

# INFLUENCERS IN PURCHASE OF CONSUMER DURABLES: A STUDY OF RURAL CUSTOMERS OF PUNJAB

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*Every business activity begins with an attempt to understand the consumer: What are the consumer's needs and desires?, How do consumers behave in the market place as they seek to fulfill their needs?, and How can the firm develop and market need-satisfying products to generate the greatest consumer satisfaction and corporate returns?(Fox 1978). With urban markets getting saturated and fiercely competitive, corporates have to look at rural markets. Corporates have understood the psyche of rural consumers and markets and have used it to notch up successes. Experiments like Hindustan Lever's project Shakti, ITC e-chaupal, n-Longue's, etc. are some serious attempts at wiring up rural India. Not many companies have invested much money in research or time in the field to understand rural consumers, their values, aspirations, needs, and usage habits. Little wonder that success has eluded most corporates in rural markets. This paper is an attempt to study the general attitude of the rural consumer in relation to consumer buying behaviour and to bring out some suggestions and implications for rural marketing strategy players.*

## I- Introduction

The rural market has been growing steadily since the 1980s and is now bigger than the urban market for both types of fast moving consumer goods(FMCGs), 53 per cent share of the total market; and durable goods, 59 per cent. The annual size of the rural market in value terms is currently estimated at around Rs. 50,000 crore for FMCGs, Rs. 5000 crore for durables, Rs. 45,000 crore for agri-inputs and implements, and another Rs. 8,000 crore for automobiles. Rural markets are vital for the growth of most companies. But, despite the high rural share in these categories, the rural penetration rates are low, thus offering a tremendous potential for growth. In durables, lack of infrastructure is a major factor for low penetration, the average ownership being 3.84 per rural family (Kashyap, 2003).

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An income dispersal projection by NCAER for 2006-07 based on the assumption of 8 per cent GDP growth shows that the number of poor households will shrink by half to 28 million from 61 million in 1997-98; whereas, the middle-income household will double and rich households will treble over the decade in rural India. This upward push, taking rural people from poverty to prosperity, will lead to a great increase in purchasing power. Today's non-consumers comprising the rural poor will enter the market as first-time buyers in large numbers. To get a large share of the growing rural pie will call for a radical shift in management thinking: from gross margin to high profit, from high value sales to a game of high volumes and capital efficiency, and from the one-solution-fits all mentality to market innovation. Companies will need to take the initiative if they have to succeed in the dynamic rural market.

One must also remember that there is a high involvement of the rural customer in any involvement of the rural customer in any product purchase, more so for high end products which involve shelling out a few thousand rupees or more. It is well known that perceptions, traditions, and values vary from state to state, and, in some cases, from region to region within a state. What is important is that, when developing a campaign aimed at the rural audience, these factors must be uppermost in the 'mindset' of the target audience for every product category in every region.

With the increasing disposable income with rural population, the per capita consumption of the people in rural areas is also increasing. They are desirous of improving their standard of living with the hygienic and reasonably high quality products and getting rid of the spurious and sub-standard products being supplied to them. They deserve quality products, and correct information about products and a door-step delivery (Ahmed, 1991).

Bhattacharya (1998, p.17) observes that multinationals have largely ignored the emerging trend in consumer markets in rural India, and, contrary to common perception, this is not necessarily a low value- high volume of undiscerning markets. For marketers, all this could point to money spinning opportunities. The flip side of this is that the options are tough. Instead of merely replicating foreign products in India, the structure of the market calls for value engineering, market research based customised products, and intensive distribution system.

The behaviour pattern of rural consumers is also starkly different from region to region (Pareek, 1999, p.58). For marketers to understand it, it becomes imperative for them to visit and survey the prospective market. Visiting slums can provide the much needed experience as it has a unique consumption pattern. The village or region from where migration has taken place defines the identity. This is one reason why a blanket air market strategy is not good, but evaluation of consumption pattern will give insights into rural habits. Often the actual scenario in rural area is different from the brands assumption. A farmer may buy a tractor not just for his own use but also with the intention to rent it to other farmers. Therefore, it may become necessary to drive home the message of its brand being worthy of such a case. The rural market is full of contrasts and complexities. Actual ground work is the only way to know the rural psych.

The marketing environment governing the rural market has been undergoing vast changes in the last decade (Ramaswamy, 1995, p.37). For example, tape recorders or 'two-in-ones' were practically unheard of in the Indian rural market twenty years ago. Today, they are seen everywhere in rural areas, even in the remotest of hamlets. The spread of bicycles and subsequently two wheelers has almost been in the nature of a revolution. Even Dish-TV has entered the village homes in a big way. In clothing, there has been a remarkable change. Preferences have shifted to blended fabrics, knitted apparels, and ready made garments. Earthenware pots have yielded place to a variety of new kitchenwares. Plastic products and stainless steel goods have become common consumer items. The change in every sphere is visible, palpable. Recent times have seen a steady increase in the purchasing capacity of the rural people. Contrary to popular belief, the rural market is already consuming a variety of high priced consumer durables and other modern products. So, more and more companies are targeting the rural market.

The rural purchase of consumer products is rising. Rural market had become much easier than it had been for the pioneers in the 1940s (Rao, 1999, p.8). The rural consumer looks for quality and makes high levels of purchase of branded products. Information is also similar for durable products and shows the very high levels of penetration achieved in all income categories by bicycles, transistors, mono-cassette recorders, etc. The rapid graduation of more rural households into owning products like refrigerators, electric irons, motorised two wheelers, etc. is a striking development.

Growth in the rural markets is perhaps the most significant feature of the marketing environment of India in recent years (Ramaswamy, 1995, p.36). The growth implies at once a great marketing opportunity as well as a great marketing challenge. Today, the rural market of the country accounts for a large share of the expenditure on manufactured and branded consumer goods. The rural market of India is fascinating and challenging at the same time. It offers large scope on account of its sheer size and potential, and is growing steadily. Even a gradual growth pushes up the sales of a product substantially in view of the huge base. It is attractive from yet another angle. Whereas the urban market is highly competitive, the rural market is relatively quiet. In fact, it is totally a virgin market for certain products. The market pioneers can certainly have a reward from the rural market. Simultaneously, the market also poses several problems and hurdles. The firms have to encounter them squarely and put in a great deal of effort to get a sizeable share of the market. They must recognise that rural marketing is out and out a development marketing. It is often said that markets are made, not found. This is especially true in the case of the rural market in India. It is a market meant for the truly creative marketers.

There are some peculiar characteristics of Indian villages that make them a rough proposition for marketers. Small sizes, remoteness, poor connectivity, poor infrastructure are some serious hurdles (Jain, 1999, p.7). The five Ps- product, place, price, packing and promotion- play an important part. Though all of them are important for urban markets, their features and related strategies take a different form in rural markets. Any product which is a hit in cities might not work in rural areas. It doesn't necessarily mean that the villagers are laggards, belong to a restricted zone or have traditional mentalities. Indian villagers are innovative too, and accept the new technology introduced to them. They can be found purchasing products from shampoos to cellular phones, but the only condition is that the products must suit their culture and pockets. It is worth its price and must prove to be useful and easy to use. If the product has some status symbol, then villagers are willing to pay a premium; for example, large horse power tractors.

## **II- Need for the Study**

A review of the relevant literature on rural marketing reveals that the studies on consumer behaviour in rural areas are not adequate. These studies touch upon one or the other aspect of rural marketing and some of them are not relevant in the present context. Moreover, the studies of

consumer behaviour in rural areas in the Indian context are also a few and concentrate more on the urban areas.

The rising income levels, especially the non-taxable agriculture income, literary levels, improved communication, infrastructural systems, ever increasing electrification, various development programmes, and the priority given to the rural development in the national planning process have helped in the significant growth of rural market potential (Charan, 1994, p.7).

Urban markets are getting saturated, and to keep the growth graph intact, the companies will have to look for newer markets. The rural markets are the best with similar language, culture, and geographic contiguity. The rural markets offer vast marketing potential and opportunities. The media explosion has moulded the aspiration of the rural consumers to that of his urban counterpart. The market provides immense opportunities but also displays intimidating challenges. It does not lend itself to be tapped through an automatic transfer of the tools and techniques of marketing which proved a success in the urban marketing context (Ramaswamy, 1995, p.37).

Research into rural markets will reveal the emerging dimension of the market. Marketing information on rural areas is needed. The researchers will reveal how far increasing investment is needed in distribution, advertising, and marketing while intelligence will expand the marketing opportunities in rural areas. Through marketing research, businessmen will know how to develop marketing techniques to promote their sales. The future for marketing research in rural areas will be very bright. If a publicity company enters the rural areas, it can penetrate new markets. All the producers are trying to enter the rural market because the market potential is very high. The expected competition in future requires that the marketers should enter there through proper researches. Various marketing researches can reveal more problems and their solutions. Scientific marketing management for rural areas is very essential to meet the growing needs of consumption and production in rural areas, which is possible only with marketing research. To understand the attitude of rural consumers towards the consumer durables is very much relevant as these items are not purchased frequently, and a lot of information gathering and planning is done before purchasing because of their high prices. These products are socially visible and signs of status in rural areas unlike urban areas. They need a substantial financial outlay if we take rural income into account. Consumer research in rural markets is the

need of the day to know more about brand preferences, attitude, perception, purchase pattern, and post purchase feelings. The knowledge of purchase behaviour may be invaluable in devising market strategies – promotional programmes and media strategy. It is hoped this study will be useful to the manufacturers of durables, marketing strategists, and of significant consequences to the intellectuals interested in scientific research.

### III- Objectives of the Study

The main objective of the study is to investigate the role of different groups in influencing purchase decisions of rural consumers and to bring out the suggestions and implications for rural marketing strategy.

### IV- Research Methodology

This study is based on primary data collected from the users of durable goods prevailing in villages of Punjab with the help of a well-drafted pre-tested structured questionnaire. A sample of 300 respondents being the users of durables was selected by following the non-probabilistic convenience sampling techniques. According to the chosen methodology, the quantitative data was analysed by using factor analysis with SPSS-program. The survey is conducted during the period from November 2006 to December 2006.

Previous studies on durables as well as theories of consumer behaviour have shown demographics to be a factor influencing the adoption/non-adoption of technology-based products and services (Agarwal and Prasad, 1999). The demographic features of the respondents' are shown in Table- 1.

**Table- 1**  
**Demographic Profile**

	Number of Respondents	Percentage
<b>Gender:</b>		
Male	164	54.67
Female	136	45.33
<b>Age (Years):</b>		
18-24	58	19.33
25-34	124	41.33

35-49	67	22.34
50-64	37	12.33
65 Years and above	14	4.67
<b>Occupation:</b>		
Farmers	160	53.33
Micro Entrepreneurs	64	21.34
Businessmen	51	17.00
Servicemen	19	6.33
Others	6	2.00
<b>Monthly Income:</b>		
< Rs. 20,000	216	72
20,000 – 30,000	69	23
>30,000	15	5
<b>Education Level:</b>		
Below Middle Class	56	18.67
Middle Class	128	42.67
Matric	72	24.00
Higher Secondary	16	5.33
Graduate & Post Graduate	28	9.33
<b>Marital Status:</b>		
Married	188	62.67
Unmarried	112	37.33

Table- 1 depicts that the majority of the adopters of durables (41.33 per cent) belong to 25-34 age group, followed by 35-39 age group (22.34 per cent). This reveals that the adopters of durables are relatively young. It is further revealed that farmers comprise the maximum proportion (53.33 per cent) followed by micro-entrepreneurs (21.34 per cent), and businessmen (7 per cent). As far as the income level of the respondents is concerned, most of the respondents (72 per cent) belong to less than Rs. 20,000 income group. The table also shows that most of the respondents (42.67 per cent) are middle class followed by (24 per cent) Matric and (18.67 per cent) below middle class. This signifies here that most of the respondents in the study are not educated and even they don't have the

basic education, which in turn shows an inadequate education policy in the states.

The purchase decisions of the respondents are classified in Table- 2.

**Table- 2**  
**Influence on Purchase Decision**

Sr. No.		Most Important 5	Important Decision 4	Neither Important nor Un- important 3	Un- important 2	Most un- important 1	Weighted Average
1.	Personal Decision	198 (66)	74 (24.67)	27 (9)	1 (0.33)	0 (0.00)	4.56
2.	Friends Recommendations	45 (15)	158 (52.67)	63 (21)	24 (8)	10 (3.33)	3.68
3.	Dealer	21 (7)	98 (32.67)	134 (44.67)	40 (13.33)	7 (2.33)	3.28
4.	Advertisement	29 (9.67)	141 (47)	82 (27.33)	42 (14)	6 (2)	3.48
5.	Children	58 (19.33)	140 (46.67)	65 (21.67)	21 (7)	16 (5.33)	3.68
6.	Relatives	45 (15)	90 (30)	119 (39.67)	28 (9.33)	18 (6)	3.39
7.	Shop display	36 (12)	68 (22.67)	132 (44)	54 (18)	10 (3.33)	3.22
8.	Wife/ Husband together	145 (48.33)	111 (37)	23 (7.67)	11 (3.67)	10 (3.33)	4.23
9.	Fellow villagers who already own one	36 (12)	107 (35.67)	93 (31)	39 (13)	25 (8.33)	3.30
10.	Influence of Internet	48 (16)	59 (19.67)	28 (9.33)	63 (21)	102 (34)	2.63

*Note: Figures in parentheses indicate percentages.*

The weighted average in Table- 2 regarding the influence on the purchase decision reveals that rural people prefer to take their own decisions(4.56) while making purchase decisions, followed by the combined decision of husband/wife (4.23) together. The influence of friends(3.68), children(3.68), advertisement(3.48), relatives(3.39), fellow villagers(3.30), and shop display(3.22) on purchase decision is found to be relatively important. The survey also throws a flood of light on the



position of advance technology in the rural areas of Punjab that rural people are not very much concerned about the impact of internet on their purchase decision. This may be due to the lack of knowledge as the most of the respondents are not well educated in the survey.

### V- Factor Analysis

In order to find out the factors influencing the purchase decision of rural consumer towards consumer durables, the factor analytic technique has been applied. The 10 statements shown in Table- 2 were factor analysed. The statements were measured on the five-point Likert Scale.

### VI- Data for Factor Analysis

In order to test the suitability of data for factor analysis, the following steps were taken:

- The correlation matrix was computed and examined. This revealed that there were enough correlations to go ahead with factor analysis;
- Anti-image correlations were computed. These showed that partial correlations were low, indicating that the true factors existed in the data;
- Kaiser-Meyer-Olkin Measure of Sampling Adequacy (MSA) for individual variables was studied from the diagonals of partial correlation matrix. This was found to be sufficiently high for all variables;
- Overall MSA was found to be 0.598, which indicated that the sample was good enough for sampling; and
- Bartlett's test of Sphericity (approx. chi-square 1158.146 significant at 0.000) showed a statistically significant number of correlations among the variables.

Hence, all the above five standards revealed that the data set was fit for factor analysis.

The Principal Component Analysis was employed for extracting factors. Varimax rotated analytic results are reported in Table- 3. It was seen that four factors were extracted which together accounted for as high as 56.91 percent of the total variance.

The Orthogonal rotation with varimax was run. Thereafter, the oblique rotation with the promax procedure was also run. The pattern matrix revealed the results which were very similar to the ones given by varimax. Further, the factors correlation matrix revealed low correlations among factors. Hence, nothing much was gained by allowing the factors to correlate. Therefore, varimax rotation results were retained.

**Table- 3**  
**Principal Component Analysis with Varimax Rotation**

Factor → Statements ↓	1	2	3	4	Communality
S1	0.782	0.248	-0.112	0.251	0.553
S2	0.608	0.349	-0.152	-0.467	0.571
S3	0.521	0.456	-0.177	0.312	0.317
S4	-0.018	0.772	0.128	0.416	0.672
S5	0.247	0.624	0.419	0.116	0.646
S6	-0.114	0.247	0.864	0.221	0.547
S7	0.601	-0.421	0.576	-0.048	0.572
S8	0.221	0.407	-0.551	-0.089	0.489
S9	0.472	0.475	0.028	0.763	0.601
S10	0.112	-0.440	0.110	0.211	0.315
Eigen value	1.502	1.462	1.315	1.004	5.283
Percentage of variance	16.72	15.23	13.75	11.21	
Cumulative variance	16.72	31.95	45.70	56.91	

Table- 3 shows the four extracted factors. The last column in the table shows communalities. It is the row sum of squared factor loadings. They show the amount of variance in a variable that is accounted for by the four factors taken together. The size of the communality is a useful index for assessing how much variance in a particular variable is accounted for by the factor solution. The large communalities indicate that a large amount of variance was accounted for by the factor solution.

Eigen values for factors 1 to 4 are 1.502, 1.462, 1.315 and 1.004 respectively. The percentage of variance explained by individual factors is shown in the penultimate row of the table. It is observed that the percentages of variance explained 1 to 4 are 16.72, 15.23, 13.75 and 11.21 respectively. The percentage of total variance is used as an index to determine how well the total factor solution accounted for what the variables together represented. The index for the present solution accounted for 56.91 percent of the total variance. This shows that a model with 4 factors is satisfactory.

## VII- The Naming of Factors

The final step in factor analysis was the naming of factors. The labeling was intuitively developed by the factor analyst, depending upon its appropriateness for representing the underlying dimensions of a particular factor. Although the process of naming the factors is not very scientific, some guidelines have been recommended (Hair et al., 1995, p.388). A factor loading represents the correlation between an original variable and its factor. The signs are interpreted just as with any other correlation coefficients. On each factor 'Like signs' of factor loadings mean that the variables are positively related and 'Opposite signs' mean that the variables are negatively related. In orthogonal solution, the factors are independent of each other. Therefore, the signs for a factor loading relate only to the factors that they appear on, not to other factors in the solution.

All the four factors that were extracted were given appropriate names on the basis of variables represented in each case. The names of factors, the statement labels, and factor loadings have been summarised in Table- 4.

**Table- 4**  
**Factors Influencing Purchase Decision**

Factor No.	Name of Dimension	Statement Number	Statement (Factor Loading)
Factor 1	Societal Age Group	S1	Influence of friends (.782)
		S2	Influence of relatives (.608)
		S3	Influence of dealer (.521)
Factor 2	Role of Adolescent Age Group and media	S4	Influence of children (.772)
		S5	Influence of advertisement (.624)
		S10	Influence of Internet (-.440)
Factor 3	Family decision	S6	Wife/husband together deciding (.864)
		S7	Fellow villagers who already own one (.601)
		S8	Influence of shop display (-.551)
Factor 4	Own choice	S9	Yourself influence of own final choice (.763)

Now, the four factors mentioned in Table- 4 shall be described.

*Factor- 1: Societal Age Group*

Table-4 reveals that the 'Societal Age Group' is the most important factor explaining 16.72 percent of the variance. Three statements are loaded on to this factor. The three statements here referred to friends, relatives, and dealers. The implication was that much of the variance could be assigned to the 'Influence of friends and relatives', on the purchase decision of rural consumer. The social circle he interacts with was an important influence on the purchase decisions he makes. This can be useful to marketing managers when targeting rural consumers.

*Factor- 2: Role of Adolescent Age Group and Media*

'Adolescent Age Group and media' is revealed to be the next important factor for rural consumers. It explains 15.23 percent of the variance. Two statements are loaded on to this factor. Both these statements are highly correlated. The rural consumer is highly influenced by his next generation i.e. his children with factor loading (0.772) and media i.e. the advertisements with factor loading(0.624). The practical importance of this result is that the sellers should target the children as their effect on family purchase decision is discerning. They should also give more importance to advertisement to reach the rural consumers. Moreover, the influence of the Internet(-0.440) on the purchase decision expresses that the rural people do not consider Internet Media as an important factor in their purchase decision. The marketing managers can reach the market segment called rural consumers by advertising to them and also by targeting advertisements on the younger generation to influence family purchase decisions of consumer durables.

*Factor- 3: Family Decision*

This factor explained 13.75 percent of the total variance. Three statements are loaded on to this factor. This statement with the highest factor loading (0.864) was 'Wife/Husband together' followed by 'Fellow villagers who already own one', and 'Shop display', which is negatively related. The rural consumer depends upon his family for purchase decisions and husband and wife together decide about the purchase of consumer durables.

*Factor- 4: Own Choice*

This factor explained 11.21 percent of the total variance. Only one statement 'Yourself-own final choice' is loaded on to this factor. This statement has the highest factor loading (0.763) amongst all the statements. Taking into account all the other influencing factors, we can

say that the final decision is wrested with the head of the family in rural areas.

The foregoing analysis shows that, out of the four factors extracted, the first three factors are found to explain a high percent of the total variation. These three factors are social circle, younger generation and media, and family decision. Thus, it may be inferred that the rural consumer is influenced by the society in which he moves, which makes his circle of friends and relatives. The influence of children in the purchase of consumer durables coupled with the effect of advertisement shows the relationship between children, media, and purchase decisions. The rural consumer is family oriented, and husband and wife take the decisions together.

### **VIII- Conclusion and Implications**

Rural markets form an important part of the total market in India. Consumer research in rural markets is the need of the day so as to know about brand preferences, attitude, perception, purchase pattern, and post purchase feelings. The present paper is an attempt in that direction. A successful marketing strategy for rural consumers should relate to the needs and wants of the target group and must have a clear understanding of the various forces influencing purchase decision and choice behaviour.

The rural consumer is family oriented and the decisions are taken together by husband and wife. Friends, children, and advertisements also influence his consumption pattern. Regarding the role of family members' in product selection, brand selection, store/dealer selection, and actual purchase, husband and wife together take decisions. Others who play a part in these decisions are children and elders. It has been seen that, in the case of the of washing machine, wife's role is relatively important and husband's in air cooler with children's role relatively increased in television because children actually use them.

The influence of friends in the city on rural consumers for purchase decisions shows the urban influence on rural market. A rural consumer is also influenced by friends in the village, educated farmers, teachers, and big farmers/landlords. It shows the influence of social circle, education, and land holdings status on him. Amongst the media influences, television advertisement, opinion leaders (word of mouth), and print media (newspapers, magazines) should be incorporated in an advertising strategy to promote brands and to achieve effective product positioning.

The consumers planned their purchase in advance and actual purchase was done mostly after harvesting season and near festivals. Marketing plans incorporating advertising and promotional strategies should be formulated as there is more disposable income after harvesting season.

The choice regarding a dealer depends on location convenience, relationship, after sales service, and variety of brands the dealer has. The marketing channels should be designed, keeping the above factors in mind. The consumers have a preference/loyalty towards a particular brand and are not ready to buy any other type of brand available in the market when their most preferred brand for which they have already decided is not available or out of stock with the dealer. Rural consumers are not early adopters and wait to see the product being used in the urban areas before purchasing it. A low frequency of purchase and a high cost incurred make the buyer cautious in making purchase decisions. The promotional schemes that appeal to the rural consumer are exchange offers, replacement, free after sales service, installment facility, and discounts during festivals and off-season. Promotional strategies should be formulated incorporating these promotional appeals.

Thus, understanding the Indian consumer is not as straightforward as it might look to westerners on several counts. There are several agencies/institutions involved in trying to know the Indian consumer market. Each has its own strength and limitations. Whether it be an individual product, a sector or a specific market segment, there will always be a need to have an overall perspective that is scientifically obtained. NCAER on its part has built a gigantic time-series consumption database that enables or will enable one to have a long-term macro-view of the market. However, this is only one part of the story. Having served the basic purpose of building a fairly long time-series, supplemented by users' feedback, NCAER intends to look at other areas of consumer research. There is a need to have a rigorous market research that is scientific, timely, and appropriately frequent in order to have a holistic understanding of the Indian consumer. Analytical brains in the corporate world could induce a series of organised micro as well as macro research studies from capable organisations in order to understand intricate consumer dynamics of the fast evolving market.

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