

AN ANALYSIS OF STRATEGIES, OPPORTUNITIES, AND CHALLENGES RELATED TO RURAL MARKETING IN INDIA

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ABSTRACT: Rural marketing refers to the process of marketing products and services to consumers in rural areas. Rural areas are typically characterized by lower population densities, agricultural-based economies, and limited access to modern infrastructure and technology. As the urban market becomes more competitive, the Businesses want to expand into the rural market with their products. The past few years, Rural markets have benefited from the economy's overall growth, that has resulted in a considerable rise in rural communities' purchasing power. The Green Revolution has led to an increase in the consumption of manufactured goods in rural India. The rural market landscape of today is evolving at a very fast pace. It is quite tough for businesses to pass up the opportunities they possibly from markets in remote areas. The companies must overcome certain challenges.

Key words: Opportunities, Challenges, Purchasing Power, Rural Marketing, Strategies.

INTRODUCTION:

The procedure for creating, pricing, promoting, and delivering goods and services tailored to the rural areas' needs communities and delivering them to individuals living there to transact with rural clients is known as rural marketing. It aids in accomplishing organizational goals and in understanding the living standards of those who live in rural areas. It is referred to as two-way marketing process in which products are produced and consumed in rural markets, and they are also exported to metropolitan areas. In terms of its purchasing and consumption patterns, as well as its economic and functional features, the rural market differs from the urban one. The rural environment is rapidly changing because of globalization. Various agricultural products like vegetables, fruits, flowers, seeds, eggs, milk, ghee, etc. are supplied to urban markets from the rural markets, and fast-moving consumer goods (FMCG), fertilizers, cars, etc. are supplied to the rural market from the urban market. These are just a few examples of rural marketing. The following variables are impacting rural marketing: rising literacy rates, migration to urban areas, growth in media and telecommunication,

accessibility to bank credit programs, globalization of the market, and technological product development. The limited media reach, lack of transportation options, poor communication, underdeveloped markets, product and service distribution, comprehension of consumer behaviour, socio-cultural aspects, linguistic barriers, absence of infrastructure, etc. are certain difficulties faced by rural marketers (Smitha Sambrani, 2017). The following strategies can be used to overcome challenges in rural marketing: customer engagement, unique product differentiation, post-sale experience, and emotional connections. Three different kinds of rural marketing: mobile traders, permanent retail stores, and periodic markets. A variety of tactics are used in rural marketing, such as: client- and location-specific promotion; joint or cooperative marketing; bundling of inputs; demand management; developmental marketing; unique selling proposition; extension services; business ethics; and partnership for sustainability.

Resolving the issues of availability, affordability, acceptability, and awareness are the four steps taken for effective rural marketing (Bhavika Pandita Hakhroo, 2020; Sasi Bhushan M, 2017; Naidu, 2017).

Target of Rural Marketing

Marketers target this group to promote goods and services because they are influential opinion leaders, including the village president, inventive farmers, and educated youth. With its enormous potential, 68% of rural India does offer a plethora of opportunities, but it also presents certain difficulties for marketers that call for special solutions. Even though there is still much to be done, it is certain that businesses must eventually investigate rural markets to grow and seize opportunities (Naina Sharma, 2020). Over the past ten years, a rapid transformation of the rural economy, with manufacturing now taking the lead. Approximately 50% of India's GDP is derived from rural areas. In India, 6,41,00 villages are home to 68.84% of the total population, according to the 2011 census. There are 833.1 million residents of rural areas India out of the country's total population of 1210.2 million. The GDP per capita in rural areas has also increased significantly in recent years. Its compound annual growth rate (CAGR) has increased from 4.7 percent to 6.2 percent since 2000, outpacing the per capita urban GDP. Rural consumption per person increased at a rate of 19% annually between 2009 and 2012, which was two percentage points higher than that of urban consumption. Mobile phones, televisions, and two-wheelers are examples of the luxury and lifestyle items that rural consumers are purchasing more of as their income rises, replacing necessities. In 2009–2010, nearly 42% of rural households had a television, up from 26% five years prior. Nowadays, nearly every other rural household, including those in India's poorest states like Bihar and Orissa, owns a mobile phone. Indian rural residents have distinct demands, lifestyles, and cultural aspects. These elements undoubtedly influence rural consumers' needs and behaviours. Given its extensive reach and diverse consumer base, marketers are encountering challenges in comprehending and breaking into rural areas, as well as in navigating the customs associated with doing business in these areas. Rural markets are different from other markets, like stock market, commodities market, labour market, and urban market. To different people, the notion of "rural marketing" can mean different things. Poor diagnosis of the issues with rural marketing results from this confusion. The fundamental marketing structure, rural and urban marketing are the same. In contrast to urban markets, rural markets, and rural marketing present unique challenges. Diverse perspectives

have been used to define the rural market. Revenue villages with clearly defined surveyed boundaries, where the population density is less than 400 persons per square meter, at least 75% of the male population working in agriculture, and without a municipal corporation or board are included in the 2011 Census of India. According to the Planning Commission of India, towns with a population of up to 15,000 are classified as rural markets. According to NABARD, any place with fewer than 10,000 residents is categorized as a rural area.

Sahara group has defined rural markets as companies located in areas with fewer than a thousand inhabitants. The FMCG industry defined a "rural" area as one with 20,000 or fewer residents. Consumer non-durable goods needed for daily or frequent use are referred to as FMCG. At the sales counter, they move more quickly. Typically, consumers purchase these goods with less time and effort. These are low-value, relatively high-volume products. The primary subsegments of the FMCG industry are oral care, personal care, and household products.

The Value of Rural Marketing

There is greater opportunity for consumer durables and services in rural markets. Most of the rural population is employed in agriculture, which generates close to 50% of the country's total revenue. Enhancing the agricultural sector through rural marketing can strengthen the nation's economy.

The urban market's saturation and competition are making the rural market more significant. Therefore, the goal of the marketers is to expand their product categories into the rural market. The expansion of rural markets in India has resulted in a notable increase in the purchasing power of rural communities in recent times. India's Green Revolution has led to a significant increase in the consumption of manufactured goods from both urban and industrial areas in rural areas. Thus, rural marketing—a new marketing tactic—has emerged (Smitha Sambrani, 2017).

Delivering manufactured or processed inputs or services to rural producers or consumers cited to as rural marketing. Due to their perceived value for money, small packs are purchased in rural India. When a buyer purchases a brand primarily out of habit rather than genuine choice, this is known as brand stickiness. Brands hardly ever compete for market share—all they must act is to be present where it matters.

Many brands are succeeding without much help from advertising; Ghadi, a well-known detergent brand in Kanpur, is one example. Even pricey brands, like Close-Up, Marie biscuits, and Clinic shampoo, are doing well because of deep distribution (Smitha Sambrani, 2017).

With a large base of demand, the Indian rural market presents excellent marketing opportunities. Nearly half of India's national income is earned in rural areas, where two thirds of its consumers reside.

REVIEW OF LITERATURE:

Reviewing research studies can help one grasp the proper instruments and methods for analysis. Research has also illuminated the advantages and limitations of rural marketing strategies as well as their various dimensions. Increasing penetration in the countryside is made much easier by using the regional language (Narayan Krishnamurthy, 2009).

Prior research elucidated the collaborative efforts between corporate India and rural areas. Rural Marketing in India - A Study of Strategies, Opportunities, and Challenges vertical coordination for partnership through vertical coordination (Rakesh Singh and Kapil Bhagat, 2005). Most rural marketers undervalue the persuasive power of language when trying to break into the rural market (Vivek Parikh, 2001). Rural demand and the market were stimulated by a few factors related to rural marketing, including the rural clients, rural marketing studies, rural goods, costs, distribution plans, and the function of the media, and government initiatives (Pradeep Kashyap and Siddhartha, 2006). The issues that marketers face and the opportunities that present themselves were the subject of earlier research (Tarun Narayan, 2005; Hansa Yonga, 2004; N. Janardhan Rao, 2004 and Y. Krishan Mohan Reddy, 2006).

In his book "Rural Marketing targeting the non-urban consumers," Salal Kumar Velayudhan provides a thorough description of the rural customer. Additionally, he emphasizes the underappreciated value of melas and haats and spreads their message. Additionally, he lists several recently developed avenues for reaching rural markets (Smitha Sambrani, 2017). In his book, Prof. Ramkishan Y. explores the product lifecycle of rural products and how they're not like those of cities through several case studies. The relevance of Indian grading and standardization systems in rural markets was also covered (Smitha Sambrani, 2017). Kurian and Tiayama's extensive study of the telecom industry highlights how populations in rural areas are growing more tech-savvy and using modern consumer means. Sambrani Smitha (2017).

These studies point out the kinds of challenges and potential analytical flaws and offer fresh perspectives on how to frame and investigate the issue. Small and medium-sized businesses and the corporate sector were ignoring this enormous market. Therefore, it is recommended that the strategies, opportunities, and issues facing rural markets be studied, with particular attention to rural markets in India. Even though scholars have examined marketing strategies, few of them talk about or suggest future steps. This essay aims to close those gaps and address the difficulties in rural markets. The goal of the study is to provide a comprehensive understanding of rural markets.

OBJECTIVES OF THE STUDY:

The current research endeavours to investigate the subsequent facets associated with rural marketing in India: The nature and traits of the rural market, various strategies for marketing it, as well as its opportunities and difficulties.

METHODOLOGY OF THE STUDY:

The current study is descriptive. The review of the literature revealed a deficiency in the theory and comprehension of Indian Rural Marketing. It is needed to investigate a general

research strategy by learning about the problems and obstacles that marketers encounter when trying to break into the rural market. The internet, published reports, libraries, journals, magazines, and reports from specific government agencies were the sources of the secondary data.

A constant demand for more and better goods and services due to the quick advancement of technology and the rise in people's purchasing power. Sophisticated production, mass production, and distribution of goods and services have benefited from the liberalization and globalization of the Indian economy. The marketers should focus their efforts on rural India after taking these into account.

Features of Indian Rural Market:

The primary source of income, agriculture is reliant on crop productivity and the season. Illustrates linguistic, cultural, and religious diversity as well as economic inequalities. Inadequate/higher purchasing capacity. With a high rate of illiteracy, a low per capita income, and a subpar level of living. The major barrier is communication due to high illiteracy rate and inadequate media. It displays more distinct and varied regional preferences, habitual patterns, and behavioural traits. The foundation of the rural marketing process is the initiating and overseeing social and economic transformation in the rural area. Inadequate infrastructure includes cement roads, financial aid, communication and network systems, and warehouses (Naina Sharma, 2020).

RURAL MARKETING STRATEGIES:

The rural market landscape of today is evolving at a very fast pace. Families in rural areas have not indicated that they plan to reduce their spending. Their definition of value is comparable to that of urban consumers. They are appreciating brands, customer service, aesthetics, and products, and they have enough disposable income. The market for automobiles, two-wheelers, television sets, and other items is expanding. In the rural market, the following three categories sell the fastest:

Rural-rural: Include selling of cattle, carts, tractors, seeds, fertilizers, etc.

Rural-urban: Include bicycle, transistors, detergents, shampoo, etc.

Urban-rural: Include pesticides, FMCG, consumer durables (Naina Sharma, 2020).

Few businesses have tried to advertise their products at rural events like fairs, Shandies, and haats. Accordingly, distinct marketing there must be plans for each of the seven Ps of the marketing mix: people, processes, product, price, place, promotion, and physical evidence (Deepak Bhandari, Gaurav Khanna, 2016).

Multi-Branding: To cater to various customer segments within the same market segment, a company may launch multiple brands with distinct features in a single product. FMCG companies, for instance, employ this tactic (Deepak Bhandari, Gaurav Khanna, 2016).

Co-Branding: Co-branding is the practice of a marketer offering one brand alongside another brand from the same company or another. These offers could be in one of two

formats: (i) Co-branding of ingredients; (ii) Co-branding of products (Deepak Bhandari, Gaurav Khanna, 2016).

Products at low end: To combat fake goods, a line of low-quality, low-priced goods geared toward rural consumers could be introduced. Consumers in rural areas have inconsistent incomes. Both the sources and daily amounts of income are subject to variation. As a result, rural residents are unable to make significant or planned purchases. Rural consumers can choose products at a price they can afford thanks to small pack sizes (Deepak Bhandari, Gaurav Khanna, 2016).

Combo-packs: "Combo-packs" are another innovation in packaging. The consumer considers purchasing related products together at a discounted price to be a more favourable option.

OPPORTUNITIES IN RURAL MARKETING:

Increasing Income where numerous initiatives have contributed to the improvement of rural areas' economic circumstances. Increased Per Capita Income which states the availability of credit and loans, government programs and yojanas, increased employment opportunities, and an increase in the literacy rate have all contributed to an increase in the per capita income of the rural population. Accessibility of markets where most rural areas have seen significant development, which has facilitated easier access from urban areas and easier product supply to these areas. Increasing direct ties with villages aids in product promotion and facilitates the product's easy accessibility in the village store. Increase in literacy rate is education is very important. A higher literacy rate will facilitate more effective and efficient communication between businesses and marketers regarding their goods and services (Naina Sharma, 2020; Bhavika Pandita Hakhroo, 2020). Increasing population states that the demand and supply of goods and services in rural areas will rise in response to an increase in population (Naina Sharma, 2020; Bhavika Pandita Hakhroo, 2020; Smitha Sambrani, 2017). Rural development programs are where the Indian government has initiated numerous significant programs and schemes aimed at improving the welfare and development of rural areas (Naina Sharma, 2020; Smitha Sambrani, 2017).

CHALLENGES IN RURAL MARKETING

Backwardness is the primary barriers to marketing to the rural people are rigidity (inability to modify one's thinking) and low purchasing power (Avinash Kumar, 2019; Deepak Bhandari, Gaurav Khanna, 2016; Ashfaq Ahmed, 2013). These issues have been documented in several studies (Bhavika Pandita Hakhroo, 2020; Avinash Kumar, 2019; Deepak Bhandari, Gaurav Khanna, 2016; Ashfaq Ahmed, 2013; Kumar, P. & Dangi, 2013). Per capita income is lower in rural areas compared to those in urban areas. Due to the monsoon's significant influence on agriculture, demand and purchasing power are neither consistent nor predictable (Naina Sharma, 2020; Bhavika Pandita Hakhroo, 2020; Avinash Kunorr, 2019; Deepak Bhandari, Gaurav Khanna, 2016; Ashfaq Ahmed, 2013). Poor transportation infrastructure and the fact that 70% of the country's communities lack well-built roads make it difficult for farmers to access markets. The need for many agricultural commodities is constant, but their production is seasonal. Stocks are only kept in towns because there are insufficient storage facilities in rural regions (R. Sivanesan et al., 2014; Ashfaq Ahmed, 2013; Kumar, P. & Dangi, 2013). The cost of the packaging shouldn't be excessive since that will raise the price of the goods overall. Marketers ought to package their products with less expensive materials and in smaller quantities. Rural consumers face significant challenges in

comprehending product characteristics due to non-local language labelling on packages (R. Sivanesan et al., 2014). A distribution system with an excessive number of tiers will always have higher costs (Bhavika Pandita Hakhroo, 2020; Avinash Kumar, 2019; Deepak Bhandari, Gaurav Khanna, 2016; Ashfaq Ahmed, 2013). Numerous obstacles impede marketing communication in rural markets, including low literacy rates, the traditional mindset of rural residents, cultural differences, and economic regress. There are eighteen recognized languages in India. Many people do not understand Hindi or English. In contrast to urban consumers, rural consumers are not exposed to new products because of these issues (R. Sivanesan et al., 2014; Ashfaq Ahmed, 2013). To promote the rural market, marketers ought to concentrate on speaking the local tongue. In rural areas, customs and traditions still dominate daily life, and people find it difficult to adopt new behaviours. For instance, according to Naina Sharma, 2020; Bhavika Pandita Hakhroo, 2020; Avinash Kumar, 2019; Ashfaq Ahmed, 2013, even the wealthy and educated class of farmers does not wear jeans or branded shoes. Rural consumers buy cautiously and make deliberate, slow decisions. They prefer to try products out first, and they only purchase them if they are personally satisfied (Avinash Kumar, 2019; Ashfaq Ahmed, 2013). Availability of appropriate media for promotions like print, radio, television, and film media all face numerous challenges in rural communities. To communicate with the rural populace, television is essential. However, most people living in rural areas are unable to benefit from various media because they lack access to electricity and television sets (Naina Sharma, 2020; Bhavika Pandita Hakhroo, 2020; Avinash Kumar, 2019; Deepak Bhandari, Gaurav Khanna, 2016; R. Sivanesan et al, 2014; Ashfaq Ahmed, 2013). Sales management to receive a positive response from rural customers, a salesperson must spend a significant amount of time visiting them, be a patient listener, and be able to assist them in selecting products. Long distribution routes in villages result in higher prices for consumers. Dealers possessing the necessary attributes are frequently unavailable (Deepak Bhandari, Gaurav Khanna, 2016; R. Sivanesan et al, 2014). Inadequate banking and credit facilities for facilitating credit transactions generally and obtaining credit support from the bank, the rural outlets need banking support. Without sufficient credit facilities, retailers are unable to maintain optimal stock levels. They are unable to grant credit to customers because of this issue. Low marketing activity is a result of all these issues in rural areas (Deepak Bhandari, Gaurav Khanna, 2016; R. Sivanesan et al., 2014). Branding due to rural consumers' low purchasing power, illiteracy, and ignorance, local brands are becoming increasingly important in rural areas even though national brands are becoming more well-known. Rural consumers have been found to be more dissatisfied with the sale of subpar copy brands, especially when it comes to products like soaps, creams, clothing, and other items that are often sold for half as much as national brands but are priced similarly or marginally less. Despite their inferior quality, local brands are growing in popularity in rural markets (R. Sivanesan et al., 2014). A career in rural marketing can be demanding, but becoming a rural salesperson requires specific training and skills (Avinash Kumar, 2019; Ashfaq Ahmed, 2013). Cultural factors are the shared values, beliefs, and perceptions form the basis of culture, which shapes consumer behaviour (Naina Sharma, 2020; Avinash Kumar, 2019; Ashfaq Ahmed, 2013). a perception among rural residents that practical problem-solving skills are more valuable than formal education and that salespeople should be respected for their experience. Salespeople must receive the necessary training to fit in given the requirements of the market and become productive members of their teams.

SUGGESTIONS:

Tactics used by businesses to target rural markets for their goods and services include the following:

- **Easy-way Communication:** The businesses have emphasized how crucial it is to communicate in the local tongue when promoting their goods in rural areas. With effective communication, they have begun to market the idea of quality (Avinash Kumar, 2019; Ashfaque Ahmed, 2013). Local language should be used in rural marketing to promote products.
- **Pattern of Rural Customers:** The villagers of today are always on the lookout for new, branded goods and top-notch services. If a product offers additional utility for the premium price, they are willing to pay a higher price for it (Avinash Kumar, 2019).
- **Focus on Customer Requirement:** Every consumer receives value for their cash. They fail to perceive any added value in the products. Their goal is merely basic functionality. But they are content if the sellers include extras at no extra cost.
- **Patriotism with Products and Services:** Businesses are identifying themselves with India by mentioning it, claiming to be Indian, and displaying greater patriotism. Using the Indian tricolour for advertisements on Independence and Republic Days, such as when Nokia created the new 5110 cell phone, which features the tricolour of India and the ringtone "Sare Jahan se achcha" (Avinash Kumar, 2019; Ashfaque Ahmed, 2013).
- **Distribution Network:** In contrast to extremely dense urban markets, it should be built to reach widely scattered rural markets.
- **More Effective Communication:** The rural populace's hearts should be reached using appropriate media. Companies use modern media (TV, radio, print, e-chaupal) or traditional media (Melas, puppetry, folk theatre, etc.) for their rural marketing. Puppets are used by LIC to inform rural populations about its insurance offerings. To advance social issues, the Indian government employs puppetry in its campaigns (Avinash Kumar, 2019; Smitha Sambani, 2017; Ashfaque Ahmed, 2013). ITC's e-chaupal, named after the common gathering place for villagers, is the most complex and comprehensive project in this field to date. The e-chaupal project was created by ITC's international business division and began operating in 2000. Since then, it has expanded to 2,700 chaupals, serving 1.2 million people across five states: Madhya Pradesh, Karnataka, Andhra Pradesh, Uttar Pradesh, and Maharashtra (Ashfaque Ahmed, 2013).
- **Adopting Best localized way of Distributing Channels:** Appropriate routes of distribution have come to understand that to succeed, they must reach every region of the nation. A key player in the marketing and distribution of FMCG is the shopkeeper goods in rural regions. The shopkeepers should receive the appropriate training, which will contribute to the customer's perception of the brand value being built (Sasi Bhushan M, 2017). Large multinational corporations in India have the potential to gain market share in rural areas if they need to visit the neighbourhood market to purchase shoes and other items at a lower cost (Ashfaque Ahmed (2013).
- **Pricing:** In the rural market, products can be priced to increase volume, particularly for smaller pack sizes (Menon & K, 2008).
- **Better Credit Facilities through Banks:** Following the establishment of co-operative banks in rural areas, loans will be available to all villages from these

institutions. Farmers can purchase consumer goods, fertilizer, and seeds on an instalment basis with the assistance of credit facilities (Smitha Sambrani, 2017).

CONCLUSION:

The rural market presents prospects for expansion; it is the market of the new millennium and the future. Prior to establishing a network with rural markets, marketers must gain an understanding of these customers. The rural market is one that is rapidly growing, intriguing, and demanding all at once. Due to its sheer size, it offers a wide range. For those who are truly creative, it is a market. To succeed in the rural market, the company must first comprehend the needs and preferences of its rural clientele, target specific rural market attributes, and then execute marketing strategies in line with those insights.

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