
Technology Enabled Marketing in Indian Rural Segment – Scope and Challenges for the Retailing Firms

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Abstract

Rapid speed of technology in every facet of economic, social, cultural & political life, produce efficiency, reduce costs and yield more financial gains. Marketing to rural segment has become the strategic mantra of most business houses in 21st century. Technology enabled marketing has brought about a paradigm shift in the buying patterns and lifestyle of rural consumers in India. Several corporate giants like P&G, Nokia, Godrej, HUL, ITC and are discovering cost effective & innovative models of rural marketing. The primary purpose of the paper is to focus on recent trends in rural retailing in India for promoting and distributing superior quality products and services in the global competition. This paper tries to focus on innovations in rural retailing. The scope of the study is limited to the area of rural retail sector. Based on the data collected through secondary sources, this paper makes an evaluation of the extent of innovativeness of Indian retailers for strengthening rural marketing.

Keywords: Global Competitiveness, Technovation, Growth Inclusivity, Rural Mindset

1. Introduction

“Humanizing the livelihood of billions of people at the root of the economic pyramid is a gentle effort. It can also be an attractive one.” - C.K. Prahlad.

There has been a paradigm shift in rural India with the advent of techno-tronic revolution. Rural place is defined by Statistical Survey of India as any territory with a population thickness of not more than 400 per square kilometer and where at least 75% of male workers are engrossed in farming and where exists no Board or Municipality. India with 1.22 billion population of which 70% live in countryside areas which says around 780 million population spread around 6,27,000 villages. India's rural population consists of 12% of the global population providing a massive, untouched, attractive and profitable market. After the green revolution in India, the rural consumers are buying and using a huge quantity of industrially manufactured items. According to Kapsale Report -2012 on rural market, in India 68% of population reside in rural areas and rural market contributes more than 50% to India's total consumer market. Rural India has been denoted as 'Real India' because more than 70% of populace resides in villages.

Rural lifestyle and behavioural trends have taken a paradigm shift. Rural consumers have now become more brand and quality conscious by shifting towards products used in urban areas.

Thus, progress of the rural sector is extremely crucial for the growth and development of Indian economy. The rapid changing buying and consumption pattern of rural consumers provide immense scope for retailing giants to take advantage of on the rising mass rural market in India for almost all product segments. Both firms and entrepreneurs are discovering the innovative models and strategies of rural retailing to capitalize the rapid growing rural market. In this situation, a unique marketing approach, specifically, rural marketing has evolved. According to T.P. Gopalaswamy (2005) rural marketing is a two-way traffic marketing method which consist of inflow of products into rural area for production and consumption and also outflow of products to urban areas. It includes inflow of products into villages for manufacturing and consumption and also outflow of products to urban areas from rural areas.

Retail firms such as BPCL ,Godrej, Nokia HUL, P&G, ITC have penetrated the rural market. Technology has colossal potential to perk up output and efficiency in the rural villages. Mahindra Krishi Vihar, e-choupal ,ikisan.com, Gyandut ,Tata Kissan Kendra etc. has revolutionized the retailing structure in rural India.

Now rural market will supercede the urban market if this pace of progress and growth prolongs. With the frenetic transformation in the rural scenario the retail approach is also shifting."Go Rural "is the fresh marketing mantra of innovative and competent retail firms in India.

2. Objectives of the Study

The objectives of the study are

1. To study the recent marketing trends in rural retailing in India.
2. To evaluate the effectiveness of technology in cultivating sustainable growth of rural retail sector.
3. To analyze the scope and challenges of implementing technovation in rural retailing in India

3. Emerging trends in Rural Retailing in India: A Paradigm Shift.

"The future lies with those companies who see the poor as their customers"- C.K.PRAHALAD

Indian marketing scenario has undergone a paradigm shift in 21st century. Today marketers are concentrating on rural areas too because it is now emerging as a sleeping giant. Rural sector is now the target of modern marketers who are in search of a new growth segment. Business firms have realized that rural market offers a huge opportunity for growth in retailing at par with urban market.

"Previously kirana or mom and pop stores were the only form of retailing in villages which was mostly a part time job with less maintenance cost." Declining manufacturing

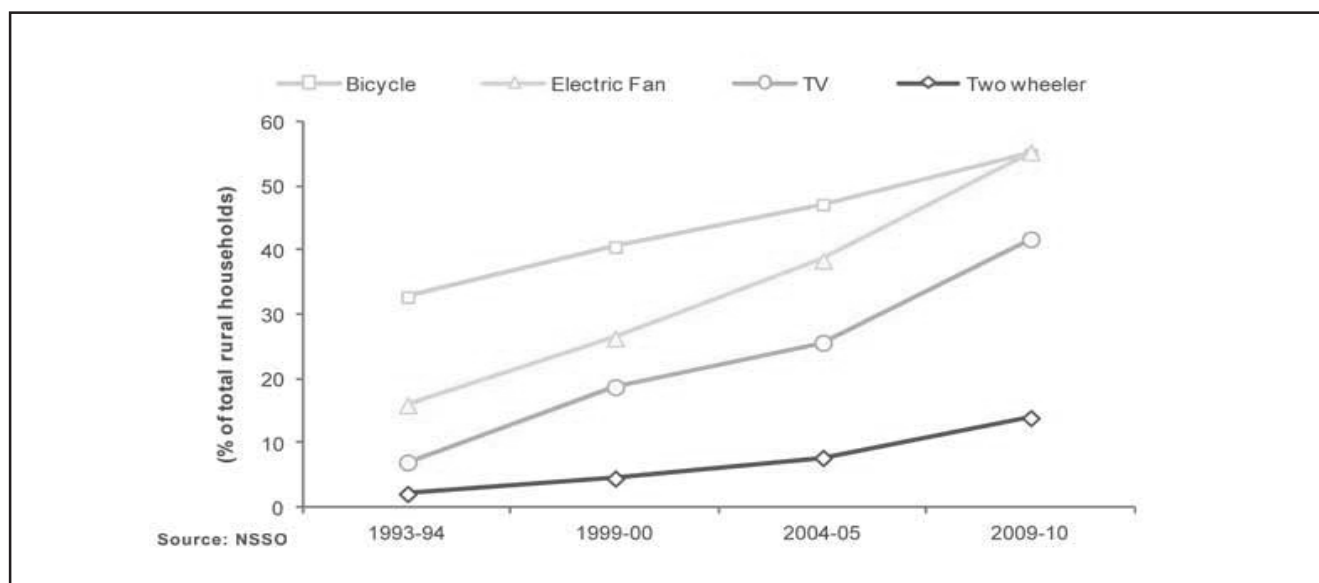
sector, hectic jobs and low salary, lack of interest in agriculture forced many people in rural India to go for small store retailing. Other form of traditional markets existing in rural sector are haats, fairs ,mandis etc.

Rural sector was overlooked and untapped by many retailers inspite of having huge potential to grow in a hefty range. Rural market offers a huge opportunity for the Retail sector. Due to retail sector concentrating only on urban segment having heavy chance saturation; many big retail companies have started targeting the rural area to stimulate growth.

Now modern retailers are stepping into rural area to prosper their business. Tata, ITC, HUL, Godrej, AV Birla have realized the vast prospective of the rural market by setting up "one stop shop' solution to the rural and semi-urban citizen. The 1st rural retail mall in India was launched by ITC was "Chaupal Sagar" having a diversified range of merchandise. Godrej Aadhar has introduced 32 service-cum-retail stores for the rural customers and Godrej Agrovet has also planned to set up 1,000 Aadhar outlets within the next five years. A one-stop and Kisan mandis for agro retailers is also proposed to be set up by the West Bengal Agro Industries Development Corporation. ORMAS which is an autonomous body under the Panchayati Raj Dept., Govt. of Odisha facilitates the rural marketer for a sustainable source of revenue through technology and marketing channels.

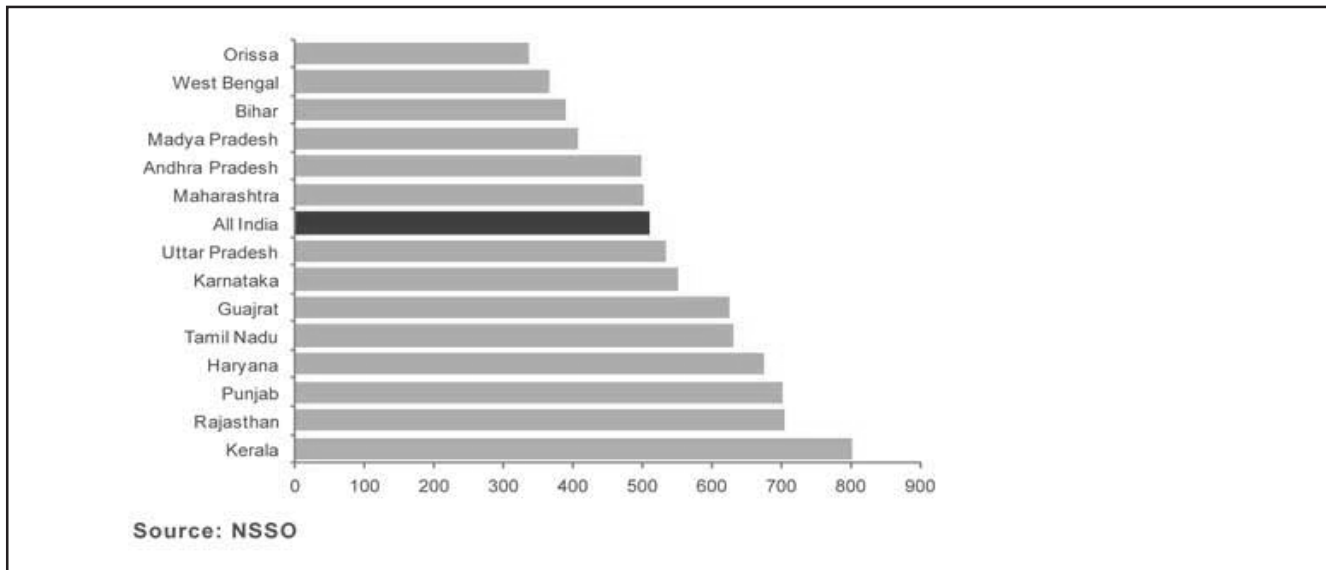
Hariyali Kisaan Bazaar, the retail utility chain of DCM Shriram has set up 25 outlets in five states in north and central India and predicted to have 50 such outlets by 2012 and is planning to go for a tie up with cell phone companies to provide consultancy services to the farmers .As per National Council of Applied Economic Research (NCAER) report, rural areas in India have become habitats to 720 million consumers across 6,27, 000 villages. This suggests that tapping just 100,000 bonus rural areas will ensure capturing most of the rural market .

Figure : 2
Rural households owning consumer durables



Source: <http://www.firstpost.com/economy/in-a-first-rural-india-consumes-more-than-urban-peers-435332.html>

Figure : 3
Mobile phone handset ownership per 1000 rural households in 2009-10



Source : <http://www.firstpost.com/economy/in-a-first-rural-india-consumes-more-than-urban-peers-435332.html>

According to a CRISIL Survey reports, expenditure on buying by rural consumers between 2009-10 and 2011-12 was Rs 3,750 billion, drastically higher than Rs 2,994 billion by urbanites. As shown in Figure 1.1 initial statistics released for 2011-12 by the National Sample Survey Organisation (NSSO), rural consumption per person during the same period of time increased annually at 19% percent compared to 17 % in urban counterparts. A considerable trend in rural consumption is a swing from necessities to optional and lifestyle products like television sets, computers, mobile phones, two wheelers, electrical gadgets etc. As shown in Figure 1.2 roughly half of pastoral households now have a mobile phone, with even the poorest states of Jharkhand, Bihar and Orissa having one in three rural people that has a mobile phone.

In FMCG category HUL, Dabur, Godrej, and Marico are targeting rural and semi urban sector to create and enhance connectivity and exposure.

Nestle India, Asian Paints, Cadbury, Britannia, Procter & Gamble (P&G) Hygiene and Health Care, Marico Industries, CocaCola, Pepsi, GlaxoSmithKline Consumer Healthcare are now launching products specifically for rural markets. Many business firms also customized their products only for rural sector like LG's Sampurna TV, Godrej soaps 50-gm packs and Samsung Guru and Micromax cell phone etc. "Swach" water purifier is an innovation from TATA targeted towards bottom of the pyramid, P&G's "Sangeeta Bhabi" campaign is another innovative approach for promoting high priced brands like Tide and Head & Shoulder in rural segment. Sakhi Retail is a distribution network aims to promote rural retail entrepreneurs in Maharashtra. It also retails innovative products like Oorja stove and biomass pellets and Unilever's water purifier 'Pureit' solar lanterns, agro products to farmers.

According to ASSOCHAM report Indian firms like HUL and Dabur makes 50% of the sales, Colgate Palmolive and Marico constitutes nearly 37%, whereas Nestle India Ltd and GSK drives 25% of sales from rural segment. However, many retailers who have entered the rural segment were quite successful at the starting phase of their business cycle but some of the specific high profile brands failed to satisfy the rural consumer. But concepts like sachets, combo offers, free offers, energy savings products, noodles, softdrinks have driven the growth of FMCG and were quite successful.

Accordingly, in future high rate of growth is expected to be generated from rural market as rural sector accounts for almost 50% the domestic retail market of \$300 billion. With development of necessary infrastructure, chance of employability, communication facility, and good amount of investment will definitely bring prosperity to the hinterland of rural industry. Therefore it was rightly said by Ramesh Srinivas, national industry director (consumer markets) from KPMG India "Overall there is a huge market which is waiting to be served, ready to splurge, willing to explore new products and services, and retailers can tap on their wallets"

3.1 Innovative Trends in Retailing in Rural India:

Rural territories in India has huge scope to flourish, which is just waiting to be captured. Socio-economic developments have been made in these areas by some major firms, but there remains to be a long way for retailing giants to proceed in order to channelize and yield maximum social good and benefits. Furthermore, rural India is not as pitiable as it used to be a forty years back. Things are really changing in rural facet of India. Technovation has gigantic potential to perk up efficiency in the rural areas. ICT has reduced operational costs, increased accessibility of information, infrastructure and efficiency in Rural India.

Nowadays many retail giants are using technology to tap the untapped rural sector. Marico group has developed a mobile apps for Nokia 5235 handset series with GPS facility for reaching out rural places in less time and obtaining agricultural information from farmers through camera. A lot of such innovative strategies of rural marketing are possibly to be experimented in the upcoming days. A vibrant gauge of this potential is the pie of the rural market across most class of product expenditure and consumption. Whatever imitated as a top-down strategic move, top level managers planned the innovative model at strategic level, soon turned into a bottom-up approach with the floor team igniting numerous new ideas.

As a lot of large-scale retail firms have started discovering rural sector many local retailers are also expanding their scope of marketing in rural landscape through various innovative localized schemes. Power Crisis is a common problem in Indian rural areas that's why in Uttar Pradesh a local firm sells a rechargeable battery operated television branded as 'Jolly TV' for the rural market.

HUL initiated operation Bharat to tap the rural market by introducing sachets of various FMCG items. Chick Shampoo launched Jasmine based shampoo exclusively for rural consumers. Adidas has also successfully increased their sales through low-priced version of products targeted to rural market. Nestle & Maggi have entered rural market with Masala-ae-Magic flavor which is the cheapest version available in Rs. 2 only. TATA Swach is another innovative approach for the bottom of the pyramid consumers. Nokia handsets consisting of Life tools having agricultural feature is one of the technotronic approaches towards rural segment. *Chotukool* is a mini refrigerator created by Godrej aimed for rural women and also sold by them.

TATA Nano tied up with Hariyali Kisaan Bazaar to showcase the products. Not only agricultural products urban based items like electronic goods, cornflakes, even aluminum foils have sold successfully in rural sector through rural retailers.

4. Retail Models for Rural Segment:

Report on buying behavior of rural consumer indicates that the rural retailer motivates 35% of buying decisions. Hence absolute product availability can influence brand choice, purchase volumes and market share. India provides a massive, sustainable and progressive rural sector which can be tapped successfully through creative distribution models with retailing being the most crucial factor of this strategy.

To capture the huge potential of rural India, the models of modern marketing may not be productive. Innovative strategies are essential to tap the potential of the rural India. A number of confirmed innovative retail models with innovation which are being used by the big corporate firms in the rural market in India are discussed below.

4.1 HUL Project Shakti

Since 1976 ,HUL has been actively involved in rural movement. The key objective for rural up gradation is to

generate income possibility for the rural community. On the basis of such vision, HUL initiated Project Shakti in 2001 which created employment opportunities for deprived rural women. Till today the number of Shakti micro entrepreneurs has increased from 45,000 in 2010 to 48,000 in 2012.

4.2 HUL: Shaktimaans

The company is resourcing the rural skills and marketing personnel to give out its products in remote villages which have a need for such products and commodities, but lacking a supply network. In this project a person recruited by HUL travels by bicycle to villages for selling product items and samples of HUL brands like Lifebuoy, Wheel, Brooke Bond, Pond's ,etc .

4.3 DSCL Haryali Stores

DCM Shriram Consolidated Ltd. (DSCL) having 35 years of experience in the agri-business markets has set up a retail chain projected for the benefit of Indian farmers to enhance productivity and competitiveness. Hariyali Kisaan Bazaar is a micro level scheme to bring a qualitative transformation and upgrading the Indian agriculture sector. It also tries to enrich the rural farmers by establishing contact centers to provide a one-stop solutions to the farmers under single roof..

4.4 Godrej's Adhaar and Manthan

Manthan concentrates only on distribution of animal feeds for dairy and poultry micro-entrepreneurs whereas Aadhar like a supermarket, sells agricultural goods such as pesticides, animal feeds and fertilizers, along with FMCGs, appliance and also services, like valuable technical guidance, soil & water testing facility to the underprivileged rural population in India.

4.5 ITC E-choupal

ITC's e-Choupal initiative is the single largest ICT based involvement in rural sector aimed at empowering the farmers with knowledge and raising them to a different level. e-Choupal facilitates real time information and knowledge to enhance the decision making capacity of the farmers. It also results in securing better quality & efficiency as well as productivity. As e-Choupal has managed to develop the innovative supply-chain, and retailing model applied by ITC has adequate potential to be emulated in the third tier countries and developing countries. ITC has been victorious in building the sense of ownership and enthusiasm among the rural villagers by making them generate extra income by eradicating intermediaries in the supply network.

4.6 M & M Shubh Labh Stores

These stores have set up agri centers providing all-in-one store for retailing agri inputs, agri service and sourcing of agro-produce in many districts of India either under the Mahindra Krishi Vihar franchisee model or directly as Mahindra Agribusiness.

4.7 Reliance Rural Hub

It is pilot project of rural business hub in Gujarat as a competitor of Future Group's Aadhar and DSCL's Hariyali

Kisan Bazaar. These stores provide food, grocery, agri input, consumer durables, and financial and health care products and services to rural segment. It also offers farmers a platform to sell their agricultural output, an equal counterpart of village haat.

4.8 TATA Kisan Kendras

The Tata Kisan Sansar retail model established by Tata Group's to propel rural India from the traditional bullock-cart period to the modern era of technology. One of the major challenges for the farmers in rural sector is availability of finance. TSKs provides financial credit, insure their agri outputs against natural calamities, and even access of buyback facilities to the farmers.

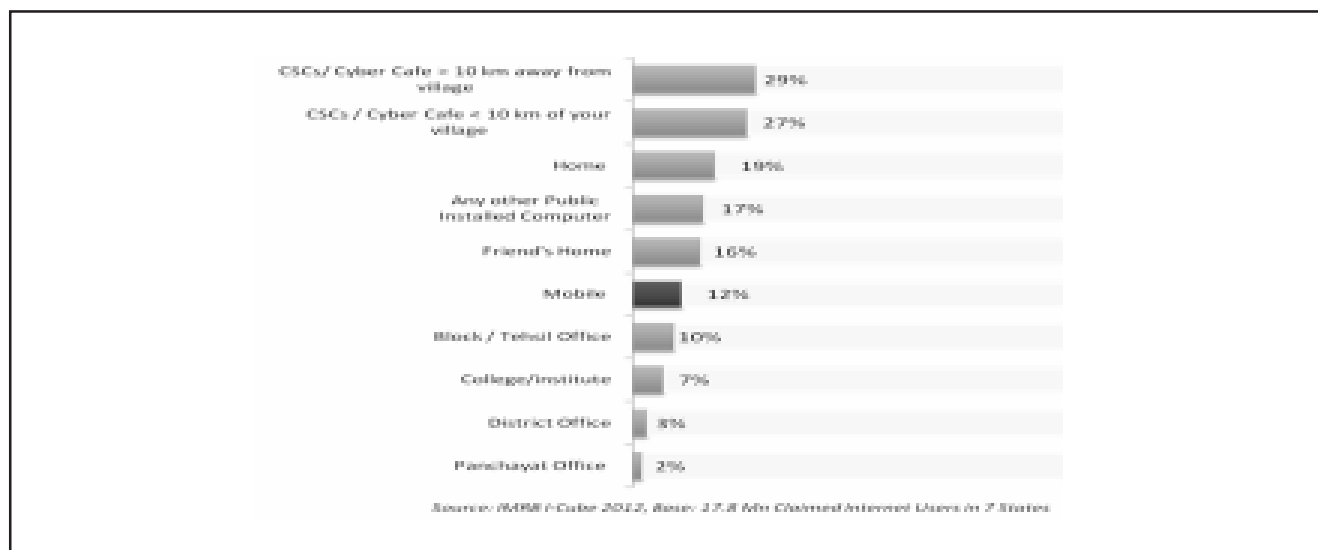
5. Technology in Rural Retailing :

I-Cube Report, 2012 on 'Internet in Rural India' by the Internet and Mobile Association of India (IAMAI) and IMRB

the rate of internet users in rural area is 31 million. As depicted in Figure -3, 12% retail users access internet through cell phones. It shows that technology revolution has touched the spheres in rural society.

With the rapidly changing global scenario business organizations also changing their domain and strategy in order to achieve global competitiveness. For this reason, many IT firms created different smart rural aggregation platforms for rural consumers at reasonable cost. The main objective of these portals are to help private firms, government and non government organizations to offer various techno-based diversified services. These platforms help both rural consumers and retailers to access these services through several hubs known as kiosks in the form of collaborative creativity.

Figure 4



Source: http://www.nextbigwhat.com/wp-content/uploads/2012/08/rural_internet_usage.png

Even though ICT has huge potential in rural development there are very less number of projects implemented in rural sector. Most of the programmes mainly initiated by non government organizations (NGO), Government of India and few initiatives by private bodies.

- ♦ **Agricultural Resources Information System (AgRIS)** is a decision support system developed by the department of Agriculture and Cooperation, Ministry of Agriculture provides agricultural information to the farmers.
- ♦ **AGAMARKET** : It was launched in March 2000 for connecting agricultural markets the State Agriculture Marketing Boards and Directorates and also provides information related to agriculture products, prices, availability, etc.
- ♦ **Aksh** is a fiber optic cable company supports a large variety of services including video interactions which will lead to increase the level information exchange

in between the people living in several areas of rural India.

- ♦ **e-grama** is an e-governance initiative by Govt. of Odisha is an Intranet based kiosk designed to assist rural people for information exchange .
- ♦ **Cyan Sanchar** is a partnership project of Bharat Sanchar Nigam Limited (BSNL), Government of Madhya Pradesh and a Canadian business team comprising IBM Business Consulting Services and Sasktel International.
- ♦ **iKisan Project** is the ICT initiative of the Nagarjuna group of companies was set up in Andhra Pradesh and Tamilnadu with two projects, the iKisan.com to provide agricultural information online, and technical centres at village level.
- ♦ **n-Logue** is another rural IT-based portal supports various applications like education, health and agriculture, video conferencing, etc.

- ♦ **RuralBazar** is an e-commerce solution developed by NIC to fulfill the marketing need of the rural people. It has been implemented in the States of Tripura, Goa and Tamil Nadu.
- ♦ **TARahaat** is a franchisee based information kiosk 1st initiated in Punjab having internet networked centers or Kendras to provide online and offline services. It has various portals like TARABazar which give information related to various products, TARAvan which helps in order delivery, TARAdak for connectivity and so on.
- ♦ **The Simputer project** is an affordable communication device resembling a PDA for the rural population in the country.
- ♦ **MahindraKisanMitra.com** provides updated information i.e. daily mandi prices, weather updates, latest crop rate, warehousing, and other agri related news to the farmers everyday.
- ♦ **Kisan Sansar (Tata)** is a programme aimed at offering end-to-end agri solutions to farmers has been launched in West Bengal and Jharkhand by Tata Chemicals Ltd.
- ♦ **Haryali Kisan Bazar (KHB)** is an innovative chain of rural agricultural supermarkets set up in India since 2002 by DCM Shriram Consolidated Ltd. (DSCL) helps in empowering farmers and meeting the needs of rural households by providing access to agricultural products, services and retail.
- ♦ **Saksham** is a project initiated by Microsoft aims to set up 50,000 to broadband connected kiosks across villages within few years.

6. Challenges

Rural Retailing in India today faces several challenges like lack of infrastructure, shortages in electricity, unreliable telephone network, transportation, social and political issues, supply chain inefficiency, etc.

Though large initiatives taken by many private organizations for the development of rural marketing segment many of them faced difficulties due to lack of growth opportunities. In 2002 huge loss incurred by Mahindra & Mahindra 's Shubh Labh venture .Tata Kisan Kendra launched by Tata Chemicals, ikisan.com by Nagarjuna Fertilizers have also reportedly faced problems for getting the requisite revenue to sustain the project. Triveni Engineering shut its rural retail division Khushali Bazaar after incurring a loss of Rs 19 crore in five years. Hariyali Kisan Bazaar had to shut at least 70 outlets over the past couple of years.

The reason for failure of the above projects were due to the fact that intermediaries not trusted by the rural people, high price rate , and the problem of channel conflict , dispute with the wholesaler, issue of credit, lack of knowledge of procurement, etc. In rural sector there is a terrible inadequacy of technological infrastructure and not enough knowledge generation within rural marketing. This is the reason why the rates of crop yields are lower as compared to the farms which have implemented

science and technology. And simultaneously technological initiatives also leads to improvement in income growth and quality of living in the rural sector. Information Technology provides various facilities to the rural marketing sector like real-time information, connectivity, access to multiple languages and media, ease of transaction at a low price and last but not the least it promotes also global competitiveness and growth inclusivity. Therefore, retailers have to play an active role & should also train the community to develop technical skills and change the rural mindset to cope with the challenges. Thus, the above challenges have to be faced carefully in order to make ICT initiate successful in rural sector and versatile infrastructure with prompt customer services has to be established in rural segment to enhance the scope of smart retailing in a better manner.

7. Conclusion

It is vividly experienced that the series of technology enabled service share is escalating at a brisk rate in the rural market of India. The reality behind it is the rising attention of the business organizations to tap the rural markets and the mounting altitude of the education and industry interface of the rural community. Technovation in rural marketing is rising at a frenetic pace and are tendering diversified services to rural sector. Enhancement in the services offered to the rural citizens effects the overall progress and empowerment of the society .On one side, it provides the updated market information and recent technological developments to the ruralhites on the other hand, it creates marketing opportunity for them. For an instance, rural retailing hubs aim to facilitate selling of potato chips as well as potatoes under the same roof. Thus, rural people can sell their agro products and also can purchase commodity from one stop store.

For developing an efficient rural retailing system appropriate enlargement of the technotronic connectivity and infrastructural services and utilization of the rural talent resources are very much essential. Technology centric retailing needs to be developed in regard to the current rural infrastructure. To maintain the rural growth story undamaged, Public Private Partnership model will have to cooperate in a bigger role, so that India can constructively strap up the growing working age inhabitants in rural areas. With Wal-Mart renowned for its Slogan 'Always Low Prices' penetrating in India with Bharati as equal market. As a final point, and most radically, rural marketing tenders limitless scope to retail sector for technovation in terms of creation, distribution, promotion and communication of qualitative products and services. Moreover, rural segment is a virgin market which will offer modern retailers a prospect to innovate and develop mutually satisfying retail models. Though rural sector has immense potential there are many hurdles and challenges upcoming on the way of retailing because of highly scattered market scenario. Therefore if the retailers want to explore the emerging market as well as to increase market share and improve the brand image they have to go for intensive marketing research for exploiting the growth inclusivity.

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