitive advantage adopted by rural retailers.**

"Competitive Advantage is at the heart of a firm's Performance in Competitive Markets." -Michael E. Porter

According to (Cournot, 1897), retail businesses competed by deciding how many things to provide, which had an impact on the cost of the goods. Retailers utilized the technique of grouping the products to benefit from both a pricing advantage and a variety advantage, which also served to boost the shop's profit (Mulhern, 1991). Retailers use a variety of competitive advantage techniques to increase customer loyalty, which attracts new clients and supports their position in the market over the long term (Dr.A.Dharmaraj, 2016). Retailers also developed a competitive edge by distinguishing their goods, either by providing goods of varying quality or by combining goods in novel ways (Moorthy, 1998). Retailers try to gain a competitive advantage by offering their consumers better or more individualized services. Smaller businesses may often offer more individualized customer service to compete with larger businesses (Bernstein, 2004). Retailers use a variety of competitive advantage techniques to compete with their rivals and make long-term plans to remain competitive (Martin Jayaraj, 2016). Retailers use a variety of strategic techniques to grow their business and find a balance between market- and product-driven strategies. (Warnaby, 2003). This derives our next hypothesis which states that

H5. Strategic techniques have to be used by rural retailers to sustain themselves in rural markets.

Retailers adopt various strategies to retain customers in rural retail. Retailers have to provide personalized services and additional services to the customer. Retailers have to increase their market share by attracting new customers or competitor's customers by adding new products to the product-led market approach, also has to enter into new markets through a market-led approach as given by John Byrom in his funnical model. Retailers maintain a family environment with the customers, hence they maintain a traditional approach in marketing, To maintain a competitive edge over their competitors, retailers have to try to bring in all under one roof strategy, Which is a fast-moving concept in urban retailing. To implement this concept of retailing. The retailer may face various

problems such as space, finance, goods availability, and many more.

### RESEARCH LIMITATION.

The entire article is based on a Literature review of various scholars which is entirely a qualitative study. No primary data has been used and no survey has been done to conclude this article.

## II. CONCLUSION

Today's rural consumers are essential to sustaining the nation's economy. The companies need to consider rural locations because urban marketplaces are already saturated. The buying habits of rural consumers are determined by their level of income. The flow of income for rural customers has an impact on consumer taste and preferences as well. Given that the primary source of income for rural consumers is seasonal, the function of the rural retailer in selling goods to final consumers is essential. Credit offered by the retailer enables the customer to purchase items from local shops. As he sells his products on credit, the retailer has cash flow issues. The customer has no choice but to purchase what the store provides them, he sells the things he wants them to buy. Since the rural retailer is a member of the rural consumer community, they frequently use the location as a topic of conversation. This benefit encourages the retailer to inform or promote the consumers about the products and services. Rural consumers today are less brand savvy, so they purchase things based on color, price, and packaging. The rural sellers persuade the customers to purchase the products that are on their desks. With the growth of digitalization, rural consumers are also aware of the various goods and services available in the market. Hence the retailer should adopt some marketing strategies to cover the customers and retain their existing customers.

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