CHAPTER II

REVIEW OF LITERATURE

2.1 INTRODUCTION

This chapter presents a review of the existing literature in order to gain insights into the research work undertaken in this area. The past literature helps one to adopt modify and improve the conceptual framework and also acts as a guidelines for the researcher.

2.2 REVIEW OF LITERATURE

A review of earlier studies on issues relevant to the research problem undertaken is attempted here.

Kapoor\(^1\) made an attempt to define the emerging lifestyles of 47 rural families living in the villages of Delhi, Haryana, Punjab and Uttar Pradesh. It revealed that rural consumers were not satisfied with the services rendered by village retailers. This includes product availability, price charged, after sale service and credit availability.

Mandira Dutta Balakrishnan² has tried to examine some popular beliefs about rural marketing. It has pointed out that, out of the six lakh odd villages in India, the marketing man should really be concerned about less than 42,000 villages. Moreover, among these he should concentrate really on the feeder-market villages. All villages are not one homogeneous mass remote from urban India: there are villages on the periphery of large towns which have imbibed certain urban characteristics, and there are others physically distant and with their traditions intact. The number of rural consumers who can afford branded consumer products are equal to, if not greater than the number of such urban consumers. The rural market is divided into consumer segments with differing life-styles and aspirations. Again, marketing strategies are dependent on the structure of competition in rural India. From the type of products presently seen in rural India, an attempt is made to anticipate the acceptance of future products. The types of dealers in rural India, methods of distributing to them, dealer-behaviour, and its implications on marketing strategies, are examined. The 'multiplier effect' whereby demand stimulated in rural India makes its impact on the urban wholesaler who in turn helps to perpetuate and multiply this demand is

discussed. Finally, certain questions are raised about traditional beliefs about media reach and creative strategies used in advertising to rural consumers.

Rajendra K. Aneja\textsuperscript{3} has examined qualitative reactions of the rural consumers to a new product. It is useful to meet the opinion leaders in the village, like the 'sarpanch', the school teacher, the doctor or the village development officer. Admittedly, their reactions would not necessarily be entirely representative of the rest of the villagers. Nevertheless, the qualitative feedback from these opinion leaders provides some pointers to fine-tuning products for rural markets. With the increased prosperity among villagers, the consumption of durable and non-durable consumer products in the rural areas will increase steadily in the future. Marketeers will have to develop products and marketing programmes to achieve product-acceptance among the rural consumers. Even though test-marketing of new products in the rural areas is an expensive proposition, in the ultimate analysis, test-markets in the villages contribute significantly to fine tuning the products and the marketing mix for the rural consumer.

Two peculiar aspects of the dynamics involved in the management of the 86 micro-enterprises are studied by Ajit Kanitkar\textsuperscript{4}. First, was a problem of debt-recovery from the clients. The phenomenon was something as follows. To establish themselves in the village business environment, the new entrants began their operations by offering generous credit to their customers whether it was a manufacturing or a service unit. This was one reason why they got into the credit trap. Another mode was attributable able to the village economy and the way it functions. Typically, credit was given by the small business-owners all round the year to their customers with a promise that debt-repayment would be made at harvest time when customers hoped to have sufficient cash. These arrangements proved burdensome for the small entrepreneur for the simple reason that it severely eroded the liquidity of their establishment and gave rise to recurrent problems of working capital. In extreme situations, when promises were not fulfilled by customers, their business faced threats of extinction. The second problem peculiar to the management of the business was that of reaching a stage of maturity or saturation. The type of business which these entrepreneurs chose were mostly service industries, having very low value addition and few entry

barriers. Thus the success of each type of activity led to entry of several other competitors in the field thereby reducing their profit margins. The study provided illustrations of this problem in almost every case-study whether it was a bakery unit in Tamil Nadu village or a typewriting instructing class in Kerala or a line restaurant on the highway in Bihar-Bengal region. Our speculation based on the case studies is that given the precarious credit position of these entrepreneurs, coupled with increasing competition to their businesses, it would not be a surprise that many of them are forced to close shop unless these businesses embark on diversification of their small activities.

R.S.Ganapathy\(^5\) has examined the goals of 'new economics'. If they are pursued in concrete terms, it would mean a sea-change for R and D scientists, marketing professionals, and others. This paper examines some of the implications of their interdependence in the overall framework of social goals. Achievement of social goals depends on a number of factors, and this paper examines some of them. In a society which discounts the future (even methodologically), it is very difficult, to bring labour goal-oriented planned

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change. Some suggestions including process strategies are made here to increase the probability of achievement of the goals.

S.L.Rao\(^6\) deals with the specific problems of marketing consumer products in rural markets. Rural markets are here defined as including all places below 20,000 in population. They include villages and semi-urban places where the problems are similar as far as marketing consumer products is concerned. What are the relevant features of the rural environment? There is, of course, the great dependence of the rural economy on agriculture and the relative unimportance of other sources of income. The main occupations are related to agriculture with landless labour and small, medium and large farmers divided into owners and tenants. This is an important barometer in looking at rural markets. Rural literacy is something like 22 per cent versus an urban literacy of around 55 per cent; 20 years ago the national literacy level was the same as today's rural literacy level. The progress must be noted and it is accelerating. The rural market is also an increasingly youthful market. Thus, the two most important things which define the rural consumer, are his relative youth and his relative literacy.

Sandra McLaren⁷ has studied the demands that the taluks societies be made sub-agents of a district marketing organization. Some people will lament the loss of independence for the local societies, denounce the new arrangement as a blow to the co-operative ideal and claim that the concentration of power at the district centres would be harmful. But how much independence would be lost? For the inactive societies, subordination to a district marketing organisation would be a substitute for dependence and subordination to the government authorities, who may actually be more remote and unapproachable in problematic matters. If the district organisations maintained close relations with their sub-agents, the top leaders of the organisations might be able to teach their agents better accounting and business techniques. Most staff members of taluks societies desperately need such training. The district leaders could also give maximum leeway and scope to the men and schemes which show the most potential at local levels. Second, there is no reason why marketing society personnel should lose their zeal (if they have it) for the co-operative idea simply because the focus of it is raised to the district level. The alternative to

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broadening the scope of the marketing organisations is, in many cases, the perpetuation of societies which are not active, and are thus of no present benefit to the co-operative movement. Furthermore, the attraction of farmers to the marketing organisation can be channelled through the local marketing agent. If they respect him, he may convince them that the organisation operates on their behalf. Finally, it seems unlikely that the district-level marketing organisations would become the objects of destructive political disputes. Probably, politicians would build up the organisations as symbols of their good work and intentions. It may also be that the more powerful political leaders would have more vision for the organisations and more influence in the implementation of their schemes. Moreover, the district marketing organisations are likely to have solid economic foundations in their marketing and distribution activities. In this case, political winds would probably blow over the organisations without interrupting their operations to any serious degree.

John C. Abbott\(^8\) feels that marketing boards which are set up by government action, with broad responsibilities and powers of compulsion

over producers and handlers of defined commodities, play an increasingly important role in the developing countries. Six broad types are distinguished: advisory and promotional boards, regulatory boards, boards stabilizing prices without engaging in trade, boards stabilizing prices by trading alongside other enterprises, export monopoly marketing boards, and domestic monopoly marketing boards. Better techniques are needed for analyzing and improving the efficiency of these boards. Criteria for appraisal include ability to raise the producer’s bargaining power, to stabilize supplies and prices, to improve marketing services, and to reduce marketing margins, within the administrative constraints and marketing conditions prevalent in the developing countries. Tax implications, staffing arrangements, and varying standards of political and personal integrity are issues commonly raised. Effective appraisal calls for a greater willingness on the part of the boards to allow access to information about their operations than is to be found generally at present.

Mithileshwar Jha⁹ stated that 'rural' and 'marketing', though used very frequently in various forums, have eluded any precise and non-controversial

definition. When we join them, the resulting concept 'rural marketing' means different things to different persons. This confusion leads to distorted understanding of the problems of rural marketing, poor diagnosis and, more often than not, poor prescriptions. The objective of this paper is to make a modest attempt at understanding the concept of rural marketing, through conceptualization based on the literature view and some experiential earning. In order to achieve this objective we will attempt the following: (i) developing a framework for understanding rural marketing; (ii) exploring the state of the art based on the framework developed; (iii) examining the contributions from other disciplines (economics, sociology and the like) (iv) reviewing the literature on rural situation; and (v) exploring future concerns of rural marketing. We conclude by emphasizing that 'rural marketeers have no choice but to do what is right'. Even simple commercial logic seems to suggest the same.

Zaibun Y. Jasdanwalla\textsuperscript{10} feels that for the present stage of development of the Indian economy, the existing marketing structure is not in need of radical overhaul. With the regulation of an increasing number of

markets and the adoption of fair systems of sale, with improvements in transport and communication facilities, with increased market news dissemination, with an expansion of storage and warehousing facilities, with the extensive adoption of standardized grading, with the application of improved technology at the packaging and processing stages, the marketing structure that exists will improve considerably. In the case of most of the changes that are necessary, it is obvious that government sanction, support, and even exemplary initiative, is essential. If this is provided, then there is no reason why one should not expect the private sector agricultural marketing system to keep pace with the progressive development of the other segments of the Indian economy.

V. R. Navelkar and M. D. Banker\textsuperscript{11} state that household medication is a very important lower-cost alternative for consumers of the health care services. If the people are not encouraged to use household medication they can only turn to medical care which is far more expensive and scarce. The result is they may leave minor illnesses untreated and may have to suffer from symptoms which could even get exacerbated in the absence of

treatment. In conclusion, in an agriculture-based economy and in a rural
dominated country like ours, the marketing of pharmaceuticals whether of
the ethical or proprietary variety, can go a long way in meeting the health-
care needs of the teeming population residing in far-flung villages not
accessible as yet. The absence of pukka roads, transport facilities, etc, is the
handicap one has to encounter in developing an effective rural penetration
programme in terms of communication and distribution of the
pharmaceutical products. However, in view of the current government
thinking which lays great emphasis on the rural health-care development, it
will only be in the interest of the industry to make a beginning, however
difficult and expensive that may appear at the first sight, in this direction.

Cleophas Lado\(^{12}\), in his study, contends that most of the roads fell
into disrepair during the Civil War and are now generally impassable in the
middle of the rainy season. In addition there is a lack of vehicles and
communications which are vital to the process of socio-economic
development. The task of organizing an efficient rural marketing system is
thus formidable and involves the improvement of transport, communications

\(^{12}\) Cleophas Lado, Some Aspects of Rural Marketing Systems and Peasant
Farming in Maridi District, Southern Sudan, *Transactions of the Institute of British
and other market-related infrastructural facilities and services. Upgrading and maintenance of the seasonal roads, and the construction of the feeder ones in the surplus production areas, is a pre-requisite for the study area. With reasonable prices farmers would be encouraged to produce surpluses for market, and traders would also be encouraged to penetrate into these rural regions to purchase food-stuffs. The improvement of transport would enable farmers and local traders to move agricultural produce to areas where it would have the greatest utility and thus would help to reduce the high price of food especially in the hungry-gap periods. However, additional measures to stabilize food prices at reasonable levels to both farmers and consumers deserve serious Government consideration. Elsewhere, an hypothesis about the reaction of African farmers has been postulated; this states that they prefer leisure and produce less when prices rise, but work harder and produce more at lower prices. However, this assumption has been falsified by experiences in the development of the leading cash crops (e.g., cotton in the study area) demonstrating peasant farmers' positive response to the attractive prices of the industry. But it remains difficult to anticipate exactly how, and in what measure, farmers will react to prices unless all the factors on production decisions are identified. However, the World Bank
(1981) argues that agricultural production in Africa has been severely constrained by environmental factors and poor incentive systems. The key to alleviating this problem lies in developing 'appropriate' technologies and providing farmers with incentives to adopt them. Clearly, technology and incentives are crucial in any strategy to improve peasant farming but what is technologically effective, and how a policy incentive is interpreted by farmers and within households, depends very much on how agricultural production and rural marketing systems are organized. The rural marketing systems, in particular, transmit the impact of macro policy on to farmers' incentives and, therefore, on to production and distribution.

Rajendra K. Aneja\textsuperscript{13} maintains that women are playing a dominant role in the products and the brands that are purchased in the rural areas. Their literacy level has improved. Radio and television have made them more aware of the various brand options available to them. In the years to come, women will have a dominant say in the products and the brands that will be purchased. Women will have a larger say, not merely in the purchase of toiletries and cosmetics, but also in the purchase of consumer durables.

Radio and television will be the major media for informing women about various products and brands. Marketeers will have to focus their efforts to influence women-buyers. They will also have to fine-tune their advertising themes to women. The 'word-of-mouth' recommendations in the villages make a significant difference to the success of the brand. A rural consumer, happy with the products, recommends it to his relations and friends. The success of a product in the rural areas depends substantially on the quality of the product and the reputation it builds. If the product is a consumer durable like a pressure cooker, the manufacturer must also have an adequate number of after-sales service centres. Marketeers will have to view the rural markets as long-term investments and be ready for higher operating costs. The reach of the organised media is limited. Manufacturers will have to supplement their media exposures with non-traditional forms of advertising like wall-paintings, cinema and video shows in villages, demonstrations of products, etc. There is need for extensive and intensive research, about the reach of different types of advertising media in the rural areas, at the micro-level, i.e., by district and village. Research must cover media watching habits and also the credibility of media and advertising claims in the rural areas. Marketeers and advertisers will have to play a catalytic role in influencing the
government to strengthen infrastructural activities to improve communications in the rural areas. Village electrification must be improved from the current level of 86 per cent (1989) to electrification of 100 per cent of the 5,76,600 villages by the year 1995. Sales and excise levies on television sets and transistors must be dispensed with completely. Newspapers must be encouraged to bring out rural editions from smaller towns in regional languages which will educate and benefit the rural consumer. Marketeers will have to influence policies so as to improve communication possibilities and vistas in the rural areas.

Suman Sarkar\textsuperscript{14} study produce that the poorer among the producers transact more with traders whose activities remain more or less confined within relatively narrow areas, quite often a village or a group of villages, while middle and bigger producers more frequently have access to a wider market. In other words, the primary market seems to be smaller from the point of view of the poor producers and larger from the point of view of the relatively rich producers. The poor producers, who market their produce within a relatively small area, are likely to confront a relatively small

number of traders. Besides this, different categories of traders have been reported to indulge in discriminatory practices against poor producers in respect of prices and in some cases the former make advance price payments to the latter thus reducing their freedom to choose from among alternative buyers. These facts indicate that the market is far from perfectly competitive and, for all practical purposes, is relatively less competitive from the point of view of the poor producers than from the point of view of the richer ones.

The UTI has come to be recognized as a good and reliable manager of its investments with a business-like and service-oriented approach. Apart from mobilization of savings, the most outstanding aspect of UTIs operations is the vital role it has of late been playing in developing the country's capital market secondary as well as primary. During 1988-89 alone, UTI invested Rs.1,120 crore in equities, representing 25 per cent of the total funds invested during the year. Three years ago, at the end of 1985-86, UTIs total investment in equities was only Rs.371 crores. At the end of June 1989, its equity investment stood at Rs.2,263 crores. The Trust has emerged as one of the largest institutional investors in the capital market. Its operations in the new issue market and in the secondary market have brought about a phenomenal change in the structure of the capital market.
and its orderly development. The UTI chief is highly optimistic about the outlook for the equity market. And what he thinks certainly matters.

Kashyap\textsuperscript{15} speaks of the different attitudes and beliefs influencing rural and urban purchase behaviour. The urban is individual driven whereas in rural areas, decision-making is a collective process. For example, if a village is now ready to shift from toothpowder to toothpaste or the village wants to mechanize farming and someone is keen to buy tractors, the process may start from the village headman who represents the pinnacle of the collective will or it will be discussed in the Panchayat. Secondly, rural buyers take a long time to decide on a particular brand, but once they are convinced, they are convinced; they are more brands loyal than their urban counterparts. Thirdly, it is an urban myth that rural people do not buy quality items. Rural buyers are equally quality conscious, but value for money is of paramount importance and functionality of product, rather than the frills appeals to them because servicing is a major hassle in remote areas. Our management institutes do not focus on rural marketing, despite the fact that it accounts for over 50 per cent of the markets for many products, and is the

\textsuperscript{15}Kashyap, P. Rural People Look upto Urbanities, \textit{Advertising and Marketing}, January 2000, pp.81-83.
fastest growing segment of the market. He reveals that farmers today, in India are flush with funds, their aspirations aroused. Ten consecutive good monsoons leading to bumper harvests, doubling of procurement price for paddy and wheat in the last decade, a fourfold increase in outlay for rural development from the seventh to ninth plan and the change in lifestyles due to proliferation of TVs has caused the rural boom.

Sudhir Wanmali\textsuperscript{16} argues that the regulated markets in India are a form of Government intervention in the trading of agricultural produce. The periodic markets, on the other hand, are a more traditional and spontaneous channel for the marketing of such produce. The Government has tended to consider the former as beneficial and the latter as harmful to the producer-sellers. The paper attempts to view these claims from the grass-roots level with the help of data from one of the Panchayat Samilis in Nagpur district, Maharashtra. The paper describes the spatial and temporal arrangement of both types of markets and marketing. The trading features of regulated and periodic markets for products such as cotton, foodgrains, pulses and oilseeds, oranges and vegetables are noted. The cost of transport and the

price of agricultural produce in regulated and periodic markets are also noted. The impact of both types of marketing on the spatial behaviour of the producer-sellers is analysed. On the basis of the empirical evidence the papers speculates on the nature of the impact of government intervention on the marketing of agricultural produce. A Panchayat Samiti is a development administrative unit in a district, below the Zilla Parishad. It is created under the Community Development and the Panchayat Raj programmes to help facilitate the modernization of rural India.

Allison Brown, states that Farmers markets selling locally grown produce were once vital components of urban food systems. In the modern era an extended wholesale supply system has reduced markets to negligible importance in provisioning. Yet the number of farmers markets in the United States has grown dramatically in the past thirty years. Examination of the literature on American farmers markets in the twentieth century reveals cycles of expansion and decline. Four surges in numbers are reported, with the most rapid rise following the passage of Public Law 94-463, the Farmer-to-Consumer Direct Marketing Act of 1976. Between 1970 and 1986,

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markets in some states increased tenfold, with the national total rising nearly 500 percent by one estimate. Beginning in the late 1980s, farmers markets entered another growth phase, which continues. Research into farmers markets is hindered by the lack of consistency in classification, by incomplete descriptions of market characteristics, and by lost data. Keywords: agriculture direct marketing, farmers markets, food supply Public Law 94-463, produce marketing, vegetable marketing.

Kamal Taori and S. N. Singh\textsuperscript{18} speaks of challenge of socio-economic transformation. There is no alternative but to take up rural industrialization as a top priority for solving the problem of unemployment, equitable distribution of wealth, and the environment. Against this background, a low cost practical consultancy and advisory service has a very bright future as a service industry in this sector. The experience of highly paid government servants and sophisticated consultants for this sector has been dismal. The need is to develop a package for work in rural, remote and difficult areas and village target groups with a view to augment the pace of rural industrialization to reduce the gestation period and to provide technical

assistance coupled with product development. The UP KVIB has designed a low cost practical consultancy for this sector in consultation with experts and practical workers of these fields. This low cost consultancy will open a broad avenue for prosperity of rural areas besides rendering services after setting up the project. The object to provide this sort of consultancy is to ensure extension of various value added activities through self-employed experts in various disciplines. The transfer of technology and its dissemination to the rural areas is the prime aim to be attained. In the first phase, the following village industries have been identified for marketing of LCPC: (1) Village leather industry; (2) Handmade paper industry and the conversion of handmade paper in value added items; (3) Bee-keeping and various products made out of honey; (4) herbal products; (5) processing of cereals and pulses and fruit preservation; (6) khadi and khadi fashion garments; (7) fibre industry and handicrafts made of fibres; (8) sericultures; and (9) marketing. Besides the achievement of the objectives mentioned earlier the low cost practical consultancy developed and designed by the board also be marketed to the under-developed and developing nations especially the African countries where the economic scenario is worse than ours. The role of UP KVIB is to function as a coordinating and monitoring
agency. The consultancy work will be performed by a panel of consultants. If at all KVI has a bad name it is not because of inherent weaknesses of this sector but because of lack of proper identification of thrust areas and duplication of high cost systems. Though many planners and thinkers doubt the capacity of this sector to be a viable alternative, others accept that unless a holistic picture of our problems and experiments made is taken, no worthwhile sustainable replicable development can be expected. There are no shortcuts and many programmes might have failed. They may again fail. But the question to be asked is "Are there other alternatives available?"

Alan R. Andreasen\textsuperscript{19}, feels social marketing is now in the growth phase of its product life cycle. However, it is at risk of not meeting its full potential because of several barriers that are in part problems of perception. The barriers are also the result of the absence of a clear understanding of what the field is and what its role should be in relation to other approaches to social change. After a brief historical introduction, this article lists major barriers to growth and then proposes a branding strategy that uses the field's own concepts and tools to promote its advancement. It is argued that growth

is possible at several competitive levels. At the "intervention" level, social marketing can succeed by increasing the proportion of interventions that emphasize individual change (social marketing’s niche) over approaches that emphasize community mobilization or structural change. Social marketing can also grow by increasing its brand share within the "individual change" marketplace. A final growth strategy is one that increases social marketing's use as a complement to the other two major intervention approaches. The article proposes a specific social marketing branding campaign to advance the field again using the field's own concepts and tools. The article concludes with suggestions for various interested parties, including academics and the American Marketing Association. It proposes building blocks that need to be put in place to achieve a future for social marketing that can positively address serious world problems while providing important personal satisfactions to the marketing practitioners and academics who become involved.
Keshav Sharma and Deepak Raj Gupta\textsuperscript{20} stated the study “Knowing the rural Customers” is confined to two villages in Jammu District of J&K they are Nagrota which is about 12 kms and Rattian which is about 15 kms away from Jammu city. In both the villages people do agriculture and own shops as well. A few also are in government services.

The findings of the study show that rural customer in the urban analogous villages wants to acquire the urban life style but when it comes to buying decision making it is entirely different from its urban counterpart. Culture has a great influence on their buying decisions

- Equal status of female in buying decision making
- The rural customer upholders his traditions and customs in high esteem.
- They hate the way their culture is being diluted through ads.
- Only a very small proportion of the younger segment is willing to change and keep only the good that their culture has

Rural customer is simple and virgin. Upholding the dictum that customer is the king, if marketeers try to approach him through his culture, he will feel respected and honoured and will be forever yours.

Tathod and Pandiya\(^{21}\) emphasized that marketeers must understand the psyche of the rural consumers and then act accordingly. To effectively tap the rural market, a brand must associate itself with the same things the rural people do. It can be achieved by utilizing the various rural folk media to search them in their own language and in large numbers so that the brand can be associated with the myriad rituals, celebrations, festivals, meals and other activities where they assemble. They identified that problems of physical distribution, channel management and promotion and marketing communication adversely affect the service as well as the cost aspect. They concluded that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage.

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Jiwarjka, chairman, FICCI, states that as per the recent NCAER publication The Great Indian Middle Class, the Indian middle class consisted of 10.7 million households or 57 million individuals of which 36 per cent live in rural areas. No wonder, the rural markets have been a vital source of growth for most companies. For a number of FMCG companies in the country, more than half their annual sales come from the rural market. There is a need to generate superior data on rural marketing system, the heats, melas, mandis and on village and small town income levels and consumption patterns. They need to learn how to use existing market places melas, mandis to arrange live demonstrations of their products. The ingredients for successful penetration into the hearts and wallets of village consumers include long-term commitment, cost reengineering and sustained innovation and specialized strategies.

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Balakrishnan\textsuperscript{23}, in his article has tried to examine some popular beliefs about rural marketing. It has pointed out that, out of the six lakh odd villages in India, the marketing man should really be concerned about less than 42,000 villages. Moreover, among these he should concentrate really on the feeder-market villages. All villages are not one homogeneous mass remote from urban India: there are villages on the periphery of large towns which have imbibed certain urban characteristics, and there are others physically distant and with their traditions intact. The number of rural consumers who can afford branded consumer products are equal to, if not greater than, the number of such urban consumers. The rural market is divided into consumer segments with differing life-styles and aspirations. Again, marketing strategies are dependent on the structure of competition in rural India. From the type of products presently seen in rural India, an attempt is made to anticipate the acceptance of future products. The types of dealers in rural India, methods of distributing to them, dealer behaviour, and its implications on marketing strategies, are examined. The 'multiplier effect' whereby demand stimulated in rural India makes its impact on the urban wholesaler who in turn helps to perpetuate and multiply this demand is discussed.

Finally, certain questions are raised about traditional beliefs about media reach and creative strategies used in advertising to rural consumers.

Debdas Banerjee\textsuperscript{24}, in state of affairs in technical education in the textile colleges also calls for a review; although handlooms predominate weaving in West Bengal the curricula hardly reflects that. Further, when intervention in the credit market seems to be socially desirable, it by no means constitutes the agenda of the state. On the whole, the power of representation of the artisans being far too weak the sector has failed to evoke more active intervention by the state. And, the post colonial urban biased development strategy of the state has, in fact, consolidated the persistent duality in the domestic economy. The khadi programme, like many other 'pro-poor' programmes of the government, in fact, has been bent by the powerful agents of the rural elites to their advantage. On the other hand, the dominant market forces have adjusted with too many non-formal 'ties'. What seems to be needed is to cull lessons from, in particular, the Chinese experience of massive development of rural industries in the 1980s;

the growth of the atomistic units have been directly supported by the trade corporations under active government supervision.

Parthasarathy\textsuperscript{25} speaks of initiatives implemented by various firms in developing countries. The major areas covered are power, banking, telephony and consumer goods. The author says that marketing to the rural folk has to be innovative. It is up to the various companies to explore the market potential. He emphasizes that innovation is not only packaging and other elements of marketing mix, but also a complete approach to meeting the needs of rural customers. He quotes that the rural population in developing countries is 80 per cent of the world’s rural population and the key issues for marketers in developing countries are: Pricing issue of affordability, reach-distribution and transportation of the goods to far flung areas, product awareness-using non conventional media, apart from the traditional media. He suggests that efforts have to be made to fit the products to rural customers’ lifestyles and local relevance has to be brought in the market communication.

A research design often requires analysis of the relationship between two or more factors without the disturbing influence of other variables. A related problem is raised by studies designed to measure a change in time. If it is possible to re-interview all the same persons, no sampling error exists as a result of differences between successive samples studied. However, it is often felt that the respondent once inter-viewed has been "conditioned," and is unduly aware or critical with regard to the subject matter of the inquiry. Therefore, a new sample is needed in most cases. Unfortunately the difference between the results of two separate samples has a larger sampling error than the result from either sample. To reduce this sampling variability, the matched sample is useful. In good non-probability designs, the important characteristics are con-trolled by the design; and, if the selection is carried out under similar conditions both times, the samples should be well matched. In probability designs, matching of successive samples is often carried out by originally selecting homes at fairly wide intervals, and assigning the home next door in each case for the second

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study, and so on. These devices permit the use of smaller sample sizes than would otherwise be required to compare measurements made at different times or in different places, because the matching process acts like stratification to improve relative efficiency.

Rao, marketing is becoming widely identified as the biggest problem of Indian business today. The term is used to mean different things by different people, but whether it is a recession-hit industry, or one which was set up as a monopoly but is now effected by competition, a "sick" unit or one in the small-scale, cottage, village or home sector, or any other sector like fisheries or forestry, the common problem seems to be that of finding a market for products. Almost all discussion and writing on marketing in India draws heavily on the experience of large or organised industry. The articles which follow in this Review of Management are no exception, but that does not make them any the less relevant. To the ordinary man, the marketing function appears to be a simple one. This is because every element in it affects his daily life and he has views or, all its aspects.

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Research Gap filled up in the study

Most of the studies have been received based on the consumer behaviour on durable commodities. The studies relating to Fast Moving Consumer Goods (FMCG) are very limited and also studies on rural consumer behaviour are scanty in the research field particularly in economic research. The rural consumer is a very different Kettle of fish from the regular urban consumer. The rural consumer wants a good product with consistent quality. Rural consumer has become enough aware about this needs and upgradation of his standard of living. Now a days rural marketing is gaining importance, All FMCG companies viz Pepsi, Coca cola, Britannia, Colgate, Palmolive and the like are concentrating their market activities in rural markets. Hence, the present study is an attempt to examine the factors that determine the buying decision making of the rural consumer and consumption pattern of fish products in rural markets.