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# A Study of Rural Entrepreneurship Development in India : Prospects & Challenges

*Rural entrepreneur is a key element in economic progress of India. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the solution to remove the rural poverty in India. Therefore, there is need of entrepreneurship development programmes in the rural area. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, Awareness with education, training and sustaining support systems providing all necessary assistance. There should be efficient regulated market and government should also lend its helping hand in this context.*

**DR. PROF. P.M. TALEY**

## **I**ntroduction :

Entrepreneurs play a key role in the economic development of a country. There is great need to attract more and more young people to undertake entrepreneurship activities for self employment. The entrepreneurship is not beneficial for individual entrepreneur but it results in development of economy as whole. The presence of entrepreneurs in any economy is sign of economic growth. They not only initiate but also sustain the process of economic development.

India is a rural based economy with majority of population residing in the rural areas. The human resource in the rural economy plays an important role to foster employment and prosperity for the growth ,of the rural. Entrepreneurship stands as a vehicle to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. The majority of rural population depends directly and indirectly on agriculture, fishery, animal husbandry or rural wage labour associated with plantations and ranches, along with ancillary activities linked to rural townships. Rural entrepreneurship development strategies aim at diversifying rural economic activities, which include the development of non-farm economic activities and facilitating the transition of informal activities into the formal growth sector.

## **Objectives of The Study :**

- (1) To study the problems faced by rural entrepreneurs.
- (2) To find the remedies to solve the problem of rural entrepreneurs
- (3) To study the need of rural entrepreneurship development.

## **Methodology :**

The research methodology used for the present research article is traditional doctrinal research method. Most of the information, collected from various published sources such i.e. magazines, newspapers, journals, books and various other publications, moreover some important information is also collect from relevant websites. The present study is descriptive in nature.

## **Meaning of Entrepreneurship :**

The economic development of a Nation depends on its industrial development. The industrial development is based on the entrepreneurial competencies of the people. Hence, the concept of building entrepreneurship Promotion is need of the hour. The term "entrepreneurship" comes from the French verb "entreprendre" and the German word "unternehmen", both means to "undertake". By grave and Hofer in 1891 defined the entrepreneurial process as Involving all the functions, activities, and actions associated with perceiving of opportunities and creation of organizations to pursue them".

In simple, entrepreneurship is the act of being an entrepreneur, which can be defined as "one who undertakes innovations, finance and business acumen in an effort to transform innovations into economic goods".

Peter Drucker proposed that ..entrepreneurship" is a practice. What this means is that entrepreneurship is not a state of being nor is it characterized by making plans that are not acted upon. Entrepreneurship begins with action, creation of new organization. This organization may or may not become self-sustaining and in fact, may never earn significant revenues. But, when individuals create a new

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organization, they have entered the entrepreneurship paradigm

**Role of Rural Entrepreneurs in Economic Development :**

The traditional school of thought had been thinking that "entrepreneurs are born and not made" The modern observation has been that some entrepreneurs may be born but a large number of them can be educated, trained and made. Learning by trial and error method is altogether ruled out. It is necessary to encourage more people to take up the field to help them to equip themselves with training.

The rural entrepreneurs play an important role in the economic development of any country. Entrepreneurs make use of the factors of production to the fullest advantage of the society, generate employment, create innovation, improve standard of living, develop backward areas etc all these leads to higher economic growth. Entrepreneurial development is very essential for the economic development of a country. Unemployment is major problem in our present economy. It can be solved with entrepreneurship development programmes in the following ways

**(I) Creation of Employment Opportunities :** Unemployment is one of the most important problems confronting developing and underdevelopment countries, EDP's enable prospective entrepreneurs in the setting up of their own units, thus enabling them to get self employment.

Entrepreneur in this way get an opportunity to lead an independent and honorable life and at the same time they enable others in getting gainful employment. Several schemes like Swarnjayanti Gram Swayrojgar Yojana(SGSY), Mahatma Gandhi National Rural Employment Guarantee Scheme(MGNREGA) etc. have been initiated by the government, of India in this direction. The aim of all these schemes is to eliminate poverty and generate gainful employment opportunities for the unemployed. Thus entrepreneur can play an effective role in reducing the problem of unemployment.

**(II) Capital Formation :** An enterprise requires adequate amount of capital. As human being needs food similarly the enterprise needs funds. Entrepreneur as an organizer of factors of production employs his own as well as borrowed resources for the setting up of his enterprise. Entrepreneur mobilizes idle and surplus savings of the public and put them to productive use. In this way he helps in capital formation which is so essential for the industrial and economic development of a country. Various development banks like ICICI, IFCI, IDBI, SFCs, SIDCs take initiative in promoting entrepreneurship through assistance to various agencies involved in EDP. Nowadays government provides funds for business through MUDRA finance. ;

**(III) Balanced Regional Development :** Small scale units can be set up in industrially backward and remote areas with limited financial resources. Successful EDP's assist in accelerating the pace of industrialization in the backward areas and reduce the concentration of economic power in the hands of a few, Entrepreneurs feel like taking advantage

of the various concessions and subsidies offered by the state and central government. As government started Special Economic Zones(SEZ). Export Processing Zones(EPZ) etc.

**(IV) Use of Local Resources :** The situations and surroundings is important for the development of business. A business can reach in the international market through the completion of local conditions. Proper use of these resources can result in the progress or development of the area and that too at lower cost. Alert entrepreneurs seize the opportunity and exploit it in the best interests of the area and industry. Effective EDPs can help in the proper use of local resources by providing guidance, assistance, education and training to the prospective entrepreneurs.

**(V) Improvement in per Capital Income :** Entrepreneurs are always find the opportunities the business though there is a recession in the market. Entrepreneurs take lead in organizing various factors of production by putting them into productive use through the setting up of enterprises. More enterprises will lead to more production, employment and generation of wealth in the form of goods and services. It will result in the increase in the overall productivity and per capita income in the country.

**(VI) Improvement in the Standard of Living :** Entrepreneurs by adopting latest innovations help in the production of wide variety of goods & services. By making efficient use of the resources, they start producing more of better quality and that too at lower costs. This enable them to ensure easy availability of better quality products at lower prices to the consumers which result in the improvement in the standard of living of the people.

**(VII) Reducing Social Tension :** Unemployment amongst the young and educated people is emerging as the major cause of social unrest. People are bound to feel frustrated if they fail to get gainful employment after completion of their education. EDPs can help in channelizing the talent this section of society in the right direction by providing proper guidance, training and assistance for setting up their enterprises.

**(VIII) Facilitating Overall Development :** An entrepreneur acts as a catalytic agent for change which results in chain reaction. With the setting up of an enterprise the process of industrialization is set in motion. This unit will generate demand for various types of inputs required by it and there will be so many other units which will require the output of this unit. This leads to overall development of an area due to increase in demand and setting up of more and more units there.

**Challenges faced by Rural Entrepreneurship in India :**

**(I) Family Challenges :** The family is run by the karta and all the decisions are taken by the karta. So family members do not have mere scope to think about the new businesses ideas and engaged in the traditional business. In our country most of the people are interested for job instead of business. Hence it is very hard to convince the family to start new businesses.

**(II) Social Challenges :** Social challenges come from the society and the social environment. Generally there is a comparison between entrepreneurs and the job holder person. The income of the job holder is fixed and safe, but income of entrepreneurs are neither fixed nor safe in the present competition era. So job holder can easily obtain loan but entrepreneurs can get once the business is in sound position.

**(III) Technological Challenges :** Indian education system is not making awareness of technological revolution and its importance -to the students. An entrepreneur who uses the technology can grow multiple than an ordinary entrepreneur. These technological unawareness keeping far behind Indian entrepreneurs to the other countries-like China, Japan, US.

**(IV) Financial Challenges :** (Difficulty in borrowing fund): India is identified as short capital country in the international market. It is because India is a poor country. In our country high poverty and middle class people living more. Hence most of the people does not have financial support from the family, also very high interest rates of the private financier. Therefore it is more difficult to start a business.

**(V) Psychological Challenges :** Most of the people live in rural part of the country. They are not ready to change. They just follow the customs and traditions. They do their old business in a traditional form. So it is a great challenge to make the mental revolution in the rural entrepreneurs.

**(VI) Policy Challenges :** Now and then there are lots of changes in the policies with change in the government, i. e. Problems of raising equity capital, Problems of availing raw-materials, Problems of obsolescence of indigenous technology Increased pollutions Ecological unbalanced. Exploitation of small and poor countries, Problems of ups and downs in the political field etc.

**Opportunities :**

Free entry into world trade. Improved risk taking ability. Governments of nations withdrawn some restrictions Technology and inventions spread into the world. Encouragement to innovations and inventions. Promotion of healthy competition; among nations Consideration increase in government assistance for international trade. The establishment of other national and international institutes to support business Benefits of specialization.

**Conclusion :**

Rural entrepreneur is a key element in economic progress of India. Rural entrepreneurship is the way of converting developing country into developed nation. Rural entrepreneurship is the solution to remove the rural poverty in India. Therefore, there is need of entrepreneurship development programmes in the rural area. The problem is that most of the rural youth do not think of entrepreneurship as the career option. Therefore, the rural youth need to be motivated to take up entrepreneurship as a career, Awareness with education, training and sustaining support systems providing all necessary assistance. There should be efficient

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# Impact of Economic Slowdown on Organized Retailing : An Empirical Study

*India, as well as the rest of the world, is going through an economic slowdown. Although it is not healthy for the world's global market, we never really do know what will happen the day after tomorrow. Indian economy also suffers from serious fluctuation and it can be bad one day and up in the next few days. Also, the stock market crashing is not a good signal for a country like India. India will surely see a downfall in retail especially if the other major countries, such as the US, head downhill. Global recession has a huge impact on the retail industry of India. Unbalanced income and economic slowdown are the causes for poor performance of organized retailing. Consumers also have losing interest in purchasing the large bulk of the products as recession has put pressure on their disposable income which has resulted into the continuous scale downs, incomplete projects, retail chains going bankrupt, inability to meet the expansion plans etc. It's a common understanding that retail business goes down or up in line with the overall economic sentiment. This research paper discusses the major hassles coming in the way of organized retail in economic downturn. **Keywords** : Recession, Global recession, Retailing, Organized retail, Indian Economy, Economic Scenario.*

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## **I**ntrouction :

Historically retailing has been viewed as the sale of goods to the consumer through retail shops. It is the sale of goods and services to the ultimate consumer for personal, family or household use. This industry is extremely diverse and because there are so many different kinds of retail firms. Therefore it has become rather difficult to classify them into one neat system.

Consumers can shop for goods and services in a wide variety of retail organizations. There are store retailers, non-store retailers and retail organizations. These stores also feature art galleries, food courts, indoor games etc.

Retailing involves all the activities involved in selling goods or services directly to final consumers for personal, no business use. Any organization selling to final consumers-whether it is a manufacturer, wholesaler or retailer is doing retailing. These days there are too many means for selling goods like, mail, internet, or in a store, street or in a consumer's home.

Organized retail in India constitutes a very little share of around 7.8% of the total retail market. Of that 96% is in the ten biggest cities, and 86% in the biggest six. Organized

retail is estimated at only US\$ 14 billion. The sector accounts for over 10% of the country's GDP and 8% of total employment of the nation's workforce.<sup>(1)</sup>

## **What is Retailing? :**

Retailing is a distribution function where one organization buys products from supplying firms or manufactures products themselves, and then sells these directly to consumers. Retailing in India is progressively inching its way to becoming the next roar in industry. It is one of the pillars of the economy in India and accounts for 13% of GDP. The retail industry is divided into organized and unorganized sectors. Over 12 million outlets operate in the country and only 4% of them being larger than 500 Sq.Ft in size.

## **Definition of Retailing :**

Retailing includes all the activities in selling goods or services directly to final consumers for personal, non-business use. A retailer or retail store is any business enterprise whose sales volume comes primarily from retailing (Kotler, 2005).

## **Type of Retailers :**

Consumers today can shop for goods and services at

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store retailers, nonstore retailers, and retail organizations. Perhaps the best-known type of retailer is the department store.

Retail-store types pass through stages of growth and decline that we can think of as this retail life cycle (Davidson, 1976).

(1) **Specialty Store** : Narrow product line. Athlete's Foot, The Body Shop.

(2) **Department Store** : Several Product lines. Sears,

(3) **Supermarket** : Large, low-cost, low margin, high-volume, self-service store designed to meet total needs for food and household products.

(4) **Convenience Store** : Small store in residential area.

(5) **Discount Store** : Standard or specialty merchandise; high-volume stores. Wal-Mart.

(6) **Off-Price Retailer** : Leftover goods, overruns, irregular merchandise sold at than retail.

(7) **Super Store** : Huge selling space, routinely purchased food and household items.

#### **Levels of Service :**

The wheel-of-retailing hypothesis explains one reason that new store types emerge (Hollander, 1960). Retailers position themselves as offering one of four levels of service.

(1) **Self-Service** : Self-service is the cornerstone of all discount operations. Many customers are willing to carry out their won locate-compare-select process to save money.

(2) **Self-Selection** : Customers find their won goods, although they can ask for assistance.

(3) **Limited Service** : These retailers carry more shopping goods and services such as credit and merchandise-return privileges.

(4) **Fill Service** : Salespeople are ready to assist in every phase of the locate-compare-select process.

#### **The New Retail Environment :**

Retailers secured customer loyalty by offering convenient locations, special or unique assortments of goods, greater or better services than competitors, and store credit card.

Retailers must react or risk going out of business. In the face of increased competition from discount houses and specialty stores, department stores are waging a comeback war. In addition to locations in the centers of cities, may have branches in suburban shopping centers, where parking is plentiful and family incomes are higher. To better compete, other department stores update merchandise more frequently, remodel their stores, introduce their own brands, and sell through mail-order catalogs, online web sites, and the phone.

**New Retail Forms and Combinations provide the many facilities :** (1) Bank Branches (2) Book Stores feature coffee shops (3) Gas stations include food stores (4) shopping malls and bus (5) Train stations have peddlers.

#### **Literature Review :**

Enormous work has been done on trends in retailing. According to Kotler, retailers are using computers to produce better forecasts, control inventory costs, order electronically

from suppliers, send E-mail between stores and even sell to customers within stores. According to Yang (1995), Retailers are adopting checkout scanning systems.

Retailers are also adding fun and community in order to compete with other stores and online retailers (Khermouch, 1995). In other countries retailers have unique formats and strong brand positioning (Stern, 1996). Salmon (1989) argues that execution in retailing has become more important than other aspects of retail business (e.g., merchandising). Ton and Huckman (2005), have provided evidence of deficiencies in retail store execution, suggesting that optimized plans might be severely blunted by less than perfect execution.

#### **Trends in Retailing :**

Following points may be considered as the main developments in retailing.

**Growing investment in Technology** : in most of the organized retail stores, there is system of Traffic radar system, in-store television (Vlosky, Wilson, Smith, 1994), electronic fund transfer, electronic data interchange, checkout scanning system (Yang, 1995)

**Endorsing experience not just goods** : Retailers are now adding fun and community in order to compete with other stores and online retailers (Khermouch, 1995).

#### **Challenges Faced By The Industry :**

(1) Even though India has well over 5 million retail outlets of different sizes and styles, it still has a long way to go before it can truly have a retail industry at par with International standards. This is where Indian companies and International brands have a huge role to play.

(2) Indian retailing is still dominated by the unorganized sector and there is still a lack of efficient supply chain management. India must concentrate on improving the supply chain management, which in turn would bring down inventory cost, which can then be passed on to the consumer in the form of low pricing.

(3) Most of the retail outlets in India have outlets that are less than 500 square feet in area. This is very small by International Standards.

(4) The drawbacks provide a huge opportunity for the retail industry. The entry of foreign majors like Benetton, Dairy Farm and Levis underline the opportunity for the industry in India.

#### **Factors Affecting Retail Business :**

Organized Retail business in India is affected by :

(1) **Economic Downturn** : Economic slowdown has impacted retailing too much. Most retailers are grappling with the same problems: rising costs and fewer buyers. In the early days of the boom, retail rents and salaries soared high, though recently they have come down a bit. Many outlets discovered that consumers didn't really want their products. Indians are generally not willing to pay more for an international brand and search for its domestic equivalent.

(2) **Rising Unemployment** : Retail is one of the fastest growing parts of the world economy. It is a people oriented business. Sales skills are very important since many retail jobs

involve selling or buying from sellers. Sales- people have to be very enthusiastic also. People with good attitude and a willingness to be flexible and resourceful thrive.

Employment is not confined to buying and merchandising. Retail career opportunities also encompass advertising, public relations, credit analysis, marketing research, warehouse management, data processing, personnel management, data processing, accounting and real estate in retail (Berman, Evans, 2010). But as in the times of recession, people are losing jobs; there is high toll in jobs and more jobless people some of who may be less qualified and inefficient enough for sales have increased considerably.

**(3) Inflation :** According to Chillibreeze Business Research Team, "Inflation is felt everywhere, retail was among the first sectors to be hit. The Indian potential has not been met, and inflation is only partly to be blamed. Retailers are discovering more about the Indian customer, and are going back to the drawing board to sketch new plans.

**(4) Change in spending priorities :** The Indian retail industry has grown at a Compounded Annual Growth Rate (CAGR) of 13.3% for the period FY06-10. The growth in the Indian economy since the last decade and the change in consumption pattern of the Indian population in terms of higher proportion of middle class population, greater proportion of working women etc can unarguably be linked to the growth of the Indian retailing industry.

**(5) Consumers frequenting shopping malls :** Even though there is too much talk about the shopping malls yet these are not the venues for serious shopping instead they are the place where window shopping can be done. Mostly the customers do not get the experience and delight which is promised by these retail stores. Some of the shopping malls in NCR are over built- that is, they are beyond the expectation. People sometimes go there just for fun.

#### **Future Trends :**

Organized retailing is dominated by large conglomerates like TATA's, ITC, RPG group, Piramals and Rahejas apartment from the various MNC's. This trend is expected to continue in future. They have got reduced role of intermediaries, increased profit margins, increased profit margins etc. Inflation and the global meltdown have had an effect on the growth of retailing in India. The retail industry should focus on distinction, branding, after sales service, exploring commoditization, share of purchasing power and innovation to tide over the crisis. After 2009, consolidation has started in Indian Retail sector.

#### **Conclusion :**

Even though, post recession, the industry is witnessing a gradual turnaround, it is met by a few stumbling blocks that constitute the challenges ahead for the Indian retail industry viz. higher store rentals as compared to retailers globally, taxation & other policy regulations, inefficiencies in supply chain management and higher rate of shrinkage.

In spite of the said challenges, it is expected that would grow. The rise in income level of the Indian population, in

turn, is expected to fuel the domestic consumption ultimately resulting in higher revenues for the Indian retailers. Importantly, it is expected that the penetration of organized retail in the total retail pie to increase by FY13 owing to the expanding reach of the retailers to tier-II & III cities accompanied by higher consumer spend on discretionary items. Also, retailers would be adapting measures such as increasing the share of private labels in the total store sales, reducing store level operating expenses etc.

#### **Suggestions :**

To become a truly flourishing industry, retailing in India needs to cross the following hurdles :

**(1)** Automatic approval is not allowed for foreign investment in retail.

**(2)** Regulations restricting real estate purchases, and cumbersome local laws.

**(3)** Taxation, which favours small retail businesses.

**(4)** Absence of developed supply chain and integrated IT management.

**(5)** Lack of trained work force.

**(6)** Low skill level for retailing management.

**(7)** Lack of Retailing Courses and study options

**(8)** Intrinsic complexity of retailing rapid price changes, constant threat of product obsolescence and low margins.

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## मध्यप्रदेश के ग्रामीण क्षेत्रों के विकास में इलेक्ट्रॉनिक मीडिया के विज्ञापन की नीति एवं भूमिका

प्रस्तुत शोधपत्र मध्यप्रदेश के ग्रामीण क्षेत्रों के विकास में इलेक्ट्रॉनिक मीडिया के विज्ञापन की नीति से सम्बंधित है। वर्तमान में इलेक्ट्रॉनिक मीडिया हमारे दैनिक जीवन का आवश्यक अंग बन गया है। ग्रामीण क्षेत्रों में लोग सुबह उठते ही रेडियो व टेलीविजन का बटन दबाते हैं। इलेक्ट्रॉनिक मीडिया के विज्ञापन की नीति में भाषा की अहम भूमिका है। विज्ञापन ग्रामीण उपभोक्ता को समझने योग्य होना चाहिए, क्योंकि कई भाषाओं का ज्ञान उन्हें नहीं होता है। ऐसी स्थिति में विज्ञापन स्थानीय भाषा में होना चाहिए। जब कोई कम्पनी अपना उत्पाद ग्रामीण उपभोक्ता के लिए बनाती है, तो विज्ञापन भी ग्रामीण उपभोक्ता के अनुसार होना चाहिए। इलेक्ट्रॉनिक मीडिया के विज्ञापन की नीति में उपभोक्ता के आय, ग्रामीण जनसंख्या, साक्षरता और भाषा का विशेष ध्यान रखा जाता है।

### भारती सिसोदिया

#### ग्रामीण उपभोक्ता और विज्ञापन :

भारतीय अर्थव्यवस्था में ग्रामीण उपभोक्ता महत्वपूर्ण भूमिका निभाता है, क्योंकि देश की लगभग 69 प्रतिशत आबादी गाँवों में निवास करती है, इसलिए वर्तमान समय में भी विपणनकर्ताओं की रुचि ग्रामीण विपणन तथा उपभोक्ताओं को समझने के प्रति जाग्रत हुई, क्योंकि देश में ग्रामीण बाजार तेजी से प्रगति कर रहा है। ग्राहक प्रत्येक व्यवसाय की नींव होता है, उपभोक्ता क्या सोचता है, क्या पसंद करता है, और क्या खरीदता है, यह विपणनकर्ताओं के लिये बहुत महत्व का विषय होता है। इसी के आधार पर वह उपभोक्ता की संतुष्टि एवं स्वीकृति के लिए प्रयास कर सकता है। किसी भी विपणन कार्यक्रम की सफलता ग्रामीण उपभोक्ताओं के व्यवहार को समझने के पश्चात् ही मिल सकती है। शहरी उपभोक्ता की तुलना में ग्रामीण उपभोक्ता का व्यवहार काफी भिन्न होता है, इसी कारण से ग्रामीण व्यवहार का अध्ययन तथा उसे समझना विपणनकर्ताओं के लिए बहुत महत्व का विषय हो गया है, ग्रामीण उपभोक्ता सामान्यतः शहरी उपभोक्ता से पृथक् होते हैं, क्योंकि उनकी आय, साक्षरता व स्थिति अलग होती है। आर्थिक स्थिति के आधार पर ग्रामीण उपभोक्ता इस प्रकार हैं :

- (1) **समृद्ध ग्रामीण उपभोक्ता** : इस वर्ग में धनी किसान आते हैं और जिनके पास काफी नकद राशि होती है और यह गिनती में बहुत थोड़े होते हैं, इनमें प्रमुख हैं, महाराष्ट्र के गन्ना उत्पादक, पंजाब के गेहूँ उत्पादक, मध्यप्रदेश के सोया उत्पादक किसान आदि।
- (2) **मध्यम वर्ग के ग्रामीण उपभोक्ता** : यह वर्ग ग्रामीण वर्ग में तेजी से बढ़ रहा है, यह निर्मित माल के खास क्रेता होते हैं।
- (3) **निम्न वर्ग के ग्रामीण उपभोक्ता** : यह ग्रामीण

उपभोक्ताओं का सबसे बड़ा वर्ग माना जाता है, इस वर्ग में वे उपभोक्ता आते हैं, जिनके पास खेती योग्य जमीन नहीं होती है, इस वर्ग में श्रमिकों की गणना की जाती है।

उपभोक्ताओं की ही प्रकार के उपभोक्ताओं से भरपूर ग्रामीण उपभोक्ता विपणनकर्ताओं को अपनी ओर आकर्षित कर रहे हैं।

#### ग्रामीण क्षेत्रों में विज्ञापन :

जब हम विपणन की बात करते हैं, तो इसमें उपभोक्ता की भूमिका का बड़ा महत्व है और इसी कारण आज विपणन उपभोक्ता अभिमुखी है और उपभोक्ता को बाजार का राजा माना जाता है और उसकी प्रत्येक क्रिया में उपभोक्ता का अपना महत्वपूर्ण स्थान है। प्रदेश की कुल जनसंख्या का आधे से अधिक भाग ग्रामीण उपभोक्ता का है। अतः विपणनकर्ता जब ग्रामीण क्षेत्रों के उत्पाद बनाता है, तो उसे ग्रामीण उपभोक्ता का अध्ययन करना आवश्यक है कि वे कब क्रय करते हैं? कहाँ से क्रय करते हैं? कैसे क्रय करते हैं और कौन क्रय करता है? किन बातों से प्रभावित होकर करता है? ग्रामीण उपभोक्ता की क्रय प्रवृत्ति को ध्यान में रखकर ही ग्रामीण उपभोक्ता के विज्ञापन की बनाए जाते हैं और इस क्षेत्रों में विज्ञापन करते हैं के लिए उत्पादकों को क्रय बातों का ध्यान रखना चाहिए। जैसे—

#### उपभोक्ता की आय :

जहाँ तक ग्रामीण उपभोक्ता की आय का प्रश्न है, वह शहरी उपभोक्ता की तुलना में बहुत कम है। पिछले वर्षों में इतना जरूर हुआ है, कि ग्रामीण उपभोक्ताओं की विवरण योग्य आय बढ़ी है।

#### साक्षरता :

मध्यप्रदेश में ग्रामीण साक्षरता 63.94 प्रतिशत है और प्रतिवर्ष इसमें वृद्धि हो रही है किन्तु अभी भी कुछ गाँव ऐसे जो अर्द्ध विकसित

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है। तब ऐसी अवस्था में उपभोक्ताओं के बीच प्रिन्ट मीडिया का प्रभाव नहीं पड़ता है। अतः इनके लिए इलेक्ट्रॉनिक मीडिया ही बेहतर माध्यम है।

#### जनसंख्या :

ग्रामीण जनसंख्या, शहरी जनसंख्या की तुलना में अधिक है, किन्तु ग्रामीण उपभोक्ता बिखरे हुए हैं और शहरी उपभोक्ता केन्द्रीयकृत हैं। इस स्थिति में विज्ञापन ऐसा हो कि उपभोक्ताओं तक वस्तुओं की जानकारी पहुँच सके।

#### भाषा :

विज्ञापन ग्रामीण उपभोक्ता को समझने योग्य होना चाहिए, क्योंकि कई भाषाओं का उन्हें ज्ञान नहीं होता है। तब ऐसी स्थिति विज्ञापन स्थानीय भाषा में होना चाहिए।

अतः जब कोई कम्पनी अपना उत्पाद ग्रामीण उपभोक्ता के लिए बनाती है, तो विज्ञापन भी ग्रामीण उपभोक्ता के अनुसार होना चाहिए।

#### ग्रामीण बाजार में इलेक्ट्रॉनिक साधन :

वर्तमान में इलेक्ट्रॉनिक मीडिया हमारे दैनिक जीवन का आवश्यक अंग बन गया है। आज गाँवों में भी लोग सुबह उठते ही रेडियो व टेलीविजन का बटन दबाते हैं और अपने मोबाइल पर आए मिस्ड कॉल को चेक करते हैं। विभिन्न प्रकार की सूचनाएँ भी बड़ी-बड़ी कम्पनियाँ अपनी वेब साइट्स पर उपलब्ध कराती हैं, जो इन्टरनेट पर देखी जा सकती हैं। इस प्रकार इलेक्ट्रॉनिक मीडिया में टेलीविजन, रेडियो, कम्प्यूटर, मोबाइल, इन्टरनेट, सीडी आदि विभिन्न स्रोतों की एक वृहद श्रृंखला सम्मिलित है, जो सूचनाओं को गन्तव्य तक पहुँचाती है। आज की नई पीढ़ी के लिए इसके बिना रहना शायद सम्भव नहीं होगा। अतः इन सभी का ग्रामीण क्षेत्रों पर भी उतना ही असर हो रहा है, जितना शहरी क्षेत्रों में होता है। ग्रामीण बाजार में इलेक्ट्रॉनिक साधन इस प्रकार हैं :

#### (1) टेलीविजन :

मध्यप्रदेश के ग्रामीण क्षेत्रों में टेलीविजन की लोकप्रियता काफी बढ़ रही है। दूरदर्शन के प्रसारण अब पूरे ग्रामीण क्षेत्रों में होने लगे हैं। अब मध्यप्रदेश के ग्रामीण इलाकों में एयरटेल, टाटा स्कॉय, बीग टी. वी., डिश टी. वी. आदि भी दिखने लगे हैं, जिससे ऊँचे पर्वतीय स्थलों पर भी कार्यक्रम देने का कार्य शुरू कर दिया गया है। क्षेत्रीय भाषाओं में सेटलाइट चैनलों द्वारा प्रसारण कार्य किया जाने लगा है। इस माध्यम का प्रमुख लाभ ऑडियो एवं वीडियो दोनों रूपों में है। टेलीविजन सबसे ज्यादा ग्रामीण क्षेत्रों को कवर करने का माध्यम है, टेलीविजन ने मध्यप्रदेश के ग्रामीण उपभोक्ताओं ने अपना महत्वपूर्ण स्थान बना लिया है। इसका प्रमुख लाभ है, ग्रामीण क्षेत्रों के कम पढ़े-लिखे लोगों को सूचनाएँ पहुँचाने का है। ग्रामीण क्षेत्रों में टेलीविजन की लोकप्रियता ने इसे विज्ञापन का प्रमुख माध्यम बना दिया है।

#### (2) रेडियो :

रेडियो ग्रामीण जनता को सूचनाएँ देने का लोकप्रिय माध्यम है, क्योंकि उन्हें आसानी से याद किया जा सकता है। लागत की दृष्टि से यह ग्रामीण जनता के लिये सबसे उपर्युक्त है। रेडियो की पहुँच ग्रामीण जनता तक काफी आसान है तथा यह निरक्षर लोगों को सूचना देने का सबसे प्रभावी माध्यम है, इसलिए ये कम्पनियाँ विज्ञापन हेतु रेडियो के माध्यम का प्रयोग करती हैं।

#### (3) सिनेमा :

यह भी ग्रामीण बाजारों में ग्रामीण जनता को सूचना देने का एक शक्तिशाली माध्यम है, जो मध्यप्रदेश के ग्रामीण इलाकों में भी काफी लोकप्रिय है। इसके अर्न्तगत सिनेमाघरों में छोटी फिल्म दिखाकर अपने उत्पाद के प्रति ग्रामीण उपभोक्ताओं को आकर्षित किया जा सकता है। इस प्रकार की विज्ञापन, फिल्मों के पहले या मध्यांतर में दिखाए जाते हैं।

भारत में दो तरह के ग्रामीण उपभोक्ता बाजार हैं, एक स्थाई दुकानें, जहाँ पूरे दिन व्यावसायिक गतिविधियाँ चलती रहती हैं। दूसरी वे, जहाँ सप्ताह में एक या दो दिन अस्थाई दुकानें लगती हैं। इन बाजारों को हाट भी कहा जाता है, इनमें कृषक शिल्पकार लघु उद्यमी और स्थानीय गाँवों के दुकानदार होते हैं। यहाँ पर आसपास के ग्रामीण उपभोक्ता दैनिक उपयोग की वस्तुओं के अलावा कृषि उपकरणों, अनाज, कृषि उत्पादनों की बिक्री व खरीदारी करते हैं। ग्रामीण साप्ताहिक बाजार एक तरह से खुदरा बाजार है। जिनमें स्थानीय उत्पादों को बेचा जाता है और स्थानीय उपभोक्ता द्वारा ही खरीददारी की जाती है। ये साप्ताहिक बाजार सदियों से भारतीय अर्थव्यवस्था का मुख्य हिस्सा रहे हैं।

कंपनियों का अपने उत्पाद को ग्रामीण बाजार में उतारने का तथ्य यह है कि ग्रामीण उपभोक्ताओं के पास पैसे की कमी और कम जगह होने के कारण वस्तु का ज्यादा भंडारण नहीं कर पाते हैं। फिर भी ग्रामीण उपभोक्ता नए-नए ब्रांड की चीजों को खरीदने में ज्यादा दिलचस्पी रखते हैं। यदि ब्रांड का चिन्ह चटकीले स्पष्ट और आकर्षक रंग में हो तो ग्रामीण उपभोक्ता को सुविधा रहती है, क्योंकि नये उत्पाद की कीमत भी कम होती है। इससे इन उपभोक्तों को कम खर्च करके वही उत्पाद मिली जाता है। जिसे वे प्रतिदिन टेलीविजन पर देखते हैं और कंपनियाँ अपने उत्पाद उपभोक्ताओं को बेचने में सफल हो जाती हैं। सर्वेक्षण द्वारा यह ज्ञात हुआ कि कंपनियों को अपने उत्पादक के विक्रय को बढ़ाने के लिए ऐसा उत्पाद भेजना होगा, जिसकी कीमत कम हो।

वर्ष	नियमित बाजारों की संख्या
1946-47	328
1954-55	452
1964-65	1488
1975-76	2938
1977-78	4250
1978-79	4345
31 मार्च 2009	7139

राष्ट्रीय स्तर पर नियमित बाजार स्वतंत्रता के पश्चात् नियमित बाजारों की स्थापना निम्न प्रकार से हुई :

देश में 31 मार्च 2009 तक 20868 आवधिक ग्रामीण बाजार थे, जिनमें से 15 प्रतिशत कृषि उपज विपणन समिति अधिनियम के अंतर्गत कार्य कर रहे हैं।

#### नियमित बाजारों का भविष्य :

विभिन्न राज्यों में मण्डी के नियमन संबंधी कानून बनने से अनेक सुधार देखने को मिल रहे हैं, जिनका वर्णन नीचे किया जा रहा है :

(1) निर्धारित व्यय : मंडियों में अनावश्यक व्यय न होकर निर्धारित व्यय ही किए जाते हैं।

(2) सही तुलाई : माल की तुलाई सही कांटों व बांटों से होती है।

(3) नमूना कम मात्रा में : माल की बानगी कम मात्रा में ली जाती है।

(4) तुरंत भुगतान : किसान या विक्रेता की बिक्री होने पर तुरंत भुगतान हो जाता है और आढ़तियों की कृपा कर निर्भर नहीं रहना पड़ता है।

सामान्य तौर पर राज्य सरकार प्रदेश की कृषि उपज मण्डियों को उनकी गत तीन वर्षों की औसत आय के आधार पर मण्डी अधिनियम के अंतर्गत चार वर्गों में वर्गीकृत करती है :

जिन वर्गों की आय सबसे अधिक होती है, उन्हें प्रथम वर्ग की मण्डी समितियाँ कहा जाता है। इसके बाद द्वितीय वर्ग की मण्डी समितियाँ, तृतीय वर्ग की मण्डी समितियाँ और अंत में चतुर्थ वर्ग की मंडी समितियाँ आती हैं। यह विभाजन शुद्ध आय पर आधारित है।

#### विज्ञापन नीति :

एक पढ़े-लिखे शहरी उपभोक्ता पर केवल कीमत ही प्रभाव नहीं डालती, बल्कि किसी भी उत्पाद को खरीदने से पहले उसकी कंपनी ब्राण्ड, पैकिंग, कीमत आदि सभी बातों को देखता है। परंतु ग्रामीण उपभोक्ता का व्याकरण कुछ निराला है। उसे छोटे पैक में कम कीमत पर वही वस्तु मिल रही है, तो वह बड़ी बोतल न खरीदकर पाउच खरीदना पसंद करेगा। इसलिए धीरे-धीरे बाजार का एक बड़ा हिस्सा ग्रामीण इलाकों में अनपढ़ या कम पढ़े लिखे उपभोक्ताओं में लगातार बढ़ रहा है, इसमें सबसे बड़ी सहायता उसे टी.वी. में दिखाए जाने वाले विज्ञापनों से मिल रही है। इसके लिए मुख्य रूप से दो नीतियाँ अपनाई जाती हैं :

(1) समिष्ट नीति : यह नीति उस समय उपयोगी है, जब विज्ञापनकर्ता उस समय विज्ञापन करना चाहता है, जिससे संबंधित विज्ञापन अधिकतम ग्रामीण उपभोक्ता तक पहुँच सके, अर्थात् कोई त्यौहार मौसम या अन्य अवसर, जैसे सर्दियों में त्वचा की देखभाल के लिए कोल्ड क्रीम, वेसलिन आदि।

(2) व्यक्ति नीति : यह विज्ञापन के मीडिया के सामने आने के समय से संबंधित है, अर्थात् निर्धारित करना की विज्ञापन हफ्ते में कितनी बार प्रदर्शित होगा।

#### संदर्भ :

- (1) उपभोक्ता व्यवहार एवं ग्रामीण बाजार, नाकोजा पब्लिशर्स।
- (2) चूनावाला तथा सेठिया : एडवरटाइजिंग प्रिंसिपल एण्ड प्रेक्टिस, हिमालया पब्लिशर्स, नई दिल्ली।



## शोध-पत्र भेजने संबंधी नियम

(1) शोध-पत्र 1500-1700 शब्दों से अधिक नहीं होना चाहिए।  
(2) हिन्दी एवं मराठी माध्यम के शोधपत्रों को कृतिदेव 10 (Kruti Dev 010) में टाईप करवाकर 'पेजमेकर 6.5' में भेजें।

(3) पंजाबी माध्यम के शोधपत्रों को अनमोल लिपि (AnmolLipi) या अमृत बोली (Amritboli) या जॉय (Joy) में टाईप करवाकर 'पेजमेकर 6.5' में भेजें।

(4) अंग्रेजी माध्यम के शोधपत्र टाइम्स न्यू रोमन (Times New Roman), एरियल फॉन्ट (Arial) में टाईप करवाकर 'पेजमेकर 6.5' या 'माइक्रोसाफ्ट वर्ड' में भेजे जा सकते हैं।

(4) शोधपत्र की विधि - (1) शीर्षक (2) एबस्ट्रेक्ट (3) की-वर्ड्स (5) प्रस्तावना/प्रवेश (5) उद्देश्य (6) शोध परिकल्पना (7) शोध प्रविधि एवं क्षेत्र (8) सांख्यिकीय तकनीक (9) विवेचन या विश्लेषण (10) सुझाव (11) निष्कर्ष एवं (12) संदर्भ ग्रंथ सूची।

(6) संदर्भ ग्रंथ सूची इस प्रकार दें -

#### For Books :

(1) Name of Writer, "Name of Book", Publication, Place of Publication, Year of Publication, Page Number/numbers.

#### For Journals :

(2) Name of Writer, "Title of Article", Name of Journal, Volume ....., Issue ....., Page Numbers.

#### Web references :

<http://utc.iath.virginia.edu/interpret/exhibits/hill/hill.html>

(7) गुजराती माध्यम के शोधपत्र हरेकृष्णा (Harekrishna), टेराफॉन्ट वरुण (Terafont Varun), टेराफॉन्ट आकाश (Terafont Aaksah) में टाईप करवाकर 'पेजमेकर 6.5' में भेजे जा सकते हैं।

(8) शोधपत्र की साफ्टकॉपी रिसर्च लिंक के ई-मेल आईडी researchlink@yahoo.co.in पर भेजने के बाद हॉर्डकॉपी, शोधपत्र के मौलिक होने के घोषणा पत्र के साथ हस्ताक्षर कर 'रिसर्च लिंक' के कार्यालय को प्रेषित करें।



'रिसर्च लिंक' की सदस्यता का शुल्क भुगतान राष्ट्रीयकृत बैंकों द्वारा सीधे ट्रांसफर या जमा किया जा सकता है। बैंक का विवरण निम्नानुसार है-

बैंक : स्टेट बैंक ऑफ इण्डिया

ब्रांच : ओल्ड पलासिया, इन्दौर,

कोड - **SBIN 000 3432**

खाते का नाम : रिसर्च लिंक,

खाता नंबर - **63025612815**

भुगतान की मूल रसीद, शोध-पत्र एवं सीडी के साथ कार्यालयीन पते पर भेजना अनिवार्य है।