

Whitepaper

Field staff mobility

Effective management of
rural operations

September 2026



Introduction

Rural businesses are not won in the boardroom. They are won on the road, one village at a time. A field officer has to reach the retailer, close the sale, settle the claim or restock the shelf, and do it again the next day across long distances and difficult terrain. If that officer cannot move, nothing else in the plan matters. For companies that sell and distribute in rural India, field-staff mobility is not a support function. It is the business. And there are good reasons to treat it that way now.

Rural demand is now leading not lagging

For a long time, rural India was seen as the hard, low-margin part of the market. That view is out of date.

Rural FMCG volumes have grown faster than urban ones for six quarters in a row as of mid-2025, according to NielsenIQ. Earlier in 2025, rural demand was growing about four times faster than urban, NielsenIQ found.

The bigger picture supports it. EY, in its 2025 Union Budget analysis, put agriculture and allied activities at about 16% of GDP, supporting roughly 46% of the population. Deloitte's India outlook has repeatedly pointed to strong rural consumption, with agricultural growth hitting a five-quarter high of 3.5% after a good monsoon. A Deloitte–FICCI study valued the food-processing sector at around US\$160 billion and noted record farm exports of US\$48.2 billion in FY24.

The takeaway is simple. The growth is in the villages, and getting to the villages is a mobility problem before it is anything else.



Why the old ways don't work anymore

The challenge on the ground is not just distance. It is spread. Bain & Company describes rural India as a market scattered across tens of thousands of small settlements. It is large in total but thin in any one place, which makes building a reliable daily route genuinely hard.

Two familiar answers have let rural businesses down.

The first is public transport. Roads have improved a lot. Under the Pradhan Mantri Gram Sadak Yojana, India had sanctioned about 8.25 lakh km of rural roads and built close to 7.87 lakh km, nearly 95% of the target, when the scheme turned 25 in December 2025. But a road is not a schedule. Buses and shared transport were never built around a sales beat or a service commitment, so a field officer cannot count on covering three villages and getting back the same day.

The second is buying your own vehicles. It looks like control, but in practice it ties up cash in assets that lose value, and it hands the company a long list of headaches: servicing in places where the nearest good workshop is far away, downtime that quietly eats into field productivity, insurance and paperwork, and the problem of reselling old vehicles. This is why more and more companies prefer not to own. Leasing keeps the books light, offers tax and depreciation benefits, and turns unpredictable costs into a fixed monthly payment that already covers maintenance.



The last mile costs more for smaller players

Here is a number worth remembering. India's logistics costs have long run at about 14–18% of GDP, against a global benchmark closer to 8%, as the Economic Survey 2022–23 noted. More recent work by NCAER and DPIIT has started to revise that figure down, but it also found something important: smaller firms carry a heavier load, spending nearly 17% of their output value on moving goods, compared with about 7.6% for the largest firms.

Companies with fragmented, last-mile-heavy networks sit at the wrong end of that gap. That includes agri-input firms, seed and fertiliser distributors, dairy and food-processing supply chains, and rural lenders. When the network is already stretched, every hour of downtime and every village missed turns into lost sales and lost trust with the farmer and the retailer.



From owning vehicles to buying uptime

The real shift is from thinking about transport to thinking about mobility as a managed service.

Full-service leasing hands the whole job of keeping field staff on the road to a single provider. Maintenance, insurance and roadside help are bundled in. So are replacement vehicles, which matter most in remote areas, because a breakdown no longer costs a company a week of sales. Telematics is often included too, so managers can see where vehicles are, how they are driven, and when they need servicing, before something goes wrong.

The gains are practical. Cash that would have gone into a depreciating fleet stays in the business, funding stock, credit or more people on the ground. Field productivity improves because uptime is part of the contract, not left to chance. The company drops the burden of registrations, renewals, servicing and resale. And the cost becomes a clean, predictable line item. For agribusinesses, where the last mile is everything, this is less about convenience and more about staying dependable.

Why the timing is right

Three things make this the moment to act.

The demand is already here, and rural is pulling ahead of urban. That is happening now, not in some forecast.

The infrastructure has caught up. Better rural roads and connectivity mean managed fleets can actually be run, tracked and serviced deep in the interior in a way that was not practical ten years ago. And the vehicles are changing. As fleets move towards electric and cleaner options, the risk of owning and reselling them rises, and that is exactly the risk a leasing partner takes on. Ayvens, the fleet and mobility business of the Societe Generale group, manages more than 46,500 vehicles for over 1,800 corporate customers across 280-plus locations in India, and runs one of the world's largest multi-brand electric fleets worldwide.

The companies that win rural India over the next decade will be the ones whose field staff can reliably reach the village, at a sensible cost, day after day. Getting them there is a strategy in its own right, and it deserves to be run like one.



Ayvens in India

ALD Automotive India was founded in 2005 whereas LeasePlan India in 1999. Today, as Ayvens it boasts a fleet of more than 46,500 vehicles and is a leading fleet management and vehicle leasing company in India catering to more than 1800 corporate customers in over 280 locations across India.

Headquartered in Mumbai it has a direct presence in Delhi, Pune, Hyderabad, Chennai, Bengaluru and Kolkata. Through these offices and its supplier tie-ups, Ayvens has an operational reach in all major cities and can meet varied corporate car leasing requirements anywhere in the country.



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