# Rising Trends in Rural Market in India (A Consumer Brand Awareness Level Study with Respect to Meerut – Muzaffarnagar Region of Western Uttar Pradesh, India)

# Reeva Verma

Department of Management Studies JSS Academy of Technical Education, Noida, U.P INDIA

# Pratibha Giri

Department of Management Studies

JSS Academy of Technical Education, Noida, UP, INDIA

Abstract - Gone are the days when a rural consumer had to go to a nearby town or city to buy a branded product. The growing power of the rural consumer is forcing big companies to flock to rural markets. The rural market in India is currently witnessing an impressive growth primarily because of the significant improvement in purchasing power, increasing brand consciousness, and spread of proper communication network and rapidly changing profile of the rural consumers. Various studies have pointed out that the rural middle class in not only richer but are also growing faster than its urban counterpart. Another factor responsible for hastening this phenomenon is the construction of national highways connecting all the four metros through the hundreds of villages. This will enable companies to serve the rural markets, to ensure availability of products through a sound distribution network, overcoming prevalent attitudes and habits of rural customers and creating brand awareness. This paper is an attempt to find out the level of brand awareness among the rural folks of Meerut-Mujaffarnagar region.

Key Words: Rural India, Growth, Household, Rural Market, Price-Sensitivity, Rural Income.

### I. INTRODUCTION

India is on the path of progress and this progress wouldn't be achieved without taking into consideration its rural population. Rural India is emerging very fast in all aspect of life. Education level, living standards, purchasing power, road links to the cities and highways, availability of the electricity and means of transportation and communication has undergone a drastic change. Now rural consumers need not to go to a nearby city to buy branded products and services. The wide spread reach and telecast of the regional programmes on television, availability of the dish TV, has made a customer in rural India quite literate about various products that are available in the market place. An Indian farmer today wears the branded jeans, talks on a mobile phone, owns a car, motorbike, has got TV, music systems, DVD players in their houses. And because of this changed scenario, today's marketers are eying on the rural markets in a big manner and are leaving no stone un-turn to make their presence felt in the rural India. Earlier marketers used van campaigns, cinema commercials and a few wall paintings to entice rural folks under their folds but today the scenario is completely changed. Various studies have pointed out that shown that the urban consumer is no longer a brand loyal consumer but the rural consumer has a very high degree of brand loyalty though a rural customer do not understand what exactly is a brand but he/she identifies the product with a name by which the company is promoting it. Trends indicate that the rural markets are coming up in a big way and growing twice as fast as the urban, witnessing a significant rise in the sales of white goods, FMCG products, automobiles, mobiles etc. According to a Census 2011, population of urban area are 286,119,689 and rural population are 742,490,639.

A recent study by NCAER (National Council for Applied Economic Research) reveals that the number of middle/high-income households in rural India is expected to grow from 130 Million to 172 Million by the end of 2012 as compared to nearly 71 million of urban India.. Thus, the absolute size of rural India is expected to be double that of urban India with the highest growth rate in the necessary household items and then in the electronics products like TV, washing machines, fridges etc.

However, there are various factors, which make the rural market a hard nut to crack like the price-sensitivity of rural consumers, the rural incomes, which are largely determined by the vagaries of monsoon, and, hence, it is not easy to determine the demand pattern in the rural market. According to Mr. Shivakumar, HLL, the four factors which influence demand in rural India are- Access, Attitude, Awareness and Affluence. HLL has successfully used this to influence the rural market for its shampoos in sachets. The sachet strategy has proved so successful that, according to an ORG - MARG data, 95 per cent of total shampoo sales in rural India is by sachets.

The marketers who understand the rural consumer and fine-tune their strategy are sure to reap benefits in the coming years. In fact, the leadership in any product or service is linked to leadership in the rural India except for few lifestyle-based products, which depend on urban India mainly.

### II. PRESENT SCENARIO

Most of the Indian corporate houses are already concentrating in a big manner on the rural market and are continuously devising new strategies to reach to this market. For example Hindustan Lever Limited (HLL) has achieved a great success in penetrating rural India with their successful rural marketing projects like 'Project Shakti' and 'Operation Bharat'. Apart from HLL, it is Amul, which is also very aggressively involved, in the rural marketing for quite some time now. Aiming for a deeper penetration in rural markets, FMCG majors, including Coca-Cola, PepsiCo, are introducing products in low price points particularly in the Rs 5 category as part of their strategy to shore up volumes.

While global beverages firm Coca-Cola has introduced 'Fanta Fun Taste' powder sachet for Rs 5 targeting the lower end of the market, Pepsico had also recently brought out 200 ml bottle for Rs 5 for its popular lemon flavour drink 'Nimbooz' as part of a promotional offer.By 2015, more than half of the consumption spending in India would come from families earning nearly Rs 25,000 per month, which makes Cocacola market ready to be tapped,"

On other hand, to maintain its market leadership, biscuit giant Britannia has consistently focused on the lower end of the segment by bringing out products in small pack sizes and in low price points.

According to analysts the company, which sells around seven biscuit brands like 'Tiger' and '50:50', has been able to enjoy a market share of 34.9 per cent because of its focus on the rural markets.

Despite high cost of commodities such as sugar, milk and palm oil in FY2010-11, Britannia was able to maintain its market leadership on account of its ability to distribute to rural areas as well as maintain minimal price increases.

According to the report, Britannia has made significant efforts to provide premium biscuits under its brands 'Tiger' and 'Treat' at lower price points.(Economics Times, April 24,2011)

In the field of mobile communication, Bharti Airtel also concentrated on expension of rural marketing and To extend its reach in India's rural markets, Bharti Airtel is focusing on innovative initiatives, including efficient infrastructure deployments, expanding its distribution network via partnerships, and customized content and tariffs. Bharti Airtel also formed a joint venture with the Indian Farmers Fertilizer Cooperative Limited (IFFCO). Its joint venture, IFFCO Kisan Sanchar, uses IFFCO's wide rural presence (present in 80 percent of Indian villages). IFFCO Kisan Sanchar provides subsidized handsets and connections at competitive rates in rural areas. It also helps Bharti Airtel to identify and acquire suitable locations for deploying its cell sites. In addition, it offers tailored services including voice-based updates on crop prices, farming techniques, rural health initiatives, and "help line" services.

The company has developed a shared phone service called Public Call Offices (PCOs) in rural regions to increase awareness about its brand and services. Bharti Airtel has already established over 18,000 service centers in rural India, covering over 400 languages and local dialects. Other players like Vodafone ,Reliance (Bureau'07, March10), Tata Indicomm are also making their presence felt in the rural India. Through its e-Choupal initiative, ITC aims to

confer the power of expert knowledge on even the smallest individual farmer, thus enhancing his competitiveness in the global market ITC eChoupal e-choupal is now being regarded as a reliable delivery mechanism for resource development initiatives. Its potential is being tested through pilot projects in healthcare, educational services, water management and cattle health management with the help of several service providers including non-governmental organizations. As of July 2010, services through 6500 Echoupal across 10 states, reach more than 4 million farmers in about 40,000 villages. (www.echoupal.com). ITC is also trying to position itself with farmers as the much-needed alternative to the network of local dealers or wholesalers, peddling over-priced products of suspect quality. E-choupal network today serves as a rural marketing platform together with other channels established by ITC in rural markets. Over 70 companies today use this channel to offer their goods and services to rural India," (Srinivas, 2010). The "Philips Mahasangram" is aimed at taking Philips' new products to the semi-urban and rural customers and increasing their awareness where product knowledge, information and availability are concerned." An indication of the size of this initiative can be obtained from the fact that Philips will be spending about 4.5 per cent of its turnover from the rural/semi-urban areas on the Mahasangram alone.

Some of the other corporates that are slowly making headway in this area are Colgate, Eveready Batteries, LG Electronics, Life Insurance Corporation, Cavin Kare, Britannia and Hero Honda to name a few.

Godrej Agrovet Ltd, the retailing arm of the Godrej Group, is setting up rural marts like Aadhar retail outlets and gurukul with an objective to help rural consumers by improving their productivity, helping them get higher returns, and offering crop advisory services, soil and water testing services (The Hindu, 25<sup>th</sup> Feb'07).

India's largest two wheeler company Hero Honda Motors is spreading its wings tocapture the commuting bikers' imagination in rural India,Over 500 rural sales executives of Hero Honda dealers are now busy meeting the sarpanch, the headmaster and the anganwadi workers in villages all over the country. They are also visiting potential customers at their homes, inviting them to drop in at the company's dealerships which might be located a few kms away. Har Gaon Har Angan seeks to build an ongoing relationship with millions of households in rural India, given that penetration of two-wheelers in rural India. And the company had decided to seize the latent potential of this market by launching some of its entry-level products which are tailored to suit the needs of the rural consumer like adjustable suspension, strong headlights and good ground clearance.

Reasons that are good enough for rural sales contributing 40 per cent to the company's overall annual sales. (Danny Goodman, 2009) Hero Honda registered a total turnover (Net Sales & Other Operating income) of Rs. 4551.95 crores. The company's turnover in the corresponding period last fiscal (July-September 2009-10) was Rs 4069.60 crores. (www.herohonda.com).

Inspired by purchases of buffaloes in villages through financing, the world's largest bicycle maker by volume Hero Cycles Ltd is looking to replicate the same for its products through micro finance firms to boost its rural sales.

The company has tied up with Allahabad-based Sonata Finance for financing bicycle purchases, under which the micro finance firm will provide loans of Rs 100 per week to customers in the rural areas.

The bicycle penetration in India as low as 18 per cent, with a total annual sales of 12.5 million units last year, there are lots of opportunities to be tapped, specially in the rural areas.

Out of total sales of 5.3 million units in 2009-2010, 65 per cent came from the rural areas and still there is a lot of potential for growth. (Economics times, May 8,2011)

### III.CHALLENGES IN THE RURAL MARKETING

One needs to understand the basic nature of the rural consumer which is significantly different from his urban counterpart. Development of distribution network, poor infrastructure like roads, telecommunication, and lower levels of literacy are a few hinges that come in the way of marketers to reach the rural market. The majority of the rural population is still unbanked. Clearly, non-cash collection becomes rather unlikely. Cash collections, on the other hand, are messy and difficult to monitor, especially since cash cards or technology-enabled centralized POS (like Suvidha or ItzWorld) have still not reached rural areas. Demand for goods in rural markets depends upon agricultural situation, as agriculture is the main source of income. Agriculture to a large extent depends upon

ISSN: 2278-621X

monsoon and. therefore. the demand or buying capacity not stable regular. is Not only this, the promotional programmes also need to be tailor made for each product category and each of the regions where the campaign is to be executed. Therefore a thorough knowledge of the languages, dialects and familiarity with prevailing customs in the regions is essential. The fact of the matter remains that when compared to the Indian urban society, which is turning into a consumerism society; the rural consumer will always remain driven by his needs first and will therefore be cost conscious and thrifty in his spending habits. Thus to analyze the present situation about the ground reality a survey was conducted using schedule in few of the villages of Meerut-Muzaffarnagar region

# IV.RESEARCH OBJECTIVE

The study was conducted to find out the rural consumer awareness about the various products and services available in the rural market.

### V. RESEARCH METHODOLOGY & DATA COLLECTION

The research has been done with the help of a schedule. The primary data collected as a result of survey has been systematically tabulated and analyzed. The sample size was of 50 randomly selected villagers from each village. Number of village selected for this purpose was two each from Meerut(Rithani and Rujpura) and Mujjafarnagar (Bhopa and Morna). Sampling method used was Judgement and Convenience.

# VI. DATA ANALYSIS AND INTERPRETATION

- Analysis of the data from **Table 1.0**, **Table 2.0** shows respondents' awareness about the various brands of soaps and washing powders.
- Analysis of the data from **Table 3.0**, **Table 4.0** and **Table 5.0** shows how much respondents are aware about the various brands of Television, Fridge and Washing Machines.
- Analysis of the data from **Table 6.0** shows the changing environment of the villages and the penetration which has been successfully made by the mobile companies.
- Analysis of the data from **Table 7.0**, **Table 8.0** depicts the respondent's awareness about the various brands of motor cycle and cars.
- Data from **Table 9.0** shows the various products owned by the respondent's in various villages.
- **Table 10.0** shows the status of various products available at the villages.

### VII. FINDINGS

The findings of the summary can be summarized as follows

- The villagers are very well aware of the leading brands in all the segments; however the level of awareness is more among the villagers who resides in the villages on Highways.
- Washing Machines and Fridges are the least required products by the villagers.
- Mobiles, Motor Bike and TV are there pride possessions.
- Maruti cars are well known to the villagers though they do not possess them. But the level of awareness about the brands like Honda City, Ford, Travera etc. is mind boggling.
- Villagers of the villages on Highways also possess cars and other electronic items also like Dish TV, cooking gas, mixi etc but not in very large number.
- Daily needs product shops are available in the village but for bike, mobiles and other electronic items they need to go to near by cities
- However, the condition is just reverse for the villages which were on National Highway. The electronic items shops, mobile shops, motor cycle shops and the second hand cars for sale are available but they lack the variety and number of models.
- More the age of the respondents more was the recognition for the older brands.

 Villages which are on the National Highways are better off in terms of living standards in comparison to the villages which are not on National Highways.

### VIII. SUGGESTIONS

- The analysis of data proved beyond doubt that the companies are making their presence felt in the villages which are situated on the National Highways but the reverse is the case with the villages which are far off from it. This clearly shows the presence of an ineffective distribution network of the companies. Therefore there is a need for the companies to develop the strong distribution network so that they are in a position to grab the total rural market and not only a pie of it.
- Few of the local brands like Nima Soap (kanpur) and Modi Detergent soap (Modinagar) and Apsra Biscuit (Ghaziabad) are able to make inroads into the far off villages and this is probably because of their ability to understand the local needs and the development of their distribution channel effectively. Therefore there is a need for the companies to not only develop the distribution channel but also to take into consideration the local customs, culture of the villages in which they are willing to make their presence felt.
- More the age of the respondents more was the reorganization for the older brands like Rajdoot, Beltek, Feltron etc. This indicates an element of brand loyalty among the villagers. Thus if the companies tries to improve their communication to the villagers definitely they would be able to generate the brand loyal customers/consumers which they are lacking in the urban areas. The word of mouth is an important message carrier in rural areas. Ad plays an important role for giving boost to rural consumers feeling. The feeling plays very important role. The Language and content (72%) and expression style of film actor as brand ambassador(85%) play significant role.
- All the respondents replied to the enumerators were the male and this shows the psyche of the villages and an indicator of the fact that even today in villages the decision making power lies with the males. Therefore there is a need to take this factor into consideration while designing the promotion mix for the villages.
- Rural consumer environment must be understood before the creation of advertisements. Rural mindset
  accepts the brands easily, which are close to their culture. This point must be reflected in ad for rural
  markets.
- Sponsorships to the Melas and Hats must be considered in a significant manner.

Table 1.0: Awareness level about the brands of soaps

	SURVEY DATA IN PERCENTAGE									
<b>Brand Name</b>	Lux	Lifeboy	Breez	Pears	Detol	Neem	Nirma	Cinthol	liril	Others
Name of Village										
Rithani (M)	100	88	67	28	32	19	73	27	23	37
Rujpura (MH)	100	100	95	55	69	90	93	23	34	43
Morna (Muj)	100	92	82	16	16	8	66	25	16	34
Bhopa(MujH)	100	96	91	59	65	73	83	29	38	38

Source: Survey Data

Here (M) – Meerut, (MH) – Village on National Highway at Meerut, (Muj)- Mujjafarnagar, (MujH) – Village on National Highway at Mujjafarnagar

Table 2.0: Awareness level about the brands of washing powders

SURVEY DATA IN PERCENTAGE

Brand Name	Active Wheel	Modi Soap	Nirma	Ghadi	Surf	Tide	Rin	Others
Name of Village								
Rithani (M)	58	86	80	78	30	18	30	28
Rujpura (MH)	90	100	96	100	82	90	94	50
Morna (Muj)	26	92	82	70	16	8	36	36
Bhopa(MujH)	84	100	98	100	78	88	84	30
Source: Survey	Data							

Here (M) - Meerut, (MH) - Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) - Village on National Highway at Mujjafarnagar

Table 3.0: Awareness level about the brands of TV

### SURVEY DATA IN PERCENTAGE

<b>Brand Name</b>	LG	Samsung	Videocon	Bush	Texla	Sony	Onida	Salora	BPL	Others
Name of Village										
Rithani (M)	44	78	74	12	20	30	24	8	36	56
Rujpura (MH)	80	90	86	24	36	76	84	16	92	38
Morna (Muj)	40	90	80	18	10	10	10	20	10	40
Bhopa(MujH)	76	84	90	30	40	60	64	20	86	68
	C D									

Source: Survey Data

Here (M) – Meerut, (MH) – Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) - Village on National Highway at Mujjafarnagar

Table 4.0 : Awareness about the brands of Fridge

# SURVEY DATA IN PERCENTAGE

<b>Brand Name</b>	LG	Samsung	Godrej	BPL	Others
Name of Village					
Rithani (M)	20	12	16	8	14
Rujpura (MH)	84	84	48	40	24
Morna (Muj)	18	8	8	8	10
Bhopa(MujH)	64	70	36	24	30

Source: Survey Data

Here (M) - Meerut, (MH) - Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) - Village on National Highway at Mujjafarnagar

Table 5.0: Awareness about the brands of Washing Machines

# SURVEY DATA IN PERCENTAGE

<b>Brand Name</b>	LG	Samsung	Godrej	Videocon	Others
Name of Village			_		
Rithani (M)	20	12	16	8	14
Rujpura (MH)	44	48	22	40	20
Morna (Muj)	18	8	8	8	10
Bhopa(MujH)	50	46	36	34	30

Source: Survey Data

Here (M) – Meerut, (MH) – Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) – Village on National Highway at Mujjafarnagar

Table 6.0: Awareness about the brands of Mobile Phones

# SURVEY DATA IN PERCENTAGE

<b>Brand Name</b>	Tata	Reliance	Nokia	Samsung	LG	Semens	Motorola	Others
Name of Village								
Rithani (M)	62	80	90	58	22	4	50	24
Rujpura (MH)	96	100	100	84	60	6	74	56
Morna (Muj)	58	84	92	58	18	8	42	6
Bhopa(MujH)	86	92	100	76	34	2	66	72

Source: Survey Data

Here (M) – Meerut, (MH) – Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) – Village on National Highway at Mujjafarnagar

Table 7.0: Awareness about the brands of Motor Cycle

# SURVEY DATA IN PERCENTAGE

Brand Name	Rajdoot	Yamaha	Bajaj	Hero Honda	Bullet	Suzuki	TVS
Name of Village							
Rithani (M)	24	28	80	92	30	44	38
Rujpura (MH)	76	70	92	100	62	78	60
Morna (Muj)	36	26	90	100	18	50	44
Bhopa(MujH)	80	66	84	100	70	54	72
Source: Survey Data							

Here (M) – Meerut, (MH) – Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) - Village on National Highway at Mujjafarnagar

Table 8.0: Awareness about the brands of Cars

# SURVEY DATA IN PERCENTAGE

Brand Name	Maruti	Tata Sumo	Mahendra	Qualis	Ambessdor	Honda City	Indica	Santro	Others
Name of Village						•			
Rithani (M)	100	90	20	22	36	36	50	24	22
Rujpura (MH)	100	100	84	78	68	56	90	80	68
Morna (Muj)	100	50	8	32	8	30	42	18	6
Bhopa(MujH)	100	100	80	48	60	52	80	72	38

Source: Survey Data

Here (M) – Meerut, (MH) – Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) – Village on National Highway at Mujjafarnagar

Table 9.0: Products Owned by the Villagers

# SURVEY DATA IN PERCENTAGE

<b>Brand Name</b>	TV	Fridge	Washing Machine	Car	Motor Cycle	Mobile	Others
Name of Village					•		
Rithani (M)	76	0	0	0	70	76	36
Rujpura (MH)	90	46	16	36	86	90	54
Morna (Muj)	72	0	0	0	60	84	20
Bhopa(MujH)	84	16	4	32	100	96	30

Source: Survey Data

Here (M) - Meerut, (MH) - Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) - Village on National Highway at Mujjafarnagar

Table 10.0: Availability of the products in the villages

<b>Product Category</b>	FMCG/Grocery Items	Whitewoods	Automobile	Others
Name of Village				
Rithani (M)	Yes	No	No	No
Rujpura (MH)	Yes	Yes	Yes	Yes
Morna (Muj)	Yes	No	No	No
Bhopa(MujH)	Yes	Yes	Yes	Yes

Source: Survey Data

Here (M) – Meerut, (MH) – Village on National Highway at Meerut,

(Muj)- Mujjafarnagar, (MujH) - Village on National Highway at Mujjafarnagar

# IX. CONCLUSION

We can safely say that until some years ago, the rural market was being given a step-motherly treatment by many companies and advertising to rural consumers was usually a hit and miss affair. More often than not, the agenda

being to take a short-cut route by pushing urban communication to the rural market by merely transliterating the ad copy. Hence advertising that is rooted in urban sensitivities didn't touch the hearts and minds of the rural consumer. While, this is definitely changing, the process is slow. The greatest challenge for advertisers and marketers continues to be in finding the right mix that will have a pan-Indian rural appeal.

Not only this companies need to strengthen their distribution network to the fullest extent as a great potential is lying untapped in the rural India. The need is to concentrate not only on the villages on highways but also on the villages which are in the interior and has got a buying capacity. ITC and the local players having developed their extensive rural distribution network are the living proof that developing such a network is not a remote possibility but a reality.

So the fact remains that the rural market in India has great potential, which is just waiting to be tapped. The concept of rural markets in India is still in evolving shape, and the sector poses a variety of challenges, including understanding the dynamics of the rural markets and strategies to supply and satisfy the rural consumers. Progress has been made in this area by some, but there seems to be a long way for marketers to go in order to derive and reap maximum benefits. Moreover, rural India is not so poor as it used to be a decade or so back.

### REFERENCES

- [1] Aaker, David A, and Batra, Rajeev and Mayers, John G. (2000), "Brand, Equity, Image and personality", Advertising Management, Prentice Hall of India, Pg 316-317.
- [2] Boyd, Harper W. Jr. and Westfall Ralph and Stasch, Starley F (2004), "Importance of Questionnaire", AITBS Publishers & Distributors, N. Delhi, Pg 270-276.
- [3] Bureau (2006), "Awards for rural marketing campaigns", Business Line, The Hindu, August 18.
- [4] Bureau (2007), "Insurers' rural, social targets may be set higher", Business Line, The Hindu, January 19.
- [5] Bureau (2007), "Godrej Agrovet to focus on rural marts", Business Line, The Hindu, February 25
- [6] Bureau (2007), "Reliance rural phone drive in Mangalore", Business Line, The Hindu, March 10.
- [7] Bureau(2011),"Rural marketing in India Economy",Free Press Release, February 12.
- [8] Challapalli, Sravanthi(2005), "The great rural goldrush", Business Line, The Hindu, August 04.
- [9] Das, Debdatta (2007), "Who will bag the most?", Business Line, The Hindu, January 25.
- [10] Etzel, Michael J. and Stanton, William J. and Walker, Bruce J. (1994), "Fundamentals of Marketing", McGraw Hill International edition, Pg 262.
- [11] Griffin. J, (1995), "Customer Loyalty", New York, Lexington Book.
- [12] Graham, John L, and Caleora, Philip R (1999), "Packaging Component", International Marketing, Irwin McGraw Hill, Pg 369.
- [13] Kannan, Shanthi (2001), "Rural market A world of opportunity", The Hindu Online, Internet edition, October 11.
- [14] Kotler, Philip (2004), "Managing Product Line, Brands and packaging", Prentice Hall of India, N. Delhi, Pg 444.
- [15] Kurian, Vinson (2007), "Amway going rural with India-specific biz model", Business Line, The Hindu, January 24.
- [16] Mudra, D. D (1995), "Rural Marketing: thrust and challenges", The Indian Journal of Commerce, XL, VIII(4), 47-48
- [17] Nair B Pardeep(2011)," Information technology revolutionizes rural practices", The Times of India, June 19.
- [18] Ramaswamy, V. S. and Namakumari, S (1999), "Managing the Product", Macmillan India Limited, Pg 220.
- [19] Srinivas, Nidhi Nath (2004), "The Village People", The Economic Times, January 14th.
- [20] Schiffmann, Leon G., and Kanak, Leslie Lazar (2005), "Consumer Perception", Consumer Behaviour, Prentice Hall of India, Pg 158.
- [21] Subramanian, Samanth(2009),"Mother of all rural market scheme," North India, Hindustan Times, March 24.
- [22] Tapiador, Francisco J. (2008)," Rural Analysis and Management -An Earth Science Approach to Rural Science", SpingerLink, New York, Pg 239-272.
- [23] Vats Rachit(2011)," Look who is wooing the farmer! DTH spouts DD idiom, Airtel launches iKisan", Business, Hindustan Times, June 14.
- [24] http:// www.indianngos.com/districts/meerut.asp retrieved on 10th Dec,2011
- [25] http:// www.indianngos.com/districts/mujjafarnagar.asp retrieved on 12th Dec,2011
- [26] htt www.ficci.com/SEDocument/20148/FICCI\_BCS\_Report\_May\_2011.pdf retrieved on 12th Dec,2011
- [27] http://www.goodnewsindia.com/index.php/gni retrieved on 4th January,2012.
- [28] http://www.itcportal.com/shareholder/investor-relations/general-information.aspx retrieved on 15th Jan,2012.
- [29] http://tata.com/businesses/index.aspx?sectid=torXTeKrpXc=retrieved on 7rh march,2012.
- [30] http://www.heromotocorp.com/two-wheeler motorcycles retrieved on 10 th March, 2012.
- [31] http:// www.dspace.iimk.ac.in/bitstream/2259/427/1/RM60-03-016.pdf retrieved on 20 March,2012