IOSR Journal of Business and Management (IOSR-JBM)
e-ISSN: 2278-487X, p-ISSN: 2319-7668. Volume 19, Issue 8. Ver. IV. (August 2017), PP 35-56
www.iosrjournals.org

"Emerging Dimensions of Buying Behaviour in Rural Karnataka: An Empirical Approach with Special Reference to FMCG"

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Abstract: *The urban market is getting increasingly competitive and saturated, the rural market is blooming with increase in the disposable incomes of the households, thus promising a far better scope for growth for the marketers. The growth in the rural population and the continued emphasis of the government on rural development will sustain and further strengthen this boom in the decades ahead. Rural marketing in India has still a long way to go, rural marketers have to understand the fact that rural marketing in India has a tremendous potential. Rural marketers should understand this fact and try to tap the huge untapped potential in our country. To tap the rural market it is essential to have an understanding of consumer psychology in terms of their usage habits and shopping behaviour along with emotions and value system. Therefore, the current paper has been undertaken with an intention to understand the dynamics of buying behaviour of rural consumers. In order to realise the stated objectives the researchers constructed a structured questionnaire and administered on 1,600 rural respondents across 200 villages. The study revealed that still a majority of the rural consumers seek suggestions from the retailer before purchasing FMCG. There is a significant influence of the occupation of the respondents on price sensitiveness of purchases of FMCG. Majority of rural consumer respondents indicate that they are never induced by the special gifts, offers or discounts for switching brands. Majority of the rural consumer respondents indicate that they are not being passed with the benefits. Major chunk of the rural respondents who have not been passed with the benefits indicate that they will demand for the offer to be passed on. Majority of the respondents stated that excess pricing,pushing old stock and non-availability of a particular brand are the main problems rural retail outlets.While building brands for rural India, the marketers should integrate credibility of the claim; extensive use of local language and dialects and emotional surplus identity are the key factor. The authors also suggested marketers to make use of haats as a launch pad to promote or advertise products.*

Keywords: *Opinion leaders, Media darkness, Haats, FMCG, New product adoption, Remoteness, Distribution and supply chain management.*

Date of Submission: 01-08-2017 Date of acceptance: 17-08-2017

I. Introduction

Indian rural market with its colossal size and demand base offers great opportunities to marketers. Two-thirds of India's consumers live in rural areas and almost one third of the national income is generated from rural India. The attraction towards rural markets are mainly because of the size of the rural market; low penetration; phenomenal improvement in rural incomes as well as their spending power; successive good monsoon has led to a marked improvement in the productivity and output of agriculture;improved crop yields and incomes, tax exemptions for agricultural income has contributed to the enhanced rural purchasing power; better procurement prices fixed for the various crops and better yields due to many research programmes have also contributed to the strengthening of the rural markets; the saturated urban markets; the policies of the government largely favour rural development programmes; increase in literacy level and media reach. It is only natural that rural markets form an important part of the total market of India. Everyone sees it as a profusion of opportunities, whether for marketing durables, textiles and garments, personal care products or financial services.It has always been difficult to gauge the rural market. This is evident since many brands have not been successful in rural India. Many a times, success in the rural markets has even been attributed to luck. Therefore, it is important for the marketer to understand the socio-economic dynamics and consumption pattern of products in rural areas.The Indian rural market has immense potential that is still largely untapped. Trends signifies that the rural markets are coming up in a big way and growing twice as fast as the urban market and offers a big opportunity to marketers. The rural economy becomes the growth driver for most of the FMCG, durables, mobile phone, insurance and automobile sectors. However, the market bristles with variety of problems like (i) highly dispersed village settlements;(ii) isolated from external developments;(ii)reaching products, and services to remote rural locations; (iv) tremendous heterogeneityand cultural divide (v)many languages and dialects pose

serious problems to the marketers to communicate the messages to the target population;(vi) low per capita income; (vii) dependence on the monsoon and (vii) poor standard of living i.e., socio economic and cultural backwardness of the rural masses pose a serious threat in different parts of the country (Rao 1997). Hence a uniform strategy cannot be adopted to market goods to all these varied segments of rural customer.

In the words of T. P. Gopalaswamy (1997)demand for any products in rural areas are seasonal because the predominant occupation in rural areas being is agriculture and agriculture related activities rural income levels are largely determined by the vagaries of monsoon whereas urban demand is almost uniform throughout the year due to the fact that the major chunk of its income is generated out of salaried and business activities;On top of this there has hardly been any research into the consumer behavior of the rural areas, whereas there is considerable amount of data on the urban consumers regarding questions like - who is the influencer, who is the buyer, how do they go and buy, how much money do they spend on their purchases, etc.By answering the above said questions the marketer can frame his strategies to penetrate the rural market with least cost. Hence the primary task of an organisation is to study the needs, desires and value of potential customers and offer products which provide desired satisfaction to the customer.

II. Literature Review

In the beginning of the twentieth century, comprehensive empirical research of the Indian village became quite popular for research for example, Pocock (1955); Marriot (1955); Dube, S.C.(1964); Mandelbaum (1968); Dumont, Louis.(1970); D.N.Majumdar (1958); Djurfeldt 1976); (Dasgupta 1978); Fabian, Johannes. (1983); Heesterman, J. C. (1985); Atal, Yogesh. (2003); Kaviraj, Sudipta. (1992); Béteille, André. (2003); Gupta, Dipankar. (2004). Most of these village studies have emphasized on the specific aspects of the village community such as social change, economic development, social stratification, class relations, economy, caste system and class, urbanisation. However, the other stream of literature focuses on rural migration Nandy, Ashis. (2001); Bird et al. (2002); Dayal H. and A.K. Karan (2003); Tyagi & Siddiqui (2016), poverty alleviation (Yesudian, C.A.K. (2007); Kaushik Ranjan Bandyopadhyay (2007); Lalita Kumari (2013) Ahluwalia, Dantwala, M. L. (1973); Montek S. (1986); Prahladachar, M. (1983); Jayaraman R. and P. Lanjouw. (1999)), rural women empowerment (Jaya S.A. (2002); Zubair M (2003); Baruah, B. (2013); Minimol M. C. & Makesh K. G. (2012); Ramesh CP (2006)), microfinance for rural household (Basu, P. & Srivastava, P. (2005); Puhazhendhi, V., & Satyasai, K.J.S. (2000); Sen, Amartya (1998); Devraja, T.S. (2011); Girabi, F. and Mwakaje, A.E.G. (2013))
However, in the Indian literature, a predominant theme for research is marketing of agricultural produce and agricultural inputs for example Shah (1947); Bhattacharya, Ramesh and Sobhagya (1982); Elango and Kartikeyan (1981); Kulakarni (1951); Maggu (1982); Malik (1979); Saxena, Mathur and Lal (1981); Reddy and Kumar (1982)Seetharam and Jha (1984); Subramanyam (1981); Begum, J. A., (2011) etc. For the traditional products (agricultural inputs and fertilizers), there is not dearth of data and literature. For example, P. Venkatesh & M.L. Nithyashree (2014); Venkatesh, P. and Pal, S. (2014); NSSO (2005); Goyal, A. (2010); GoI (Government of India) (2012); Gopalaswamy, T.P, Gulati Ashok and Sudha Narayanan (2003) (2008) Sinha, Sanjay Kumar (2005); Fan, S., A. Gulati and S. Thorat (2007); Jagadeeswaran, R., V. Murugappan and M. Govindasamy (2005); Velayudhan, Sanal Kumar (2007); Kumar D.S. (2011); Varshney, J.C.(1997); Desai, M. G. (1986); (1986) Dholakia, R. H. and J. Majumdar 91995); Sharma, V. and H. Thaker (2009); Singh, R.B. (2002); Sinha, S.K, R.Tiwary, D.K.Sinha and R.K.P Singh (2005). Yet another stream of literature, mainly emerging from the experiences of commodity futures for efficient price discovery for agricultural produce throw light on various dimensions of mitigation of price volatility in agricultural produce for example, Ahuja, N. L. (2006); Bose, S (2008); Rohit Bansal et al. (2014); Sharma K.R.S., (2013). Rural distribution (Pal, B., (2011); Rehman, S., Selvaraj, M. and Ibrahim, M.S. (2012; (2012)).

However, only a handful of empirical studies have been undertaken with respect to marketing of goods from urban to rural areas. For example rural consumer behaviour Kapoor (1976);C. S. Adhikari (2002);Shekar (1994), role of opinion leaders in rural marketing (Dube1967);(Dalvi and others (1968);Rajan (2003); Sathyanarayana (2014), retailing practices in rural areas (Sara Huhmann 2004); (Dawar and Chattopadhyay, 2002); Bhandari and Iyer (1995); Purushotham Rao (1990); Doshi (1983); (Narasimham 1995). Rural distribution and supply chain management (Suresh and Sathyanarayana (2008); Ramaswamy and Namakuari (1999); Gulati (2000)). branding (Nitin Shukla (2002)), media habits of rural consumers and communication strategy (Nagarajan (1970) Kaushik (2003), Bhaduri (1998), Richa Mishra (2003), Swati & Pooja (2014) Ram et al. (2009); Vivek Pareek. (1999)), targeting rural consumers through haats and melas (Kashyap (2003); Adite Chatterjee (1996); (Sathyanarayana and Suresh (2017)).

In a research conducted by Diana (1995) on "Rural Marketing of consumer soft (FMCG)" The study points out that the shopkeepers have only limited options in catering to the needs of the consumers. They cannot be expected to spend large amount of money in procuring and storing variety of consumer softs, as it would not fetch them the desirable amount of profit for the risk they undertake.

C. S. Adhikari (2002), conducted a study regarding the "Marketing of rural industry products through rural Haats". Some of the findings show that the problem of marketing rural industry products stems from factors like quality products, obsolete mode of production, absence of standardization, competition with close substitutes from organized industries etc.

Prahalad and Lieberthal, (2003)have listed out some characteristics that are unique in rural India's distribution networks which includes mode of transportation used as well as the point of sale. Here, the mode used includes camels, bull drawn carts, bicycles, trucks, and trains. In addition, to this (Kripalani, 2002)listed out, poor roads and unreliable electricity are the two additional obstacles that are common to the distribution networks in rural communities. Despite the challenges of the rural Indian distribution environment, there has been a successful distribution by multinational corporations. As there are already over three million retail outlets in India that are reached by companies are that produce packaged goods (Sara Huhmann 2004).

In a study conducted by Bharambe and Menon (1997) for promoting J&J products in rural markets and their main observations were: Given the size of rural India it is advisable to identify towns, which are with population above 10,000. There is a twofold benefit of such an approach. Firstly such towns are more promising prospects when compared to smaller towns, as the level of urbanization is higher and so is the income and literacy level. Secondly most of these towns are feeder towns and therefore have a larger concentration of shops. In the words of Earl Naumann (1994)"having customers or owning a brand alone will not ensure success in any business. Fundamentally companies need to offer value to customers". He also suggests that the key success factor for every business is the ability to maximize customer value. Value has been the prime focus of researchers in the area of strategic management.In an empirical study by study by Sathyanarayana S. (2014) found that, rural retailers generally pushes spurious products because of high margin and the availability of credit facilities from the suppliers of the spurious products.

In the opinion of Nitin Shukla (2002) brand visibility drive, suitable products for rural markets and localised promotion budgets are key drivers of rural distribution.In the words of Joshi, (1991), there are two different views in rural communications: One being that there is a need for differentiation in messages developed for rural markets from that of urban markets and it is based on the reasoning that desirous and needs of rural and urban consumers are similar and therefore there is an absence of need for separate messages for these two markets.

A comprehensive survey of haats and melas conducted by a team lead by Pradep Kashyap (1995), to the Government of India, commissioned by the government in 1995, the study covered a sample of 128 haats and 49 melas in 30 districts of the ten different states in India. The following are the key findings: Over 47,000 haats and 25,000 melas are held annually; The average daily sale at a Haat is about Rs.2.25 Lakh; Annual sales at melas amount to Rs.3,500 crore; Over half the shoppers at haats have shopping lists; More than 10,000 melas draw visitors from all over India; and Nearly half the outlets at melas are for manufactured goods. The approximate number of persons visiting a haat ranged from a minimum of 500 in Haryana to a maximum of 9,100 in Andhra Pradesh, with an overall average of 4,580 persons. Considering that the average population of an Indian village is 1,031, the total number of visitors at single haat represents the populations of nearly five villages. (Adite Chatterjee 1996).Sontakki (1992) suggests "today rural folk are not that conservative as they were in olden days. They are responsive to new ideas, technologies, products and services and the basic requirement here is consumer education.

In the words of Kashyap (2003) and Rajan (2003) the composition of opinion leader groups varies for different product categories. While for agri-inputs, the opinion leader group consists of progressive farmers, agri-extension workers and village leaders; for other product categories, the opinion leader group consists of friends, well-informed relatives (particularly those working in nearby towns), educated youth and to an extent traditional village leaders. Dealers too play a major role in influencing the choice of a brand at the point of sale for both the target audiences.

According to Nandan and Dickinson (1994), FMCG suppliers need to think in terms of the needs, desires and aspirations of the consumers if they want to try to decrease the use of private labels. By creating strong brand equity, offering products with high perceived quality and offering a greater share of profitability and higher margins to the retailer, which enables them to strengthen their position.

The objective of the current paper is to identify, the buying behaviour of the rural consumers in Karnataka state and to offer suggestions to the marketers to frame better product, branding, pricing and distribution strategies to cater to the needs of the rural markets. The review of the literature on the proposed topic, thus throws light on facts relating to the gap in the study of the chosen subject.

(i) Most studies have been retrospective, and have neglected to collect the first hand information from rural respondents; (ii) the study of rural marketing focuses the conceptual issues; and (ii) the companies have taken up research in rural marketing independently to suit their needs; (iii) As a result, no comprehensive study on various dimensions of rural marketing with a focus on a region has been taken, hence the present study has been taken up with a focus on Karnataka to bridge the gap in rural marketing research. With this knowledge, it is

assumed that the present work would make an addition to existing works on rural marketing by collecting firsthand information from the rural respondents with respect to buying behaviour of rural consumers. The structure of the current empirical paper is as follows. Section two outlines the review of previous literature. Section three outlines the research design and the methodology of the study. Section four discusses the analysis and inference of the data collected and in the final chapter a brief discussion and conclusion have been made. Finally the findings of the study are compared with the possible evidence.

III. Research Design

STATEMENT OF THE PROBLEM

In the recent past, global and Indian marketers are concentrating their efforts heavily to cater to the rural consumers, who have not yet tapped with organized marketing and superior products. All this while rural consumers were a neglected sect by the producers and manufacturers of goods and services. As the growth potential in urban markets is reducing, to sustain and survive, the default imperative for all companies is to look, reach and serve the rural markets, for volume-based growth. Thus proper understanding of the constituents of rural markets, the buying behaviour of rural consumers, the objectives behind the purchase of FMCG by the rural consumers, the operational issues involved in reaching rural markets, demand forecasting methods used for rural markets, the outlets where the rural markets usually purchase, help understand the needs, desires and value of potential the rural consumers to the marketers and manufacturers which help them offer rural specific products and services which provide desired satisfaction to rural consumers.

RESEARCH OBJECTIVES

The following are the objectives of the study, which the researcher wishes to enquire and understand in the process of this study.

1. To understand the rural consumers with respect to the following broad outlines:
(i) demographic factors; (ii) ownership of house and basic civic amenities at home; (iii) land holding patterns; (iv)various properties held by the villagers; and (v) ownership of durables and other assets held by them.
2. To investigate the media habits of the rural consumers;
3. To understand the rural consumers' buying behavior with respect to:
(i) average monthly expenditure on FMCG, mode of payment for the same and price sensitivity towards FMCG; (ii) role of packaging while buying FMCG; (iii) various factors considered before buying FMCG; (iv) brand recognition and brand loyalty and motive behind brand switching habits; (v) retailers - rural consumers relationship in terms of role of retailers in suggestions sought by the rural consumers while buying FMCG, store loyalty of the rural consumers and reason for not buying the products in rural retail outlets; (vi) rural consumers' attitude towards various array of promotions; (vii) adoption of new products and influencers of new product information and (viii) buying habits at haats.

HYPOTHESES OF THE STUDY

H0: There is no significant influence of education of the rural respondents and distance to the nearest town of the rural consumer respondents on the amenities that the rural respondents possess at their living home.
H0: There is no significant influence of sex of the respondent on the advertisement-viewing pattern of the rural consumers.
H0: There is no significant influence of the sex of the respondents on the frequency or rate at which they try new brand.
H0: There is no significant influence of the annual house hold income on the price sensitiveness of FMCG purchases.
H0: There is no significant influence of the occupation of the respondents on price sensitiveness of purchases of FMCG.
H0: There is no significant correlation between sex of the rural consumer respondents and rate at which the rural consumer respondents switch a brand.
H0: There is no significant correlation between sex of the rural consumer respondents and price sensitiveness of the rural consumer respondents with respect to FMCG purchases.

NATURE OF STUDY

The study is exploratory in nature as it endeavors to uncover the latent behavioural aspects of rural consumers and retailers in the state of Karnataka.

UNIVERSE OF STUDY AND POPULATION

The universe of the study is rural consumers in the rural villages of Karnataka situated in India. The universe of the study is classified as North Karnataka, South Karnataka, East Karnataka and West Karnataka. The scope of the study is limited to rural consumer buying behaviour. The study is based on the empirical survey of 200 villages situated in the state of Karnataka (based on census 2011 reports).

PRIMARY DATA SOURCE

Firsthand information was obtained from respondents through a structured questionnaire. An interview schedule was constructed to elicit information from the respondents. The researcher chose an interview schedule since the respondent has to be coaxed to answer the questions put forth in the questionnaire. Moreover the researcher had a stringent requirement for the data to be pure and in all senses comprehend the very spirit of the questionnaire and thus the research. The researcher could also clarify any doubts to the respondent and explain the objective of each question whenever the respondent raised doubts.

Researcher has to construct a questionnaire for eliciting information from the rural consumer respondents, the strata decided by the distance to the nearest town and every seventh household in the selected strata. The questionnaire contained different sections and each section concentrated on particular aspect of the retailing and buying and consumer behavior. The questions were both open ended and close ended. In close ended, questions consisted of dichotomous, multiple choice and rating scales, to elicit the respondents' association with the question posed.

PILOT STUDY

Before scaling for full research, the researcher initiated a pilot study with 100 rural consumers. These collected questionnaires were analysed to determine whether the data collected helps the researcher to fulfill the objectives of the study, apart from testing the validity of the questions put across to the respondents – both rural retail respondents and rural consumers.

In this section, the researcher discusses the results of the survey with reference to the validity of the questionnaire and profiles of the respondents and retailers simultaneously with the researcher discuss the testing of the proposed hypotheses. The validity of the questionnaire was adjudged, using Cronbach's coefficient (α) was calculated to test the reliability and internal consistency of the responses. Cronbach's coefficient, having a value of more than 0.5 is considered adequate for such exploratory work. The values of α in this study for the reported questions were found to be 0.736, 0.805and 0.765, giving an average value of 0.768. It implies that there is a high degree of internal consistency in the responses to the questionnaire.

SAMPLING PLAN

The sampling plan adopted for the survey was stratified two-stage. The census villages were the first stage units (FSUs), while households were the second stage-sampling units (SSUs). The selection of villages was done with probability proportional to population (with replacement), based mainly on the 2011 census list of villages. For first stage units, the sampling frame of the strata was the 2011 census list of villages. The sample blocks were selected by simple random sampling without replacement, also in the form of two independent sub-samples. The list of villages were listed in spreadsheet (MS Excel) and random numbers generated. The condition by which a sample (village) is included is based on the condition whether the random number generates a value greater than 0.5. If the random number generated is less than 0.5 for an assigned village, the village is excluded from the sample.

For this purpose the researcher defined household as "A household was a group of persons who normally lived together and took food from a common kitchen, eating and sleeping under the same roof. A group of persons among them normally pooled their income for spending; they together were treated as constituting a single household."The size of a household was taken to be the number of members normally residing in it. This size included temporary stay-aways but excluded temporary visitors and guests of the household.To elicit the data, questionnaire is administered to rural consumers. For selection of household the researcher selected every 7^{th} household in the sample villages chosen. Within-household, sampling is then performed to go from the household to the person level. While selecting the respondents from the household utmost care has been taken to select only the decision maker or buyer of FMCG for the family. If there was no one available from the selected household to answer the questions for the survey, a note was made that the entire household was absent. Another household in the same compound was then selected at random (with same logic).

SAMPLE SIZE

The researcher has arrived at a sample size of 1600 for rural consumer respondents from among four zones of Karnataka state comprising approximately 200 accessible villages.

ANALYTICAL METHOD

The data collected is initially organized in a meaningful manner with the help of software. Once organized, the researcher tabulated the frequencies, which provided the requisite profile of the data collected and helped the researcher build the contingency tables for further detailed analysis. On performing detailed analysis, patterns from the data is further put for validation through testing of hypothesis, wherever the researcher deemed important and based on the conditions set for such test.

IV. Data Analysis

TABLE No. 4.1

DEMOGRAPHIC PROFILE OF THE RURAL RESPONDENTS					
AGE OF THE RESPONDENTS			**MARITAL STATUS**		
	Frequency	**Percent**		**Frequency**	**Percent**
18 to 33 years	360	22.5	Married	1360	85.0
34 to 49 years	1064	66.5	Single	88	5.5
50 to 65 years	176	11.0	Divorced/Widow	152	9.5
Total	1600	100.0	Total	1600	100.0

SEX OF THE RESPONDENTS		
	Frequency	Percent
Male	1088	68.0
Female	512	32.0
Total	1600	100.0

EDUCATION STATUS		
	Frequency	Percent
No School	200	12.5
Some Primary	496	31.0
High School	360	22.5
Vocational/ Diploma	72	4.5
College but not Graduate	256	16.0
Degree	208	13.0
Masters	8	.5
Total	1600	100.0

OCCUPATION OF THE RESPONDENTS					
	Frequency	Percent		Frequency	Percent
Farmer	776	48.5	Cattle or Dairy	64	4.0
Agriculture Labour	184	11.5	Service	128	8.0
Partly Agricultural	56	3.5	Retired	16	1.0
Shop keepers	128	8.0	Other Occupation	40	2.5
House Wife	208	13.0	Total	1600	100.0

ANNUAL HOUSEHOLD INCOME OF THE RESPONDENTS		
	Frequency	Percent
Less than Rs 200000	824	51.5
Rs 200001 to Rs 400000	560	35.0
Rs 400001 to Rs 800000	80	5.0
Greater than Rs 800000	136	8.5
Total	1600	100.0

Source: Field Survey

Inference:

The intention of the researcher in constructing Table 4.1 is to present the age of the rural consumer respondents included in the survey. The researcher has created three strata of age with age interval of 15 years of age. From Table 4.1 it is evident to the researcher that 66.5% of the rural consumer respondents fall in the age group of 34 to 49 years of age, 22.5% in the age group of 18 to 33 years and 11% in the age groups of 50 to 65 years. From Table 4.1. It is evident that 68% of the rural consumers included in the survey are male and the rest 32% are female respondents.The researcher has constructed three categories and 85% of the rural consumer respondents included in the survey are married, 5.5% of the respondents included in the survey are single and rest 9.5% are either divorced or widowed.The researcher has created eight strata to accommodate all the educational qualification of the rural consumer respondent. From Table 4.1 it is evident that 12.5% of the rural consumer respondents do not possess even school education, 31% possessing some primary education, 22.5% indicating high school education, 4.5% indicating vocational education, 16% indicating that they have attended college but are not graduates, 13% indicating that they possess a degree and 0.5% of the rural consumer respondents indicating that they possess a master's degree.The researcher has classified the respondents into nine strata, based on occupational pattern. From Table 4.1 it is evident that 48.5% of the rural consumer respondents included in the survey are farmers, 11.5% indicating their profession to be agricultural labour, 3.5% indicating that they are partly agricultural and party non-agricultural in their occupation, 8% indicating that they are shop keepers, 13% indicating that they are home makers, 4% indicate that they rear cattle as their occupation, 8% indicating that their occupation in service industry, 1% indicating that their retired and 2.5% indicating that they belong to other profession which is not included in the above classification. Although, the data has been collected on continuous basis, the researcher after taking into consideration all the specific factors

created four strata. From Table 4.1 it is clear that 51.5% of the rural consumer respondents indicate that they belong to annual income class of less than Rs.200000, 35% indicating that they belong to annual house hold income class between Rs.2000001 to Rs.400000, 5% indicating that they belong to the annual household income class between Rs.400001 to Rs.800000, 8.5% of them belong to income class of greater than Rs.800001.

TABLE No. 4.2

NATURE OF INCOME OF THE RESPONDENTS		
	Frequency	**Percent**
Seasonal	648	40.5
Steady	568	35.5
Both Seasonal and Steady	384	24.0
Total	1600	100.0

NUMBER OF EARNING MEMBERS		
	Frequency	**Percent**
One	552	34.5
Two	624	39.0
Three	320	20.0
Four and Above	104	6.5
Total	1600	100.0

RELIGION		
	Frequency	**Percent**
Hindu	1312	82.0
Muslim	168	10.5
Christian	96	6.0
Jain	24	1.5
Total	1600	100.0

OWNERSHIP OF HOUSE		
	Frequency	**Percent**
Owned	1360	85.0
Rented	240	15.0
Total	1600	100.0

IRRIGATION STATUS		
	Frequency	Percent
Irrigated	664	41.5
Not irrigated	416	26.0
Total	1080	67.5

SIZE OF THE FAMILY		
	Frequency	Percent
Less than 5 members	656	41.0
6 to 10 members	696	43.5
11 to 15 members	168	10.5
16 to 20 members	80	5.0
Total	1600	100.0

TYPE OF LANDHOLDINGS		
	Frequency	Percent
Plantation	408	25.5
Farm House	56	3.5
Dry Land	528	33.0
WetLand	88	5.5
Total	1080	67.5

Source: Field Survey

Inference: It is evident from table 4.2 that 40.5% of the rural consumer respondents indicate that their annual house hold income is seasonal, 35.5% indicating that their house hold income is regular and steady, 24% indicating that their income is partly fixed and partly seasonal. The researcher after a careful analysis has structured four strata in which the rural respondents conveniently suited. 34.5% of the rural consumer respondents indicating that they have one earning member, 39% indicating that there are two earning members in their respective families, 20% indicating that there are three earning members in their families and 6.5% indicating more than four earning members in their family contributing to the annual house hold income of the respondents. 82% of the rural consumer respondents follow the faith of Hinduism, 10.5% indicating that they follow the faith of Islam, 6% indicating Christianity and 1.5% indicating that they belong to Jainism. The researcher from observation has understood that the following two family structures are predominant in rural areas, viz – Nuclear, Extended / HUF. From Table 4.2 it is evident that 59.5% of the rural consumer respondents included in the survey had a nuclear family, 40.5% indicating that they belong to extended or HU Family type. After careful analysis the researcher has classified the respondents into five classes, with a class interval of 5 members. From Table 4.2 it is clearly evident that 41% of the rural consumer respondents had less than five members in their family, 43.5% stating that they have 6 to 10 members in their family, 10.5% indicating that they have 11 to 15 members in their family and 5% indicating that they have 16 to 20 members in their family. 25.5% of the respondents indicated that agricultural land holding is plantation type, 3.5% indicating that the land holding is farm house type, 33% indicating that their landholding come under dry land and 5.5% revealed their landholding are wet land. From Table 4.2 it is evident that 41.5% of the landowners have irrigated their land and 26.0% indicate that they have not irrigated on the land. 7.5% of the farming consumer respondents use the produce for self-consumption, 42.5% sells their produce, 23% use all of the preceding three method of disposal based on the product and the time of the produce. 20.5% of the rural farm owning consumers pays in cash for the farmers and 46.5% indicate that they pay the agricultural labours in both cash and kind based on the time of payment and on case-to-case basis. 85% of the rural consumers respondents indicate that they own a house and the rest 15% indicate that they live in a rented house.45.5% of the consumer respondents indicate that they own a Pucca house, 40% indicating that they own a semi-pucca house and 14.5% indicating they own a kuccha house.

TABLE No. 4.3: BASIC AMENITIES AT HOME

	Toilet Facility		Electrification of Home		Tap connection	
	F	%	F	%	F	%
No	832	52.0	256	16.0	712	44.5
Yes	768	48.0	1344	84.0	888	55.5
Total	1600	100.0	1600	100.0	1600	100.0

Source: Field Survey

Inference: From Table 4.3, the intention of the researcher is to understand the basic facilities available at the home of rural consumer respondents. 84% of the rural consumer homes are electrified, 48% indicating that the homes have toilet facilities, 55.5% indicating that their houses have tap connection.The intention of the researcher in constructing Table 4.3 is to highlight the type of durables owned by the rural consumer respondents included in the survey. 59% of the rural consumer respondents possessed a radio, 57.5% indicating the ownership of television, 27% indicating the ownership of Black and White Television, 33% indicating the ownership of Tape Recorder, 60.5% indicating the ownership of fans, 26.5% indicating the ownership of Refrigerator, 25% indicating the ownership of sofa set, 28.5% indicating the ownership of VCD/DVD, 5.5% indicating the ownership of washing machine, 16% indicating the ownership of sewing machine, 5.5% indicating the ownership of computers and 3.5% indicating the ownership of A/C or coolers at home.55% of the rural consumer respondents indicate that they have a bank account and 45% indicating that they do not have a bank account.The intention of the researcher in constructing this question is to understand and present the various types of assets that are held by the rural consumer respondents included in the survey. 84% of the rural consumer respondents indicated that they owned house, 64.5% indicating that they own land, 20% of them indicate that they own shops, 53.5% indicate that they own cattle, 3.5% indicate that they own commercial complex, 32.5% indicate that they own sites, 4% indicate that they own stocks and 6% indicate that they own mutual funds.

TABLE No. 4.4: TEST OF SIGNIFICANCE: DISTANCE TO THE NEAREST TOWN (REMOTENESS) ON THE AMENITIES AT HOME

The intention of the researcher here is to understand the influence of education of the rural respondents and distance to the nearest town of the rural consumer respondents on the amenities at home in which he is residing. To understand the influence the researcher constructed the following hypothesis and used a Pearson Chi-Square test to prove or disprove the hypothesis.

H0: There is no significant influence of education of the rural respondents and distance to the nearest town of the rural consumer respondents on the amenities that the rural respondents possess at their living home.

Pearson Chi-Square Tests

		Type of House living	Toilet Facility	House Electrified	Tap Connection
Distance to the nearest town	Chi-square	34.869	.791	19.247	4.098
	df	6	3	3	3
	Sig.	.000	.852	.000	.251
		Type of House living	Toilet Facility	House Electrified	Tap Connection
Education Status	Chi-square	556.070	196.431	271.086	423.347
	df	12	6	6	6
	Sig.	.000	.000	.000	.000

Results:Distance to the nearest town

Since the tabulated value of χ^2 is 34.869 with 6 degrees of freedom for type of house owned with a significance level of 0.000, and 19.247 with 3 degrees of freedom for house electrified with a significance level of 0.000, all of which is lesser than the set significance of 0.05 (95% confidence limit) for tabulated relationship. Therefore, we can reject the null hypothesis. Since the tabulated value of χ^2 is 0.791 with 3 degrees of freedom for toilet facility at home with a significance level of 0.852, and 4.098 with 3 degrees of freedom for tap connection with a significance level of 0.251, all of which is greater than the set significance of 0.05 (95% confidence limit) for tabulated relationship. Therefore, we cannot reject the null hypothesis.

Education Status

Since the tabulated value of χ^2 is 556.070 with 12 degrees of freedom for type of house owned with a significance level of 0.000, 196.431 with 6 degrees of freedom for toilet facility at home with a significance level of 0.000, 271.086 with 6 degrees of freedom for house electrified with a significance level of 0.000, 423.347 with 6 degrees of freedom with a significance level 0.000, all of which is lesser than the set significance of 0.05 (95% confidence limit) for tabulated relationship. Therefore, we can reject the null hypothesis.

TABLE No. 4.5: MEDIA HABITS

	Frequency	Percent
No	152	9.5
Yes	1448	90.5
Total	1600	100.0

Source: Field survey

Inference: It is evident from table 4.5 that 90.5% stated that they watch television and the rest 9.5% stated that they do not have an opportunity to watch TV or it's by their guided behaviour. 9% of the rural consumer respondents who do not own a television, stated that they would watch television in their neighbours house, followed by 7% in friends and relatives place and .5% in community television at panchayat office.Of 1600 rural customers, 66.5% of the respondents indicated that their television is connected to cable network and the rest, 33.5% stated that they either do not have access to cable network.38.5% of the respondents indicated that they watch most of the advertisements, 28% indicating that they watch some of them. Only 13% of the rural consumer respondents indicated that they watch all advertisements despite its category.

Influence of advertisement on the rural consumer respondents in trying a new product: The intention of the researcher is to understand to what extent an advertisement will induce rural consumer respondents to try the product that has been advertised. The researcher to gauge the extent of response used a five-point scale starting from a negative of never to a positive of every time. 58% of the rural consumer respondents indicate that advertisements have induced them to try the products sometimes, followed by rarely with 22.5% responses and 13.5% indicating that advertisements have never induced them to buy the product (of 216 respondents, 152 do not watch television and only 64 respondents i.e., 4% of the respondents effectively). Only 6% of the rural consumer respondents indicate that they will try the product most of the times, which is shown in advertisement.

Factors inducing respondents to view television: The intention of the researcher in constructing this question is to understand the prima-facie motive or reason why the rural consumer prefers to watch television. From preliminary study, researcher has understood the prima-facie three major reasons are for time pass, entertainment, awareness and education and other reasons which is an ancillary factor which covers any other motive not covered in the previous three motives. From field survey it is evident that 79% of the rural consumer's motive for watching television is entertainment, followed with 49% responses for time pass and 32% for educational and awareness motive. Only 2.5% of the rural consumers stated that their motive for teaching television is for other purposes.

Ranking of programs on the basis of viewing preference: Understanding the program preferences has huge implication for the researcher and the companies who are marketing their products among rural consumers, for the purposes of creating awareness and inducement to try their products. The most preferred programs are serials, followed by feature film (rank 2) and NEWS being ranked as 3rd. Film based programs are ranked 4th, krishi (agriculture) related programs was ranked 5th, other miscellaneous programs are rated 6th, women and household based program was ranked 7th and cricket or sports channel (this channel is referred as cricket channel) the 8th rank.

Response to advertisements aired on TV: 38.5% of the rural respondents indicated that they watch most of the advertisements, 28% indicating that they watch some of them. Only 13% of the rural consumer respondents indicated that they watch all advertisements despite its category.

Role of advertisement in helping rural consumer respondents make good buying decisions: 45.5% of the rural consumers indicate that they agree that advertisements help them make informed decisions, 35% are neutral, 10% disagreeing a lot and 8.5% disagree to the statement that advertisements help people make good decision about buying things. Only 1% of the respondent's indicate that agree a lot that advertisements helps make consumer informed choice.

Radio listening and newspaper reading habits of the respondents: Of 1600 respondents, 56% stated that they listen radio and 44% state that they do not listen to radio. Radio as a media is substituted by television.

Of 1600 rural consumer respondents surveyed 55.5% of the respondents stated that they read newspaper and the rest (44.5%) stated that they do not have the practice of reading newspaper.

TABLE No. 4.6: Test Of Significance: Gender Of The Respondents Onresponse To Advertisements Aired On Tv

Pearson Chi-Square Tests

		Gender of the Respondents
When Advertisements come on, do you watch all of them?	Chi-square	35.182
	df	4
	Sig.	.000

Results:
Since the tabulated value of the χ^2 is 35.182 at 4 degrees of freedom with a significance level of 0.000, which is lesser than the set significance of 0.05 (95% confidence limit) for the tabulated relationship. Therefore, we can reject the null hypothesis.

TABLE No. 4.7: Average Monthly Fmcg And Grocery Bill

	Frequency	Percent
Less than Rs 1250	488	30.5
Rs 1251 to Rs 2500	752	47.0
Rs 2501 to Rs 3750	192	12.0
Greater than Rs 3751	168	10.5
Total	1600	100.0

Source: Field survey

Inference: The intention of the researcher in constructing Table 4.7 is to understand the monthly expenses incurred on FMCG by the rural consumer respondents. The researcher from preliminary study created four strata with a class spending interval of Rs.1,250. From Table 4.7 it is evident to the researcher that 47% of the respondents indicate that they average monthly spending in FMCG and Grocery Bill is between Rs.1, 251 to Rs. 2,501, 30.5% indicating that their average monthly FMCG and Grocery Bill is less than Rs.1, 250, 12% indicating that their FMCG and Grocery monthly bill is between Rs1, 250 and Rs3, 750 and, 10.5% indicating that their FMCG and grocery monthly bill is greater than Rs.3, 751.

Factors that influence the FMCG shopping preference of rural consumer respondents: It is clear from the field investigation to the researcher that price alone is an important factor as indicated by 91% respondents, 80% indicating quality, 40.5% indicating credit facilities, 33.5% indicating brand image and 31.5% indicating availability. The other factors were considered by the rural consumers were very less influential.

Shopping pattern of respondents while buying FMCG: From field investigation it is clear to the researcher that 73.5% of the respondents ask for a particular brand, followed by 37% indicating that they ask for just about any brand and 12.5% indicating that they ask for certain specifically priced products.

Rural consumer respondents' reaction to the non-availability of a preferred brand: However, 59.5% of the consumer respondents each stated that they would go for the next alternative brand, and buy it in the next shop respectively, followed by 19% indicating that they will buy it the nearest town and 16% indicating that they will not buy any other brand till the arrival of stock.It is evident to the researcher from the field investigation that 26.5% of the total respondents purchase FMCG products by paying cash and the rest 73.5% indicate that they use cash and credit basis as the mode of payment for FMCG purchases.it is evident to the researcher that 53% of the respondents indicate that rural consumers buy different brand in the same product category since kids preferred different brands and 46.5% indicated that purchase of different brands owing to individual differences in brand preference and 5.5% indicated seasonal variations as the reason for buying more than one brand in the same product category

TABLE No. 4.8: Influence Of Packaging On Rural Consumer Respondents While Buying Fmcg

	Frequency	Percent
Major	400	25.0
Minor	720	45.0
Not Much Significant	280	17.5
Not at All	200	12.5
Total	1600	100.0

Source: Field survey

Inference: 45% of the rural consumer respondents state that packing is of a minor importance to them, followed by 25% indicating a contrasting reply as these rural consumer respondents feel that it is of major importance, 17.5% state that packing is not much significant and 12.5% or the rural consumer respondents indicate that it is not at all important.

Package reading habits of the rural consumer respondents: It is clearly from the field investigation that 64.5% of the rural consumer respondents indicate that they observe the packing and its written descriptions while purchasing FMCG and the rest 35.5% of the rural consumer respondents indicate that they do not observe the packing of FMCG while purchasing them. However, 54.5% of the respondents indicate that predominantly look for MRP, 47% indicating they look for date of manufacturing and expiry, 32.5% indicating their search for brand name, 31.5% indicating their search and confirmation for logos and signs on the package of FMCG and 30.5% indicating that they look for special offers. Only 14%, 13.5% and 11.5% indicate that they look for ISI mark, net weight and ingredients on the package of FMCG while purchasing them.

Recognition of brands by the respondents: The field survey, indicates that 66% of the rural consumer respondents recognize brands through reading, 51% recognizing through colours, 48% through scanning of logos/pictures/trademark and 27.5% indicating that they recognize brands through packing style of the product.

TABLE No. 4.9: Impact Of Special Offers On Brand Switching By The Rural Consumer Respondents

	Frequency	Percent
Always	136	8.5
Mostly	48	3.0
Sometimes	256	16.0
Rarely	296	18.5
Never	864	54.0
Total	1600	100.0

Source: Field survey

Inference: The intention of the researcher is to understand whether the rural consumer respondents are induced to purchase products that are accompanied with special gifts or discounts. The researcher has used a five-point scale to gauge the level of behavior of rural consumers with respect to this aspect. From Table 4.9 it is evident that 54% of the rural consumer respondents indicate that they are never induced by the special gifts, offers or discounts, 18.5% of the responses indicating that they are rarely induced by gifts, special offers or discounts and 16% indicate that special offers, discounts and gifts sometimes induce them to buy the product.

Brand switching habits of the rural consumer respondents: The researcher has used a five-point scale to gauge the extent to which the rural consumer respondents switch brands. 57.5% of the rural consumer respondents indicate that they sometimes switch brands, followed by 40.5% indicating that they never switch brands and the rest 1% each stating that they mostly and, always switch brands.

Factors influencing the brand switching habits of rural consumer respondents: The intention of the researcher in constructing this question is to understand the reasons or the factors that induce respondents to switch brands from those rural consumer respondents who are brand switchers. From preliminary analysis the researcher has understood the following are the reasons that motivate a rural consumer respondents to switch brands, viz – Special offers, boredom with present brand, only for change, for good quality, non-availability of current brand, retailer influence, friends and relatives recommendations, advertisements, habitual switchers, price reduction, down trading and impulsive. From field survey, it is clear for the researcher that 49.5% of the respondents state that the factors that influence the rural consumer to switch brand is special offers, followed by 41% for the reason of non-availability of current brand, 21% due to price reduction, 20% indicating the switching for good quality and 10.5% indicating that the switching happens by just impulse

TABLE No. 4.10: Levels In New Product Adoption

	Frequency	Percent
Very Often	26	1.6
Often	88	5.5
Rarely	994	62.14
Never	227	14.20
Not at All	265	16.56
Total	1600	100.0

Source: Field survey

Inference: The intention of the researcher in constructing Table 4.10 is to understand from the rural consumer respondents the extent to which they try new brands. The researcher has used a five-point scale to gauge the extent to which they try new brands. 62.14% of the rural consumer respondents state that they rarely try new brand, 16.56% indicating that not at all try new brands. However, 14.20% of the respondents claim thatthey never try new brands, 5.5% indicating that they often try new brands and only 1.6% indicating that they very often try new brands.

TABLE No. 4.11:TEST OF SIGNIFICANCE: SEX OF THE RESPONDENTS ONNEW PRODUCT TRIAL

The intention of the researcher in constructing Table 4.11 is to understand whether there is any significant influence of the sex of the respondents on the frequency with which they try new brand. To understand the significance of the above relationship, the researcher developed the following hypothesis and used a Pearson Chi-Square analysis to prove or disprove the hypothesis.

H0: There is no significant influence of the sex of the respondents on the frequency or rate at which they try new brand.

Pearson Chi-Square Tests

		How often you try new brand?
Sex of the Respondents	Chi-square	17.637
	df	4
	Sig.	.001

Results: Since the tabulated value of χ^2 is 17.637 with 4 degrees of freedom with a significance level of 0.001 which is lesser than the set significance of 0.05 (95% confidence limit) for tabulated relationship. Therefore, we can reject the null hypothesis.

Sources of information about new product or brands: It is evident to the researcher that 80% of the rural retail respondents indicate that the source of new product information is retailers, 61% indicating it through advertisements that they come to know about new products, 28.5% indicating the source being friends and relatives and 7% indicating that the neighbours being the source of new product information.

Advertisement media that provides new product information for rural consumer respondents: It is evident to the researcher that 61% of the respondents indicate that the media in which they have encountered the advertisement is television, 22% indicating the media to be radio and 9% indicating the media to be print.

TABLE No. 4.12: Price Sensitivity Of Rural Consumer Respondents While Purchasing Fmcg

	Frequency	Percent
No	976	61.0
Yes	624	39.0
Total	1600	100.0

Source: Field survey

Inference: The intention of the researcher in constructing Table 4.12is to understand the price sensitiveness of the rural consumer respondents with respect to their purchases of FMCG. From Table 4.12it is evident to the researcher that 61% of the rural consumer respondents are not price sensitive and rest 39% are price sensitive in purchasing FMCG.

TABLE NO. 4.13: TEST OF SIGNIFICANCE: LEVELS OF INCOME OF THE RESPONDENTS ON PRICE SENSITIVITY OF RURAL CONSUMER RESPONDENTS WHILE PURCHASING FMCG

The intention of the researcher is to understand whether annual income of the rural consumer respondents has an impact on price sensitiveness of FMCG purchases. To understand the significance of the above relationship, the researcher constructed the following hypothesis and used a Pearson Chi-square analysis to prove or disprove the hypothesis.

H0: There is no significant influence of the annual house hold income on the price sensitiveness of FMCG purchases.

Pearson Chi-Square Tests

		Express whether your shopping for FMCG is price sensitive or not
Annual House Hold Income	Chi-square	359.381
	df	3
	Sig.	.000

Result:

Since the tabulated value of the χ^2 is 359.381 at 3 degrees of freedom with a significance level of 0.000 which is lesser than set significance of 0.05 (95% confidence limit) for tabulated relationship. Therefore, we can reject the null hypothesis.

TABLE No. 4.14: Alternatives Adopted By The Rural Consumer Respondents Following Price Increase

	Switch Brands		Decrease in Consumption		Look for Substitutes	
	F	%	F	%	F	%
No	192	12.0	488	30.5	120	7.5
Yes	432	27.0	136	8.5	504	31.5
Total	624	39.0	624	39.0	624	39.0

Source: Field survey

Inference: The intention of the researcher in constructing Table 4.14 is to understand the alternative action of price sensitive rural customers. From preliminary study the researcher has understood the following as the options available to the rural consumer respondents, viz – switch brands, decrease in consumption and look for substitutes. 31.5% of the rural consumer respondents stated that they will look for substitutes, 27% indicating that they will switch brands in the same product category and 8.5% used the option of not switching the brands, but reducing consumption of the price increased brand.

TABLE No. 4.15: TEST OF SIGNIFICANCE: OCCUPATION OF THE RURAL RESPONDENTSON ALTERNATIVE ADOPTED BY THE RURAL CONSUMER RESPONDENTS FOLLOWING PRICE INCREASE

The intention of the researcher here is to understand whether occupation of the rural consumer respondents have any influence on the price sensitiveness of the researcher. To understand the above influence, the researcher constructed the following hypothesis and used a Pearson Chi-square test to prove or disprove the hypothesis.

H0: There is no significant influence of the occupation of the respondents on price sensitiveness of purchases of FMCG.

Pearson Chi-Square Tests

		Express whether your shopping for FMCG is price sensitive or not
Occupation	Chi-square	209.003
	df	8
	Sig.	.000

Results: Since the tabulated value of the χ^2 is 209.003 at 8 degrees of freedom with a significance level of 0.000 which is lesser than set significance of 0.05 (95% confidence limit) for tabulated relationship.Therefore, we can reject the null hypothesis.

TABLE No. 4.16: Suggestions Sought By The Respondents From The Retailer Before Buying Fmcg

	Frequency	Percent
No	416	26.0
Yes	128	8.0
Sometimes	1056	66.0
Total	1600	100.0

Source: Field survey

Inference: The intention of the researcher is to understand the suggestions seeking nature of the rural consumers. This suggestion seeking nature will help the company salesman or the retailer to swing the purchase decision of rural consumers in their product's favour. 66% of the rural consumers indicate that they sometimes seek clarification (case-on-case basis) from the retailer before purchasing the product, 8% indicate that they always clarify before purchasing from the rural consumer and 26% indicate that they decide the product or brand they want to buy, have a complete idea before they buy and hence do not seek suggestions from the retailer.

Nature of suggestions: It is evident that the rural consumers prime clarification and suggestion is with respect to quality of the product with a responses amounting to 61%, 44.5% indicating their clarification regarding special offers, 40% indicating price, 33% indicating suitability of the need of the product, 21.5% indicating clarification that arise while switching brands and 21% indicating the usability nature of the product based clarification.

Respondents availing credit facilities from the retailers: The intention of the researcher in constructing this question is to understand the availability of credit by the rural consumer respondents from the retailers for their purchases. Only 26.5% of the rural consumer respondents state that they do not avail credit, followed by 55% indicating that they always (yes) buy on credit and 18.5% indicating that they sometimes use credit facility from the retailer while purchasing the product.

TABLE No. 4.17: Transfer Of Benefits Offered By Marketers To The Rural Retail Consumers

	Frequency	Percent
No	832	52.0
Yes	368	23.0
Sometimes	400	25.0
Total	1600	100.0

Source: Field survey

Inference: The intention of the researcher in constructing Table 4.17 is to understand from the rural consumer whether the retailer passes the benefits offered by the companies while purchasing the product to them. 52% of the rural consumer respondents indicate that they are not being passed with the benefits, 23% indicating that they always receive the benefits as they are passed on by the retailers and 25% indicate that they sometimes receive the benefits as they are being passed on by the retailer to the consumer.

Rural consumer respondent's demand for special benefit, offers and schemes:42.5% of the rural respondents who have not been passed with the benefits indicate that they will demand for the offer to be passed on, 24% indicating that they sometimes demand for the benefits and 10.5% indicate that they never demand for the passing on the offers that are provided by the companies for the respective products.

Explanation offered by the retailers for non-transfer of benefits: The three common reasons are that the offer is not available in villages with 55% responses, 41% indicating that the retailer sights the reason of no stock and 37% indicating that the benefit that needs to be transferred is exhausted.

Complaints against rural retailers: The intention of the researcher in constructing this question is to understand the complaints that the rural consumers articulate against the rural retailers. From preliminary study the researcher has understood the following as the reasons that need to be included in the questionnaire, viz – wrong measure or weight, excess pricing, pushes spurious products, old stock, non-availability, adulteration, no product range, no discount, less product mix and no credit offered to consumers. It is evident from the field survey to the researcher that 57.5% of the respondents stated that excess pricing, 54.5% stating old stock, 51% indicating non availability of a particular product, 20.5% indicating wrong weight or measure and 17.5% indicating no product range. 15.5% of the rural consumers state that the rural retailer adulterates the product and 12.5% of the rural consumers indicated that the rural retailer pushes spurious product.

Reasons for buying products from feeder towns:The intention of the researcher in constructing this question is to understand from the rural consumers the reasons for buying products from feeder towns. From preliminary study the researcher has understood the following reasons for which feeder towns are visited by the rural consumer respondents, viz – wide variety of products, better quality, exposure to new products, lower prices, more discount on bulk purchases and physiological satisfaction of the rural consumer respondents. From field survey, it is evident for the researcher that 50.5% of the rural respondents each, prefer to buy in feeder towns for the reasons of better quality and lower prices, followed by 31.5% indicating the reason of availability of wide variety of products to choose from and 14.5% indicating that they will be exposed to new products

Items generally bought from feeder towns: The intention of the researcher in constructing this question is to understand the type of items bought in feeder towns. The researcher from preliminary study has understood that the rural consumer purchases in feeder towns the items not available in village, costly items – mainly durable, drugs and medicines, packaged foods, bulk quantity purchase that lead to the availing of price advantage, and better and superior quality products. From filed investigation the researcher is evident that 53.5% of the respondents buy costly items – mainly durables in feeder towns, 44.5% indicating that they buy drugs and medicines in feeder towns, 44% indicating the items that are not available in villages are bought in feeder towns, 31.5% indicating that better and superior products are available in feeder towns and 26% indicating packaged foods is purchased in feeder towns.

Purpose of visiting haats: 81% of the rural consumers stated that they visit haats only for purchases, 30% indicate that they visit haats for trading and 29% indicating that they visit haats for daily purchases. Other reasons stated become a insignificant part of the reasons why the rural consumer visit weekly haats.

Reasons for shopping at weekly haats: It is evident to the researcher that 80.5% of the respondents state reasonable or low price as the motive for shopping in weekly haats, 59.5% indicating the availability of wide variety, 57.5% indicating convenience and 51.5% indicating good quality compare to village outlets.

TABLE No 4.18: RELATIONSHIP BETWEEN THE SEX OF THE RESPONDENTS ON SWITCHING BRANDS.

The intention of the researcher is constructing Table No: 4.18 is to understand the extent of correlation between the sex of the rural consumer respondents and the rate at which the rural consumer respondents switch brands. To test for a liner relationship and its strength the researcher constructed the following hypothesis and used a Pearson correlation coefficient to prove or disprove the hypothesis.

H0: There is no significant correlation between sex of the rural consumer respondents and rate at which the rural consumer respondents switch a brand.

Correlations

		Rate the extent to which you switch brands
Sex of the Respondent	Pearson Correlation	-.062(*)
	Sig. (2-tailed)	.014
Sex of the Respondent	N	1600
* Correlation is significant at the 0.05 level (2-tailed).		

Results: As the tabulated value of the Pearson correlation coefficient is -0.062 for the sex of the respondent on the rate at which the rural consumer respondent switch brands with a significance level of 0.014 which is lesser that the set significance level of 0.05, the researcher rejects the null hypothesis and accepts the alternative hypothesis.

Inference: The intention of the researcher in constructing this questionis to understand the significance of relationship between the sex of the respondents and the rate at which the rural consumer respondents switch brands. It is clearly evident to the researcher that there is a very low negative correlation between the sex of the respondent and the extent to which the rural consumer respondents switch brand. As the tabulated value of the relationship is less than the set significance value, the researcher can safely infer that there is significance in correlation between sex of the respondents and rate at which the rural respondents switch brands.

TABLE No 4.19: RELATIONSHIP BETWEEN THE GENDER OF THE RESPONDENTS ON PRICE SENSITIVENESS OF RURAL CONSUMER RESPONDENTS WITH RESPECT TO THEIR PURCHASES OF FMCG.

The intention of the researcher is constructing Table No:4.19 is to understand the extent of correlation between the sex of the rural consumer respondents and the extent of price sensitiveness of the rural consumer respondents with respect to their FMCG purchases. To test for a liner relationship and its strength the researcher constructed the following hypothesis and used a Pearson correlation coefficient to prove or disprove the hypothesis.

H0: There is no significant correlation between sex of the rural consumer respondents and price sensitiveness of the rural consumer respondents with respect to FMCG purchases.

Correlations

		Express whether your shopping for FMCG is price sensitive or not
Sex of the Respondent	Pearson Correlation	.133(**)
	Sig. (2-tailed)	.000
	N	1600
** Correlation is significant at the 0.01 level (2-tailed).		

Results:

As the tabulated value of the Pearson correlation coefficient is 0.133 for the sex of the respondents and price sensitiveness of FMCG purchases with a significance level of 0.000 which is lesser that the set significance level of 0.05, the researcher rejects the null hypothesis and accepts the alternative hypothesis.

Inference:

The intention of the researcher in constructing Table No:4.19is to understand the significance of relationship between the sex of the respondents and the price sensitiveness of the FMCG purchases. From Table No:4.30 it is clearly evident to the researcher that there is a very low positive correlation between the sex of the respondents and the price sensitiveness of the rural consumers FMCG purchases. As the tabulated value of the relationship is less than the set significance value, the researcher can safely infer that there is significance in correlation between sex of the respondents and price sensitiveness of FMCG purchases.

THE FACTORS OF INFLUENCE IN THEIR PREFERENCE FOR A PARTICULAR RETAIL OUTLET WHERE THEY SHOP.

The intention of the researcher in constructing this regression equation is to understand the perspective of the rural consumer respondents on the factors of influence in their preference for a particular outlet where they shop.

Y (Choice of a specific retail outlet) = a + $b_1 X_1$ (Credit facilities) + $b_2 X_2$ (Reasonable Price) +$b_3 X_3$ (Personal rapport with the retailers) + $b_4 X_4$ (Good Service and Quality products) + $b_5 X_5$ (Nearness) + Є …… (1)

Where,

a = constant intercept term of the model

b = coefficients of the estimated model

Є = error component

TABLE No. 4. 20 Regression Results

					Collinearity Statistics	
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Tolerance*	*VIF*
Constant	23.7621	6.4756	3.6695	0.0350126		
X_1	-7.8870	1.3599	-5.7998	0.0102	.423	2.371
X_2	-15.0337	4.8993	-3.0685	0.7546	.501	1.998
X_3	-0.6439	0.1909	-3.3727	0.6433	.567	1.764
X_4	-5.4823	1.6197	-3.3848	0.0429	.521	1.921
X_5	0.0028	0.0009	3.0260	0.0465	.761	1.314

TABLE No. 4.21MODEL SUMMARY

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F Value	Sig.
0.9864	0.9730	0.9189	0.1459	1.930	12.7840	0.0305

Intercept is α in the set equation. Standard error measures the variability in approximation of the coefficient and lower standard error means coefficient is closer to the true value of the coefficient. Result shows that X_2 (*Reasonable Price*) and X_3(*Personal rapport with the retailers*) are not statistically significant; However, X_1 (*Credit facilities*), X_4 (*Good Service and Quality products*) and X_5 (*Nearness*) are statistically significant at 5% level of significance.

It is evident from table No. 4.21 R-square value of 0.9730 (with an adjusted R^2 of 0.9189) indicating that97.30% of the information of dependent variable is predicted by the model. However, in all, X_1 (*Credit facilities*), X_4 (*Good Service and Quality products*) and X_5 (*Nearness*) are highly significant. F test indicates the fitness of the model. The above table No 4.21shows that (ANOVA) suggests that model is statistically significant with F value (12.7840) at a significance level of 0.0305. When it comes to collinearity statistics VIF values score ranges in between1.314to 2.371indicating that was not a problem.

THE FACTORS OF INFLUENCE IN THEIR PREFERENCE FOR A PARTICULAR BRAND OF FMCG.

The intention of the researcher in constructing this regression equation is to understand the perspective of the rural consumer respondents on the factors of influence in their preference for a particular brand of FMCG. In order to eliminate the collinearity we have used Pearson correlation coefficient to establish collinearity among independent variables. Independent variables having correlationcoefficient at 0.70 or greater would not be included in regression analysis. Through this process four redundant predictors were eliminated.

$$Y \text{ (Choice of a specific retail outlet)} = a + b_1 X_1 \text{ (Price alone)} + b_2 X_2 \text{ (Quality)} + b_3 X_3 \text{ (Brand Image)} + b_4 X_4 \text{ (Quantity)} + b_5 X_5 \text{ (Availability)} + b_6 X_6 \text{(Credit Facilities)} + b_7 X_7 \text{(Nearness)} + b_8 X_8 \text{(Special Offers / Schemes)} + b_9 X_9 \text{(Packaging)} + b_{10} X_{10} \text{(Own experience)} + Є \ldots\ldots\ldots\ldots (2)$$

Where,

a = constant intercept term of the model

b = coefficients of the estimated model

Є = error component

TABLE No. 4. 22 Regression Results

	Coefficients	*Standard Error*	*t Stat*	*P-value*
Intercept	1.091047	0.17879	6.10241	2.12E-09
X1	-2.00518	0.464037	-4.32117	1.88E-05
X2	0.693074	0.127826	5.422026	9.26E-08
X3	-0.05363	0.051167	-1.04816	0.295081
X4	-5.7E-05	2.1E-05	-2.69144	0.007357
X5	0.28627	0.184311	1.553186	0.121023
X6	0.00393	0.00158	2.486447	0.013916
X7	23.87683	10.35186	2.306526	0.022356
X8	-1.3E-05	7.55E-05	-0.16749	0.867057
X9	-0.00159	0.000756	-2.09982	0.036254
X8	9.35E-06	3.85E-05	0.242663	0.808368

TABLE No. 4.23MODEL SUMMARY

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F Value	Sig.
0.9505	0.9035	0.7105	0.1068	1.983	9.875699	3.1E-10

Intercept is α in the set equation. Standard error measures the variability in approximation of the coefficient and lower standard error means coefficient is closer to the true value of the coefficient. Result shows that X_1 (*Price alone),* X_2 (*Quality*) and X_4 (*Quantity),* X_6 (*Credit Facilities), X_7 (Nearness)* and X_9(*Packaging*) were statistically significant; However, *X_3 (Brand Image), X_5 (Availability),X_8 (Special Offers / Schemes)* and *X_{10} (Own experience)* were not statistically significant at 5% level of significance.

It is evident from table No. 4.23 R-square value of 0.9035 (with an adjusted R^2 of 0.7105) indicating that90.35% of the information of dependent variable is predicted by the model. However, in all, X_1 (*Price alone),* X_2 (*Quality*) and X_4 (*Quantity),* X_6 (*Credit Facilities)X_7 (Nearness)* and X_9(*Packaging*) were statistically significant. F test indicates the fitness of the model. The above table No 4.23shows that (ANOVA) suggests that model is statistically significant with F value (9.875699) at a significance level of 0.0000. When it comes to collinearity statistics VIF values score ranges in between1.713 to 2.947 indicating that was not a problem.

V. Discussion And Conclusion

For most of the marketers, rural begins where their controllable, distribution and media reach ends. They have treated rural markets as adjuncts to their urban strongholds and rural consumers as a homogeneous mass without segmenting them into target markets and positioning brands appropriately. However, the market scenario in the rural areas today is changing very rapidly. Rural consumers demand branded products mainly because of increase in disposable income and literacy level. Therefore, the current empirical study has been undertaken with an intention to understand the rural consumers' buying behavior with respect to FMCG products in Karnataka state. In order to realise the stated objectives the researcher has prepared a structured questionnaire and pre tested and administered on the rural 1,600 rural consumers respondents across Karnataka state. The study revealed the following vital information:Majority of the rural consumer respondents belong to the age group of 34 years to 49 years. Majority of the rural consumer respondents included in the survey are male. 48.5% of the rural consumer respondents included in the survey are farmers, 11.5% agricultural labour. Majority of the rural respondents indicate that they belong to annual income class of less than Rs.200000, 35% indicating that they belong to annual house hold income class between Rs.2000001 to Rs.400000. Major chunk of the respondents that is 40.5% of the rural consumer respondent's annual household income was seasonal, 35.5% respondent's income regular and steady, 24% respondent's income is partly fixed and partly seasonal. 82% of the rural consumer respondents follow Hinduism, 10.5% follow Islam, 6% follow Christianity and 1.5% follow Jainism. Type of Landholdings: 25.5% of the rural consumer respondents held arable agricultural land (plantation type), 3.5% were holding land as a part of farm house, 33% were holding dry and 5.5% holding wet land. 41.5% of the rural consumer respondents irrigated their land and 26% do not irrigate the land. Major chunk of the rural consumer respondents own a house. 45.5% of the consumer respondents dwell in a Pucca house, 40% dwell in a semi-pucca house and 14.5% dwell in a kuccha house. 84% of the rural consumer homes are electrified, 48% have toilet facilities, 55.5% of the rural consumers houses are connected with tap water connection. 57.5% own a colour television, 27% own a black and white television. There is a significant influence of education on the basic amenities that the rural respondents possess at their living home.There is a significant influence of distance to the nearest town of the rural consumer respondents on the type of house owned and house electrification, while there is no significant influence of distance to the nearest town of the rural consumer respondents on the toilet facilities and tap connection available at his home.

Media habits: 90.5% stated that they watch television and the rest. About 66.5% of the respondents indicated that their television is connected to cable network. 38.5% of the respondents indicated that they watch most of the advertisements, 28% indicating that they watch some of them. 58% of the rural consumer respondents indicate that advertisements have induced them to try the products sometimes, followed by rarely with 22.5% responses. 56% stated that they listen radio and 44% state that they do not listen to radio. Radio as a media is substituted by television. 55.5% of the respondents stated that they read newspaper and the rest (44.5%) stated that they do not have the practice of reading newspaper

Rural Buyer behaviour: 47% of the respondents indicate that they average monthly spending in FMCG and Grocery Bill is between Rs.1, 251 to Rs 2,501, 30.5% indicating that their average monthly FMCG and Grocery Bill is less than Rs.1, 250. 91% respondents, 80% indicating quality, 40.5% indicating credit facilities, 33.5% indicating brand image and 31.5% indicating availability. 73.5% of the respondents ask for a particular brand, followed by 37% indicating that they ask for just about any brand and 12.5% indicating that they ask for certain specifically priced products. 91% respondents, 80% indicating quality, 40.5% indicating credit facilities, 33.5% indicating brand image and 31.5% indicating availability. 73.5% of the respondents ask for a particular brand, followed by 37% indicating that they ask for just about any brand and 12.5% indicating that they ask for certain specifically priced products. However, 59.5% of the consumer respondents each stated that they would go for the next alternative brand, and buy it in the next shop respectively, followed by 19% indicating that they will buy it the nearest town and 16% indicating that they will not buy any other brand till the arrival of stock.

Packaging: 45% of the rural consumer respondents state that packaging is of a minor importance to them, followed by 25% indicating a contrasting reply as these rural consumer respondents feel that it is of major importance, 17.5% state that packing is not much significant and 12.5% or the rural consumer respondents indicate that it is not at all important. 64.5% of the rural consumer respondents indicate that they observe the packing and its written descriptions while purchasing FMCG and the rest 35.5% of the rural consumer respondents indicate that they do not observe the packing of FMCG while purchasing them. However, 54.5% of the respondents indicate that predominantly look for MRP, 47% indicating they look for date of manufacturing and expiry, 32.5% indicating their search for brand name, 31.5% indicating their search and confirmation for logos and signs on the package of FMCG and 30.5% indicating that they look for special offers. Only 14%, 13.5% and 11.5% indicate that they look for ISI mark, net weight and ingredients on the package of FMCG while purchasing them. Majority of the rural consumer respondents indicate that recognize brands through reading, 51% recognizing through colours, 48% through scanning of logos/pictures/trademark and 27.5% indicating that they recognize brands through packing style of the product.

Brand switching habits:54% of the rural consumer respondents indicate that they are never induced by the special gifts, offers or discounts. 49.5% of the respondents state that the factors that influence the rural consumer to switch brand is special offers, followed by 41% for the reason of non-availability of current brand, 21% due to price reduction, 20% indicating the switching for good quality and 10.5% indicating that the switching happens by just impulse

Levels of new product adoption and sources of new product information: 64% of the rural consumer respondents state that they rarely try new brand, 26% indicating that they never try new brands. There is a significant influence of the sex of the respondents on the frequency or rate at which they try new brand.

Price sensitivity and dependency on rural retailer and comment on rural retailing practices: 61% of the rural consumer respondents are not price sensitive and rest 39% are price sensitive in purchasing FMCG. There is a significant influence of the annual house hold income on the price sensitiveness of FMCG purchases. There is a significant influence of the occupation of the respondents on price sensitiveness of purchases of FMCG.

Suggestions sought by the respondents from the retailer before buying FMCG: 66% of the rural consumers indicate that they sometimes seek clarification (case-on-case basis) from the retailer before purchasing the product, 8% indicate that they always clarify before purchasing from the rural consumer and 26% indicate that they decide the product or brand they want to buy, have a complete idea before they buy and hence do not seek suggestions from the retailer. the rural consumers prime clarification and suggestion is with respect to quality of the product with a responses amounting to 61%, 44.5% indicating their clarification regarding special offers, 40% indicating price, 33% indicating suitability of the need of the product, 21.5% indicating clarification that arise while switching brands and 21% indicating the usability nature of the product based clarification. Only 26.5% of the rural consumer respondents state that they do not avail credit, followed by 55% indicating that they always (yes) buy on credit and 18.5% indicating that they sometimes use credit facility from the retailer while purchasing the product. Majority of the rural consumer respondents indicate that they are not being passed with the benefits. Major chunk of the rural respondents who have not been passed with the benefits indicate that they will demand for the offer to be passed on. 57.5% of the respondents stated that excess pricing, 54.5% stating old stock, 51% indicating non availability of a particular product, 20.5% indicating wrong weight or measure and 17.5% indicating no product range. 15.5% of the rural consumers state that the rural retailer adulterates the product and 12.5% of the rural consumers indicated that the rural retailer pushes spurious product.Regression results reveled that X_1 (*Credit facilities*), X_4 (*Good Service and Quality products*) and X_5 (*Nearness*) were the major determinants of the stores choice. It had a very high R-square value of 0.9730 indicating that97.30% of the information of dependent variable is predicted by the model. On the background of the above summary of findings the following suggestions have been offered to the FMCG marketers. However, results from regression indicates that while buying FMCG the rural consumers give more prominence to Price, Quality, Quantity, Credit Facilities, Nearness and Packaging. With low disposable incomes and mostly seasonal income, products need to be affordable to the rural consumer as most of them are daily wage earners.

After analysing the responses received from the rural consumers' respondents with great care and accuracy, in the background of findings, the researcher has offered the following suggestions to the rural marketers. When marketers introduce products in rural areas or develop a new advertisement campaign either to increase market share or to create awareness or for deeper penetration, it is suggested to display the product and accompany it by a salesperson who has thorough product knowledge and is capable of giving a demonstration, clarifying doubts of the rural consumers pertaining to the product. As rural consumers have different levels of education, only one means of promotion will not work in this market.

For developing products to cater the rural markets, the strategies adopted must focus on cutting the middlemen margins; reducing frills and keeping lower stocks to reduce transaction costs and passing these benefits to customers can further increase the turnover. Therefore, it is suggested that marketers use urban markets for value and rural markets for volume to achieve trade-off between value and volume. Alternative to this "direct consumer" strategy, traveling "sales force" can also be incorporated to pass the benefits to the consumers. Keeping in view the seasonality and low disposable income of the rural consumers, penetration pricing will undoubtedly be very effective.It is observed that 57.2% of the retailer respondents in interior villages charge more than the MRP. They justify overcharging by pointing out to the fact that they spend time and money to fetch the products from the nearest feeder towns. This in turn suggests that retailers in rural markets seek higher margins as compensation for transportation costs incurred and less movement of the product. This inference is supported as it is observed that festival discounts and other offers given by the manufactures to retailers normally contribute to increase in stock levels in the shops. These concessions are almost never passed on to consumers because of the greed of retailers. Another interesting observation made by the researcher is that consumers rarely demand promotional offers, excepting village youth and children. Therefore, the retailers should be motivated to pass on the benefits offered by the marketers. The entire promotional campaign communications should be targeted towards village youth and children because most of the time only this group demands schemes and offers.

While introducing a new product and creating awareness about the utility of a product, it is preferable that promotional advertisements are placed/ timed during commercial breaks in an entertaining manner, as most rural consumers watch television for entertainment and few for education and awareness.As serials, feature films and news have the highest viewership among rural respondents, there would be greater reach if promotional advertisements are placed/ timed during the commercial breaks of the same.Supplementary methods of promotion also need to be adopted by the manufacturers and marketers, as only close to 50% of rural consumers watch all/ or most of the advertisements played on television. For the rest, only captivating promotional means helps.

Most of the advertisers in haats are manufacturers of local goods and spurious products. National marketers are not making use of haats to reach out to rural consumers. Present study reflects that most of the rural consumers and retailers are regular visitors of haats. Haats and melas are highly cost-effective merchandising platforms; sellers pay very low participation fees. Most of the shops in haats are tents or temporary hutments or mobile in nature which are more convenient and cheap. Therefore, using haats as a launch pad to promote or advertise products is more advisable. Putting up of backdrops, hoardings, sandwich man, puppet shows, mike announcements, animal parades are other important modes that they can be employed to reach their prospective consumers. By participating in such haats on regular basis, companies can reach rural consumers.

While building brands for rural India, the following factors should be integrated in the branding process (i) the possible areas of brand extension are new product launch, new customers, new format, new channel, brand migration etc. (ii) credibility of the claim; (iii) extensive use of local language and dialects; (iv) emotional surplus identity which is the key factor – to protect the brand from spurious products; (v) diffusion of innovation should be achieved through opinion leaders like youth and well informed village elders; (vi) introducing a rural touch to communication; and (vii) differentiation of brand according to regional disparities. Sometimes it is very difficult to differentiate in terms of product content. In such cases, differentiation can be based on packaging, association with the brand in terms of colour, logos, trademarks etc.

MANAGERIAL IMPLICATIONS

(i) The current study enables the managers to get a significant clarity and understanding on rural buying behaviour, limited to Karnataka state;

(ii). The current study is highlighting the problems in logistics and channel management in the rural marketing, limited to Karnataka state.

(iii). the level of current infrastructure in rural villages, limited to Karnataka state.

(v). Bring light upon the following – lifestyle, basic amenities at home and demographic factors and consumption pattern of FMCGs of the rural consumers, limited to Karnataka state.

(v). Bring into light the current media practices and media darkness in rural area.

(vi). Bring in an understanding on role of spurious products and its usage among rural consumer respondents, limited to Karnataka state.

(vii). Clarity upon the role of haats in rural marketing and its significance for promotional and marketing of FMCG products.

LIMITATIONS OF THE STUDY AND SCOPE FOR FUTURE RESEARCH

Any experiment has its own limitation and in the same genre this research too has its limitations. The study was confined only to geographical limits of Karnataka state and has been restricted to FMCG sector only. Another significant limitation of this research is that only branded i.e., national level brands have been incorporated. While executing this study, the researcher has come across problems pertaining to rating and ranking of rural respondents. It is primarily due to illiteracy. The sample is supposed to represent the views of the whole population. In the background of the present study, the researcher has identified the following areas for future research which can be carried in the field of rural marketing.Since the study was confined to geographical limits of Karnataka state only, an extended study of this kind encompassing more number of states and other product categories over a longer period of time may be taken up. The present study on rural markets has been restricted to FMCG sector only. A study covering both consumer products and durables may be taken up.

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IOSR Journal of Business and Management (IOSR-JBM) is UGC approved Journal with Sl. No. 4481, Journal no. 46879.

Dr. Sathyanarayana S. ""Emerging Dimensions of Buying Behaviour in Rural Karnataka: An Empirical Approach with Special Reference to FMCG"." IOSR Journal of Business and Management (IOSR-JBM), vol. 19, no. 8, 2017, pp. 35–56.