

**RURAL
MARKET
UNLEASHED
2.0**

**SARABJIT S PURI
VIVEK SINGH**



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By
Sarabjit Singh Puri
Vivek Singh



Natraj
PUBLISHING HOUSE

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Dedicated to

Farmers of India, My Family, Fateh Team, Our Vendors
&
Our Clients

Who Guided Me For All These Years At Every Step

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Foreword

India's growth story is often told through the lens of bustling metros and world class start-ups, yet the transformation of its villages is the nation's most powerful narrative. Rural Market Unleashed 2.0 captures this reality with precision and passion. For decades, "Rural Marketing" was treated as a side note in corporate strategy an afterthought after the urban consumer had been served. That view is now obsolete. With nearly 70% of our people living outside the major cities and rural incomes rising faster than the urban ones, the so-called hinterland is no longer peripheral; it is the very centre of India's consumer universe.

Digital connectivity, aspirational youth, women's empowerment, and government investment have fused to create an opportunity landscape unlike anything we have witnessed before. This book explains that landscape with uncommon clarity. What sets this volume apart is its rare blend of on-ground experience and strategic insights. The observations of authors are not second-hand abstractions; they are rooted in lived encounters with the people who will define tomorrow's markets. From the rise of Farmer Producer Organisations and Self-Help groups to the spread of Renewable energy, Rural E-Commerce, and Electric Mobility, every chapter resonates with stories of change that are already shaping our economy.

The structure of Rural Market Unleashed 2.0 reflects this sweeping vision. Part I lays out why rural India matters not in sentimental terms but with the data on demographics, infrastructure, and purchasing power. It shows how education reforms, improved logistics, and digital adoption have created a consumer base that is young, informed, and ambitious. Part II turns to Strategy, offering a practical playbook for businesses: pricing for Tier 3 towns, designing communication that respects local culture, leveraging digital call centres, and building 360-degree

marketing models that maximise return on investment. Part III looks ahead, addressing challenges such as uneven infrastructure, talent gaps, and the ethical use of Artificial Intelligence. Part IV dives deep into high-growth sectors from everyday FMCG essentials to luxury jewellery, from electric vehicles to solar energy demonstrating that opportunity spans every price point and lifestyle. Reading these chapters, one is struck by how comprehensively the book mirrors the new rural reality. Women emerge as powerful decision-makers, not only in households but also in co-operatives and village councils.

Generation Z farmers check market prices on smartphones before dawn, while their parents negotiate bulk fertilizer purchases through digital platforms. Tier 3 hums with start-ups offering logistics, fintech, and Agri-tech solutions. Rural fairs and melas, once purely cultural gatherings, now double as trade expos where technology providers, financiers, and farmers exchange ideas. The authors capture these shifts with anecdotes and statistics that will engage marketers, policy makers, investors, and scholars alike. Equally compelling is the book's moral compass. Rural Marketing here is not merely about selling more soap or seed; it is about building trust, respecting culture, and uplifting communities.

The authors remind through the book that advertising in a village is as much education as promotion. They argue persuasively that long-term success depends on improving lifestyles whether by introducing water-saving irrigation, affordable solar lanterns, or better financial literacy rather than pushing quick transactions. This ethos of mutual growth gives the book a depth that transcends the usual business manual. Ultimately, Rural Market Unleashed 2.0 is more than a guide to marketing; it is a testament to the dynamism of rural India itself. It invites readers to look beyond cliches and recognise villages as a space of innovation, entrepreneurship, and aspiration.

The farmers, artisans, small town retailers and young digital natives who populate these chapters are not passive recipients of change; they

are active agents of a new economic order. As you turn the pages, you will meet the real India resilient, inventive, and ready for the future. You will see why the next decade of growth will belong not only to the skyscrapers of our metros but also the solar-lit classrooms, bustling Agri-markets, and smartphone-powered entrepreneurs of our country, India.r

Vote of Thanks

As we bring this work to completion, we are deeply aware that a book of this nature is never solely the achievement of its authors. It is the result of collective insight, encouragement, and contribution from a wide range of individuals and institutions. It is, therefore, both a duty and a privilege to extend our heartfelt gratitude to all those who made “Rural Market Unleashed 2.0” possible.

We would like to begin by thanking the many individuals living and working in Tier III and Tier IV cities, whose stories and experiences form the soul of this book. To our families, we owe a debt that words can scarcely capture. Writing a book demands time, focus, and emotional energy, often at the expense of shared moments and personal comforts. Our families not only tolerated our long hours but encouraged us to persist, reminding us of the larger purpose behind this endeavour. Their patience, faith, and love remain our strongest sources of strength. We also wish to acknowledge the contributions of our editor, Ms. Divya Sonigra, publishers, and reviewers, who meticulously shaped the manuscript into its final form. Their critical eye and constructive feedback ensured clarity, coherence, and quality. They reminded us that ideas must not only be accurate but also accessible, especially when the audience is as diverse as ours.

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powerful. If this book manages to capture even a fraction of their vitality, we shall consider our effort worthwhile.

As we close this work, we remain conscious that the journey does not end here. This book is but a step in an ongoing dialogue about India's future. Our hope is that readers will not only find information within these pages but also inspiration to invest, to innovate, to include, and above all, to believe in the immense potential of India's smaller cities. To everyone who has walked with us on this path, whether directly or indirectly, we extend our warmest thanks.

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PART I
WHY RURAL

Chapter 1

Why Go Rural

“India lives in her villages” - Mahatma Gandhi

Rural India consists of 70% of the total population as per the standard definition. But as a Rural Market Professional, it would be better described as 95% of the total market. Out of this 95%, around 25% is urban and the rest is rural. Catering to this big rural population is an opportunity as well as a challenge. The growth in rural India is fuelled by agriculture. The rise in use of fertilisers and other agrochemicals is a clear indicator of the growth in agriculture. There is a requirement of infrastructural development to tackle the increasing yield of the crops. Road infrastructure, grain markets and other infrastructural development have been done to support the agrarian growth. The surge in industry has also helped the rural population to fulfil their dreams. With this development in the infrastructure and storage, the price and selling management have worked in a big way.

The development of private education in villages and nearby towns with CBSE and even ICSE schools have led to the development of educational standards in rural areas. A lot of awareness channels like mass media, TV channels and newspapers in regional languages have played an important role in transferring information to masses. In the last decade or so, the rise in use of mobiles and even smart phones have connected every village with the global information hubs. The role of social media, of course, needs to be discussed here in order to understand the rural market completely.

A Big Rural Population:

70% of the total population still lives in villages and around 20% in the tier III and IV cities of India. In a way, almost 90% of India is rural. Despite 71% of the country being predominantly rural, the proportion of doctors and nurses in rural areas are 34% and 33% respectively, as informed by the government to the Parliament. While over 38% of all bank branches are concentrated in urban areas, nearly 34% are in the rural areas, with the remaining in the semi urban areas. According to a survey report on health insurance coverage in Rural India, only 14% of the rural population is insured whereas 19% of the urban population is insured. This shows a large scope for the health and life insurance industry in Rural India. In a Gaon Connection Survey, every third person living in rural India (36%) prefers going to a private doctor. This clearly indicates a rise in the paying capacity of Rural India.

Agricultural Growth:

Agrochemical industries in India present immense growth opportunities. India is the 4th largest producer of agrochemicals globally and ranks 4th in terms of production of crop protection chemicals. The market in India is expected to reach US\$ 7.5 billion (INR 532 billion) by FY19 and register exports of about 50% of the value of the Indian crop protection industry (Source- India Brand Equity Foundation IBEF, February, 2018).

Revenue growth of Indian Agrochemical companies was expected to increase by 12% to 14% between 2017-2019 (Source – Religare Institutional Research Report, January, 2017). In 2017, the market size for Indian seeds was approx. 3.6 billion dollars (INR 256 billion). The Indian fertiliser market was INR 4675 billion in 2017. This data clearly indicates the growth in industry as well as in production in agriculture in India. This is certainly going to change the purchasing behaviour of rural India.

Advertising and promotional spends allocated by agri input companies towards rural promotion is approx. 2.5% to 3% of its revenue. Potential revenue of the rural advertising and promotion sector is estimated to be approx. INR 23.6 billion in 2020 (seeds and agrochemical industry). Amongst the reasons cited for the current size of the rural market are high growth in technology and infrastructural development of the country, improvement in agri technologies and growth in yield of every crop and better market infrastructural development and godown and storage development. One more reason is the development of big companies for procurement like Adani in apple procurement in Kashmir and Himachal and many private corporations in procurement of basmati rice in Punjab and Haryana.

Industrial and Service Sector in Rural India: Nearly 100 years ago Dr. B.R. Ambedkar wrote, “In short, strange as it may seem, industrialisation of India is the soundest remedy for the agricultural problems of India.” The rural economy is growing not just because of farming. In a paper written for the NITI Aayog by Ramesh Chand, S. K. Srivas-tava and Jaspal Singh, there is indication of the structural transformation of the rural economy. More than half of the industrial production comes from rural India. Rural construction also accounts for nearly half of the total building activity in the country. The value of rural services is about a quarter of the total services output. This development of the industry and service sector across the country has led to the development of the middle classes in rural areas. Rural middle classes are now fuelling the economy of India.

Infrastructural Development:

Road network and rural electrification have not only improved the living standards but have also improved the employment opportunities in rural India. Around 97%, or 579,012 of Indian villages were electrified by March 31, 2015. A village is declared electrified if 10% of the households can access power, along with public institutions such as schools, the panchayat office, health centres, dispensaries and community centres. But by 2019, 100% villages will be electrified as promised by Prime Minister Modi in 2014. However, more than 3 crore households are still in darkness, which I believe will be connected in the next couple of years. Rural roads form 73% of the 1.7 million km of Indian roads. The Pradhan Mantri Gram Sadak Yojana, a rural road networking scheme, has done wonderfully well for the connectivity of villages with the cities. But still 30% of villages with a 250 plus population are yet to benefit from the Pradhan Mantri Gram Sadak Yojana (PMGSY) in India. To boost connectivity of villages with hospitals, schools and markets, the Government of India has launched Phase-3 of its rural road programme to widen and revamp 1.25 lakh km of roads in the country. The duration of this phase will be of five years, expected to be completed by 2024-25. All these schemes will certainly make rural markets much more lucrative. Mandis or Agricultural Markets and Market Towns in India are the hubs of economic activity. These are the places where farmers sell their produce and buy almost everything for their needs. According to available estimates, there are over 7500 regulated agricultural markets in India today, operating under different state level acts covering a huge variety of notified agricultural produce. All these numbers are the opportunities present in rural India which I have tried to present. I hope marketers will get a good insight.

Rising Standard of Education:

With this development in the infrastructure and storage, the price and selling management have worked in a big way leading to the development of private education in villages and nearby towns with CBSE and even ICSE boards leading to development in educational standards in rural areas. As per the ninth Annual Status of Education Report (ASER) released, 29% of enrolments in the 6 to 14 age group are in private schools. This is a 10% increase in seven years from 18.7% in 2006 to 29% in 2013. Other States and Union Territories with a high percentage of elementary school children in private institutions include Puducherry (54.3%), Haryana (51.4%), Uttar Pradesh (49%), Punjab (46.7%), Jammu & Kashmir (45.5%) and Meghalaya (45.3%). As with private schooling, there is also a growing prevalence of private tuitions among elementary school students. The figure stands at 24.1%.

This development of schools and professional colleges in rural India have led to development of professional workforce in rural areas and the companies were able to recruit these people for work in their own home towns. This educational development has also improved the environment for entrepreneurship which have led to development of the industrial areas in smaller towns and development of dairy business and agri allied business. Many students who have studied well have started moving outside the country to foreign lands for a better livelihood leading to more exposure to technology and developed products.

Rising Mass Media:

There was AIR and Doordarshan, then came the cable channels in the 90's which started the revolution of mass media penetration. The television actually changed the pattern of thinking of the rural population in a big way. TV led to the adaptation of new technologies across the country. New ideas started flowing. According to the viewership monitoring agency, TV penetration rose from 99 million to 109 million in rural India

and from 20 million to 21 million in the mega cities like Delhi, Mumbai, Kolkata and Bengaluru during this period. The survey also shows a 6.9% increase in male TV viewers (from 401 million to 429 million) versus a 7.5% jump in female TV viewers (from 378 million to 407 million).

The rise of the vernacular press also came up as a revolution in print. The vernacular papers started a lot of local editions covering local news making people of rural India interested in them. The rise in local papers and papers covering specific topics like agriculture, machinery, dairy etc. also made good penetration into the market. These papers also helped companies to reach the real customers. The share of daily newspaper readers in rural areas across the country was approximately 31% in 2017, a significant rise from around 22% in the year 2014. According to the New Delhi-based Indian Newspaper Society, India has 62,000 newspapers, with a staggering 90% of them in local languages. Indian news publishers are doing relatively well, precisely “because they’ve spread their wings to smaller towns,” says Divya Radhakrishnan, president of TME, the media division of Mumbai based advertising agency Rediffusion Y&R. But now the change of the medium from paper to internet has actually hit hard, the news through newspaper’s internet sites with latest live coverages have changed the whole scenario. The use of local languages on the internet has actually worked very well for online media. Still, the newspaper penetration is increasing.

Mobile Telephony and Internet Explosion:

According to TRAI (Telecom Regulatory Authority of India) data, tele-density in rural India is growing at a much faster rate than in urban India. Mobiles, especially after the introduction of 4G connectivity, and smart phones have become popular among people above the age of 40 as well. A lot of people above the age of 60 are also using WhatsApp and Facebook. This change in the mind-set of people with user friendly smartphones have actually moved the advantage of marketing towards rural India.

Online sales have increased many folds in rural India. Flipkart said that it recorded almost 100% increase in sales to customers in Tier-III cities. During sales season, more than 40% of sellers were from Tier-II cities and beyond. Kalyan Krishnamurthy, Flipkart's chief executive officer said in a statement, "Bharat has moved closer to India in more ways than one." While Amazon India's chief says, "This has been our biggest celebration ever, a digital Bharat festival."

The impact of local language usage on the internet has changed the complete dynamics of rural marketing. According to a report by KPMG and Google published in 2017, "Indian Languages - Defining India's Internet", there were 234 million vernacular internet users and 175 million English users in 2016. By 2021, users of Indian vernaculars are expected to reach 536 million, while English users will increase to only 199 million. 90% of new internet users between 2016 and 2021 will use local languages, said the report. The change in technology definitely gives rural marketers many things to ponder upon.

Role of Social Media:

Facebook, WhatsApp, Instagram and other media have also started their operations in local languages. Rural traffic, on these apps and sites, has increased many folds. Rural internet users have reached 120 million logging in through inexpensive devices. Using low-tariff data plans, they are sharing images and downloading songs and videos like never before. The numbers are going to surge. By 2020, rural consumers will constitute about 50% of India's internet users to reach 315 million by logging in through inexpensive devices, according to a report by the Boston Consulting Group (BCG), the US based management and business consultancy.

The surge in aspirations, incomes and resources in multiple ways are clear indications of the rise of rural India. Marketers need to understand and focus on this part of India in a different way. The colossal rural

market of India is an attractive proposition but needs quite carefulness while planning and implementing the campaigns. In the next chapters, we will discuss it in detail.

Multi Sector Opportunities:

India stands at a pivotal stage of growth, offering multi-sector opportunities that span urban and rural markets. While 25% of the market is urban, these cities continue to drive consumer demand through rising incomes, digital adoption, and evolving lifestyles. At the same time, rural regions remain powerful engines of expansion, supported by improved connectivity, government schemes, and thriving agriculture and small industries. A key catalyst for this transformation is the development of education standards. Higher literacy rates, skill-based programs, and digital learning platforms are creating a more capable workforce ready to meet the needs of technology, healthcare, manufacturing, and service industries. This educated talent pool fuels innovation and entrepreneurship, strengthening both rural and urban economies.

The post-COVID era has reshaped the economic landscape, accelerated digital adoption and boosted demand for e-commerce, fintech, and healthcare solutions. It also underscored the importance of resilient supply chains and robust infrastructure, prompting both public and private investments in logistics, renewable energy, and smart technology. Tier-1 cities such as Delhi, Mumbai, and Bengaluru remain the primary hubs for technology, finance, and industrial development. However, rapid infrastructure growth is transforming Tier-2 and Tier-3 cities as well. Expanding highways, metro networks, and industrial corridors are connecting urban and rural markets, enabling businesses to reach new consumer bases and creating fresh employment opportunities. India's balanced progress marked by rising education standards, resilient post-pandemic recovery, expanding infrastructure, and vibrant rural and urban markets positions the nation as a fertile ground for investors, entrepreneurs, and innovators seeking sustainable, long-term growth across multiple sectors.

Problems of Tier - I cities:

India is witnessing rapid economic transformation, offering multi-sector opportunities across urban and rural regions. While 25% of the market is urban, these cities remain the engines of growth, driving consumer demand, technological adoption, and industrial expansion. Rural markets, meanwhile, continue to strengthen, supported by government initiatives and improved connectivity. The post-COVID era has reshaped the way people work and live. The pandemic accelerated digitalization, making remote work, online education, and e-commerce a part of daily life. Flexible work models emerged, but they also blurred the lines between professional and personal time, creating new challenges for work–life balance. Employees now seek careers that prioritize mental well-being and offer hybrid work options. Tier-1 cities such as Mumbai, Delhi, and Bengaluru remain central to technology, finance, and industrial development. However, life in these metros is not without hurdles. High living costs, long commutes, traffic congestion, and rising pollution levels create stress for residents. Finding affordable housing and maintaining a healthy lifestyle often become difficult, further complicating the balance between work and personal life. Ongoing infrastructure development aims to ease some of these pressures. Metro rail expansions, expressways, smart city projects, and renewable energy initiatives are improving connectivity and quality of life. These upgrades also benefit surrounding Tier-2 and Tier-3 cities, encouraging businesses to explore new hubs and reduce overdependence on major metros. India’s urban markets and industrial sectors are expanding, but sustaining this growth requires balancing development with livability. Better infrastructure, inclusive policies, and flexible work practices will shape the next phase of progress for both businesses and citizens.

Work From Home Culture:

India's economic and social landscape has undergone a dramatic shift in recent years, shaped by the post-COVID situation and the rise of a strong work-from-home culture. The pandemic forced companies to adopt remote and hybrid models, breaking traditional office norms and allowing professionals to work from anywhere. This flexibility improved productivity and reduced commute time, yet it also blurred the boundaries between personal and professional life, creating fresh challenges for work-life balance. Despite the popularity of remote work, Tier-1 cities such as Mumbai, Delhi, and Bengaluru remain the nation's economic hubs. These metros continue to attract talent and investment in IT, finance, and other high-growth sectors. However, living in these cities brings persistent difficulties. Residents face high housing costs, traffic congestion, overcrowding, and pollution, all of which add stress to daily life. Even with the option to work from home, many employees struggle with isolation, longer working hours, and the pressure to stay constantly connected. To ease these burdens, India is prioritizing infrastructure development. Expanding metro rail networks, expressways, and smart city projects aim to reduce travel time and improve urban living conditions. Strengthened digital infrastructure further supports remote work, enabling companies to explore opportunities in Tier-2 and Tier-3 cities and reducing dependence on overcrowded metros. Work life itself has changed profoundly. Flexible schedules and online collaboration have become standard, while mental health and wellness programs are increasingly important in workplaces. Employees now seek careers that value personal time as much as professional growth. India's post-COVID transformation highlights a balance between modern work trends and urban challenges. With continued infrastructure upgrades and a focus on healthy work-life integration, the nation is redefining how people live and work in its largest cities.

Chapter 2

Rural Marketing - Ins and Outs

“Rural Advertising is more of an education than advertising. Its main objective is to improve people’s lifestyle with new ideas and technologies.”

Rural areas are opening up to new technologies and new products. With the rise in businesses, multiple channels of financing have opened up. Besides banks, many NBFCs (Non-Banking Financial Company) have also started functioning in rural areas. There are multiple types of loans that have started like home loans, car loans, tractor loans, etc. Many automobile companies and even tractors have started their own financing divisions or companies to boost the sales of their products. Rural India is also working on its health part as a lot of multi-speciality hospitals have come up in rural areas besides normal clinics. With the rise in many sectors besides agriculture, a lot of employment opportunities have started picking up. Women education and empowerment have played a major role in building the rural economy of India. The rise of NGO’s and

self-help groups have also improved the living standards of many rural families.

Adaptation of New Technologies in Agriculture:

Starting with tractors to thrashers to harvesters, agriculture is becoming intensely mechanised. Farmers are now opening up to new machines which are meant for specific purposes. A lot of farm equipment and machinery companies have developed their business in the last two decades. Technologies like laser leveling of the land, precision agriculture, tissue culture and satellite based agricultural consultancy have started changing the scenario. Some of the emerging technologies that can literally change the agricultural landscape in the coming years are Soil and Water Sensors, Weather Tracking, Satellite Imaging, Pervasive Automation, Mini Chromosomal Technology, RFID Technology and Vertical Farming. Even today the electrical switches by L&T contain mobile based controls. Now a farmer can control the equipment from his home itself. Similarly in future, tractors will start indicating all sorts of troubles beforehand. Even the bacterial or viral activity in air can be sensed and the whole village can use the preventive sprays to avoid disasters. The farmers are now welcoming new technologies and there is a large scope of these technologies in India. There are multiple types of equipment used in agriculture like harvesters combine, tippers, trailers, tankers, rotavators, seed drillers, oil tankers, truck containers, harvester combine, rotavators with roto seeder, hydro cutting presses, trailers, tillers, agricultural tillers, track combine harvesters, etc. These companies are growing much faster in the east and central parts of India.

Financial Institutional Support in Rural India:

Finance has always been the backbone of every business. The opening and expansion of banking services in rural India have certainly changed the game. The rate of interest has come down drastically. Secondly, a number of government schemes like Kissan Credit Card have worked

very well in favour of rural India. The entrepreneurs from Rural India have also got a great push due to easy finance and refinance opportunities. Online banking and a number of payment transfer apps like Paytm and Google Pay are also helping the growth in the rural economy. The finance of automobiles, tractors and home loans have boosted the economic growth to a large extent. Direct online payment in the farmers account is also possible because of the vast banking network expansion in rural India. There are a total 47,443 rural bank branches in around 6 lakh villages. Although a lot still needs to be done but with regular expansion of banking in rural areas, the growth will be much higher in the coming days. Even when the country is hit hard by the Covid-19 pandemic, the rural areas are still working and could fuel the growth engines of India. Other than banks, NBFC's have disbursed a good amount of loans in these areas.

Role of Insurance:

The Indian law states that insurance companies should be accommodative of persons in the rural sector or social sector, persons in the economically vulnerable or backward classes of the society, workers in the unorganised or informal sector etc. (as specified by the IRDA). The insurance sector has also expanded its portfolio in rural India with the help of the banking sector. The budget has made provisions for paying huge subsidies in the premiums of Pradhan Mantri Fasal Bima Yojana (PMFBY) and the number of beneficiaries will increase to 50% in the next two years from the present level of 20%. As part of the PMFBY, Rs.9000 crore (US\$ 1.35 billion) has been allocated for crop insurance in 2017-18. There are many types of insurance available in rural India like Cattle Insurance, Sheep and Goat Insurance, Poultry Insurance and Aqua Culture Insurance. There are a number of private insurance players who are working in these areas with the help of the banking sector. There is a spike in health and life insurance after the Covid-19 pandemic has hit the country.

Health and Medical Facilities in Rural India:

In a Gaon Connection Survey, every third person living in rural India (36%) prefers going to a private doctor. Let us look at the figures to find out what is in store for rural India in the health sector.

In India, there is one government allopathic doctor for every 10,000 people, one government hospital for every 2,000 people and one state run hospital for every 100,000 people. The WHO report, published in 2016, said 31.4% of those calling themselves allopathic doctors were educated only up to Class 12 and 57.3% doctors did not have a medical qualification. The percentage of live births where the mother got medical attention at delivery either at a government or private hospital rose from 73.1% in 2012 to 81.9% in 2017 at the all India level. Similarly, 47% got attention before their death in 2017, up from 34.6% in 2012. As per a survey, there are only around eight diagnostic labs per 100,000 people in India and diagnostic facilities have a very low reach in small towns and villages.

The figures are dismal but clearly shows the scope for the health care companies, hospitals and the medical testing labs. I see a great potential in all 6 lakh villages where 70% of India resides.

Employment Opportunities In Rural India:

As I have mentioned, many sectors have started growing in rural India which automatically provide huge opportunities for employment and entrepreneurship. The growth of banking, insurance, education, health, manufacturing and agricultural innovation have created huge opportunities for growth and prosperity of rural people. Advertising in rural India consisting printing, film making, artists and implementation agencies also generate a lot of jobs. The usage of the advanced agricultural and infrastructural implements like JCB's and harvesters need a lot of skilled work force. The automobile companies like Mahindra, Suzuki and others sales and maintenance networks are also generating a lot of

employment. These opportunities are making rural India prosperous day by day. This prosperity is converting rural India into a big market leading to a virtuous circle of prosperity.

Rise in Women as Decision Makers:

With the rise in middle classes in rural India, the role of education has improved a lot. Now people are considering a girl's education equally important. Girls have started studying at masters level and even professional levels. This phenomenon has led to the rise of women as decision makers. Traditionally, rural India has been considered to lag behind in responding to new ideas as compared to its urban counterpart. With the rise in education and jobs in nearby towns in rural India the girls and boys have started doing jobs and they are becoming independent financially. While taking the core decisions which were being taken by elders earlier like purchase of Agro inputs, seeds and fertilisers even tractors and cars, youngsters are taken into account because of their education and knowledge. Once I was travelling towards Mumbai from Punjab by train. I met a farmer from Punjab travelling to Gujrat to purchase some land. He was accompanied by his daughter. She was in the tenth class. I asked him why he was taking his daughter with him. He said "She is educated, it will be easier for me to communicate with them if she is with me" That change of mind-set is visible and has to be taken into account.

Role of Cooperatives and Self Help Groups:

The role of cooperatives cannot be ruled out in the growth of the rural economy. Cooperative movements like Amul is the one of the biggest examples. In fact, dairy and sugar co-operatives have made India a 'Major Nation' in the world with regard to 'milk' and 'sugar' production. Today, India can claim to have the largest network of co-operatives in the world numbering more than half a million, with a membership of more than 200 million. The cooperative credit facilities and distribution of fertilisers and

agrochemicals have been a huge success. The cooperative sugar mills in Western Maharashtra have changed the fortunes of the farmers in that belt. Although cooperatives have failed in many parts of the country due to political interference and corruption, still this movement has changed the entire country's mind-set towards agricultural growth. Self-help groups have mostly worked for women empowerment. In the stimulus package announced by the union finance minister to fight COVID 19, collateral free loans have doubled for women self-help groups (SHGs) from Rs 10 lakh to Rs 20 lakh. This will help 63 lakh SHGs covering 7 crore families. There are 44.61 lac women SHGs as of March, 2019. The following news appeared in the Tribune News Service, Chandigarh on March 6. After leaving her government job as a Mathematics teacher in the early 90s, Ludhiana based Gurdev Kaur Deol decided to empower rural women and girls. It started as a small group in the form of a self-help group and today she is transforming the lives of 300 families by marketing their produce through Farmer Producer Organisations (FPOs). She is not a lone example. There are many women and NGOs who are engaged in transforming the lives of rural women through self-help groups.

The women who were unemployed earlier are now earning anywhere between Rs 5,000 and Rs 20,000 per month. This income is making women more decisive and independent. Self Help Groups are building nations. Rural marketing is the approach to see these opportunities and help people of rural India to realise their dreams and aspirations. There is a huge plethora of areas and geographies where the marketers can start, move and grow with the growing economy of rural India. Rural India is calling, "Come with us, let's grow together."

The Anganwadi Super Women:

At the heart of this transformation are Self-Help Groups (SHGs) and Anganwadi workers, who are not only contributing to household incomes but also igniting a larger social movement across villages. Anganwadi

workers, often drawn from the same communities they serve, play a crucial role in rural healthcare, nutrition, and early childhood education. They ensure children are nourished and vaccinated, educate mothers on hygiene and nutrition, and support government welfare schemes. These frontline workers are not just service providers, they are changemakers. Together, SHG members and Anganwadi women represent a silent but growing social movement. Their collective efforts challenge patriarchal norms, uplift families, and strengthen rural INDIA's socio-economic fabric. Empowering these women means investing in the future of the nation. They are not just beneficiaries of change; they are the leaders of it. Their deep bond with the community makes them trusted guides and problem-solvers. SHGs and Anganwadi workers are driving a powerful social movement rooted in empowerment, inclusion, and progress. They represent the strength of rural India not just in numbers, but in unity, resilience, and determination. Together, SHGs and Anganwadi centres form the backbone of rural India. Their collective strength is immense but underutilized. With the right support through training, digital tools, and recognition their impact could multiply significantly. This rural strength, waiting to be explored, holds the key to sustainable development. Investing in these women means unlocking the true potential of our villages. They are not just participants in change, they are its leaders, ready to build a stronger, healthier, and self-reliant India.

Rise of Gen Z and their aspirations

Generation Z, born between the late 1990s and early 2010s, is emerging as a transformative force reshaping India's economy and society. Unlike previous generations, their aspirations are defined by digital awareness, entrepreneurial ambition, and a strong desire for purposeful growth. In both rural and urban markets, Gen Z is breaking traditional boundaries. Rural youth are moving beyond agriculture by embracing technology, e-commerce, and agri-tech innovations, creating micro-enterprises that blend traditional livelihoods with modern skills. Urban Gen Z, meanwhile,

gravitates toward start-ups, creative industries, and flexible career paths such as freelancing and gig work, valuing independence and innovation over conventional employment. Education serves as the foundation for these aspirations, with a growing focus on skill development, vocational training, and digital literacy that bridges the gap between rural and urban learners through online platforms and hybrid models. Technology acts as the driving force behind this transformation, enabling Gen Z to harness artificial intelligence, social media, and digital tools for learning, networking, and launching entrepreneurial ventures, allowing them to compete on a global stage in fields like coding, design, and content creation. Employment opportunities are expanding across sectors such as renewable energy, healthcare, fintech, and digital media, yet many in this generation aim not merely to find jobs but to create them, fueling India's vibrant start-up culture from metropolitan hubs to small towns. By combining ambition, innovation, and technological fluency, Gen Z is bridging the rural–urban divide and redefining the nation's growth trajectory, signaling a future where inclusivity and technology-driven development shape India's progress.

Role of FPOs

Farmer Producer Organizations (FPOs) are becoming a cornerstone of India's agricultural transformation, linking rural and urban markets while empowering farmers with financial and technological support. By uniting small and marginal farmers into collective groups, FPOs strengthen bargaining power, reduce middlemen, and ensure better prices for produce. This collaborative model not only enhances income but also enables farmers to access credit, insurance, and government schemes that were previously difficult to secure individually. Financial support from FPOs plays a critical role in providing affordable loans, bulk procurement of inputs like seeds and fertilizers, and timely payments, thereby reducing farmers' dependence on informal lenders. The integration of rural and urban markets through FPO networks opens up larger opportunities for

agricultural growth. Urban consumers benefit from fresher produce and traceable supply chains, while rural producers gain entry into high-demand markets for fruits, vegetables, and value-added goods. Technology further accelerates this progress. Digital platforms help farmers access real-time market prices, weather forecasts, and crop advisories, while advanced tools such as precision farming, drip irrigation, and mobile-based trading apps improve productivity and reduce losses. FPOs also encourage the adoption of new agricultural products and practices. From organic farming to high-yield hybrid seeds and climate-resilient crops, they guide farmers toward sustainable methods that meet changing consumer preferences and address environmental challenges. Training programs and demonstrations organized by FPOs introduce farmers to innovations like bio-fertilizers, smart storage solutions, and post-harvest processing, adding value to their produce and increasing profitability. By combining financial support, technological adoption, and market connectivity, FPOs act as a bridge between farmers and the broader economy. Their growing presence strengthens rural livelihoods, boosts agricultural output, and ensures that both rural producers and urban consumers benefit from a more efficient and resilient agricultural ecosystem.

Rural Fairs Exhibitions and Melas

Rural fairs and exhibitions, traditionally known as melas, have evolved into powerful platforms for spreading awareness about agricultural advancements and strengthening the rural economy. These vibrant gatherings bring together farmers, technology providers, financial institutions, and consumers, creating a space where knowledge and commerce meet. Farmers attending these melas gain exposure to new agricultural products such as high-yield seeds, organic fertilizers, climate-resilient crops, and modern equipment like drip irrigation systems and precision-farming tools. Live demonstrations, expert sessions, and interactive workshops help them understand the practical use of innovative technologies, encouraging faster adoption in their

fields. These events also act as vital connectors between rural markets and urban demand, showcasing regional produce and value-added goods to buyers and traders from cities. Farmer Producer Organizations (FPOs) play a key role in this ecosystem, offering financial support and collective bargaining power to small and marginal farmers. Through FPO networks, farmers can access affordable credit, crop insurance, and bulk procurement of seeds and fertilizers, reducing dependence on costly middlemen. FPO stalls at these fairs often provide information on government schemes, market prices, and sustainable farming practices, empowering farmers to make informed decisions. By linking rural and urban markets, melas create opportunities for direct sales, boosting farmers' incomes and encouraging agricultural growth. They also highlight success stories of innovation whether in organic farming, solar-powered irrigation, or digital trading platforms showing how technology can increase productivity and reduce post-harvest losses. Together, rural fairs and FPO support foster a culture of entrepreneurship and collaboration, ensuring that agriculture is not only more profitable but also resilient to changing climates and market demands. As hubs of learning, trade, and technology, these melas are becoming engines of rural prosperity and a bridge to a modern, sustainable agricultural future.

About the Authors



Sarabjit Singh Puri is the Founder and Chairman of Fateh Rural Limited (www.fatehrural.com). Fateh Rural, established in 2003, is a Rural Marketing and Advertising Agency headquartered in Mumbai, with 12 regional offices operating across India. Over the years, Sarabjit has executed thousands of rural campaigns and collaborated with more than 100 corporate clients. His clientele includes major multinational companies in agrochemicals, FMCG, BFSI, Agro-Machinery, Veterinary science, Infrastructure and other companies such as Bayer, Syngenta, L&T, Godrej,

Ecozen, Reliance, Tata, Mahindra, Sonalika Factors, Hamdard, HDFC and many others.

He has personally travelled over five lakh kilometres across the country, engaging with farmers, rural people, distributors, and retailers. His deep interactions have enabled him to gain valuable insights into local economic development, types of crops, technology adoption, product usage, income levels, and the aspirations of the rural population. His personal mission is to integrate technology with conventional means of advertising, thereby bridging modern approaches with grassroots realities. His personal mission is to integrate technology with conventional means of advertising. He has authored two books, "Rural Market Unleashed" and "The Power of Tier 3 and Tier 4 Cities of India".

Future Aspirations:

- Expansion in Asia, Africa, Europe, Australia and the Americas.
- Opening World Head Quarters at New York, USA.
- Exploring funding options for Fateh Rural.



Vivek Singh is the Director and Board Member of Fateh Rural Limited (www.fatehrural.com). Fateh Rural, established in 2003, is a Rural Marketing and Advertising Agency headquartered in Mumbai, with 12 regional offices operating across India. A management post-graduate with a dynamic spirit, Vivek Singh has channelled his energy into a remarkable career spanning more than two decades in Rural Marketing. Working with Fateh Rural Ltd, his passion and deep-rooted expertise have powered the close management of numerous big-ticket, Pan-India campaigns

commissioned by major companies and the Government of India.

He has led campaigns across India for both companies and government programs, gaining valuable lessons about people, culture, and communication. Over the years, he has worked on several large-scale initiatives from corporate projects to collaborations with the Government of India giving him a front-row seat to the challenges and opportunities that define rural markets. His insights are drawn directly from years spent on the ground, making this book a reflection of practical wisdom. It combines real experiences, stories, and lessons learned from extensive fieldwork, offering readers a meaningful perspective on how marketing can truly make a difference. Through this book, he shares authentic stories, insights, and strategies designed to inspire professionals, entrepreneurs, and students to connect with rural India more deeply. It serves as both a reflection and a practical guide for anyone seeking to understand what marketing really means beyond the cities.



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