"AN EMPIRICAL STUDY OF SELECTED CUSTOMERS ON RURAL MARKETING STRATEGIES OF SELECTED PRODUCTS OF HINDUSTAN UNILEVER LIMITED (H.U.L.) IN GUJARAT"

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[Department of Commerce and Business Management]

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CERTIFICATE

This is to certify that the work incorporated in the thesis titled "**AN EMPIRICAL STUDY OF SELECTED CUSTOMERS ON RURAL MARKETING STRATEGIES OF SELECTED PRODUCTS OF HINDUSTAN UNILEVER LIMITED (H.U.L.) IN GUJARAT**" submitted by Mr. Shukla Priteshkumar Yogeshbhai. Comprises the results of independent and original investigations carried out by him under my supervision. The material that has been obtained and used from other sources, to the best of my knowledge has been duly acknowledged in the thesis.

Further certified that, Mr. Shukla Priteshkumar Yogeshbhai., research scholar, has fulfilled/observed the provisions/requirements, regarding attendance contained in O.Ph.D. 3(i). Of the M.S. University of Baroda.

Place: Vadodara
Date: 18th April, 2013

Dr. Umesh Dangarwala
Research Guide

DECLARATION

I hereby declare that the entire work embodied in the thesis entitled "**AN EMPIRICAL STUDY OF SELECTED CUSTOMERS ON RURAL MARKETING STRATEGIES OF SELECTED PRODUCTS OF HINDUSTAN UNILEVER LIMITED(H.U.L.) IN GUJARAT**" (An Empirical study based on selected Products of H.U.L. in Gujarat), has been carried out by me under the supervision and guidance of Dr. Umesh R. Dangarwala, Associate Professor Department of Commerce and Business Management, Faculty of Commerce, The Maharaja Sayajirao University of Baroda, Vadodara. The matter presented in this thesis incorporates the results of independent investigations carried out by me. To the best of my knowledge, no part of this thesis has been submitted for any degree or diploma to The Maharaja Sayajirao University of Baroda or any other university/Institution in India or abroad.

I also declare that I have fulfilled/observed the provisions/requirements regarding attendance contained in O.Ph.D. 3 (i).

Place: Vadodara
Date: 18th April, 2013

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18th April, 2013 **Shukla Priteshkumar Yogeshbhai**

THIS THESIS

IS DEDICATED

TO MY

"BELOVED FAMILY"

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CHAPTER – 1

INTRODUCTION AND THEORETICAL FRAME WORK OF RURAL MARKETING

1.1 INTRODUCTION – RURAL INDIA:

The rural market is an area of darkness to Indian entrepreneurs. The Indian rural market, with its vast size and demand base, offers great opportunities to marketers. More than 70 percent of the country's consumers are in the rural market and more than half of the national income is generated here. The rural market is very much larger than the urban in the aggregate. Yet, the rural market represents the largest potential market in the country. Its primary activities are agriculture, animal husbandry, fisheries, forestry etc. The data shows that in growth rate of the expenditure too, rural market, has been matching the urban. It contributes to over half of India's GDP. It does not lag behind the urban in growth rate of GDP either. If consider growth rates in per capita income, rural market has been more or less matching the urban.

The rise of rural markets has been the most important marketing phenomenon of the 1990's, providing volume growth to all leading companies. Many corporates have been trying to get a grip on rural market. The reasons why companies are going rural are manifold. Higher rural income driven by agricultural growth, increasing enrolment in primary schools, high penetration of television and other mass media have increased the propensity to consume branded and value added products in rural area.

As a result of the "Green Revolution", there is a socio-economic revolution taking place in Indian villages since last three decades. Increasing knowledge of fertilizers, water resources, pesticides, better quality seeds, modern farm equipments and methods of farming have changed the villages far better. The per capita income of the farmers is on the increase and the manner in which they spend their disposable income has also changed. The rural market is not passive. It is vibrant and growing at a faster pace. It will soon outstrip the urban market if this pace of development continues.

Socio-economic changes in villages have led villagers to think of material well being. This change in the attitude of the Indian rural people is sweeping across the countryside. The expanding rural market is important to the growth of economic development of India. With the change in scenario, the marketing focus is also changing towards villages: “Go rural” is the slogan of marketing gurus.

1.2 DEFINITION OF MARKETING:

The word market is derived from the Latin word “Marcatus” meaning goods or trade or a place where business is conducted. The term marketing is defined as a “business activity planned at satisfying to a reasonable extent, consumer or customer needs and wants, generally through an exchange process.”

The human needs are less and are important for his survival. The wants of people are many and varied and change with time, place and society. The wants keep changing with life styles, earning capacity of consumers, social values, education etc. Human intentions and decision to acquire may not be the same due to existing conditions. A man may like or intend to stay in a five star hotel. He may decide (or acquire) a room in a three star hotel due to his tight financial position.

Kotler defines marketing as “a social and managerial process by which individuals and groups obtain what they need and want through creating, offering and exchanging products of value with others”.

As per the definition by the American Marketing Association (AMA), marketing is “the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfy individual and organizational goals”. ‘Market’ traditionally is a place where buyers and sellers gather to exchange their goods.

With this concept of markets, it is seen that Marketing means working with markets to actualize potential exchanges for the purpose of satisfying human needs and wants.

Definition of Marketing Management, according to Kotler, is the process of planning and executing the conception, the pricing; promotion and distribution ideas, goods and services to create exchanges that satisfy individual and organizational goals. He has thus approved the definition of the AMA.

1.3 DEFINITION OF RURAL SOCIETY IN INDIA:

There is a lack of universal definition of rural and consequently urban society in India. The differences exist between urban and rural societies but both are parts of one human society. Thus differences are more of theoretical concept than divisions based upon the community life.

Definitions:

	Definitions of Rural	**Limitation**
Census	Village: Basic unit of rural areas is the revenue village, might comprise several hamlets demarcated by physical boundaries. Town: Towns are actually rural areas but satisfy the following criteria: • Minimum population >=5000 • Population density>=400/sq.km. • 75% of the male population engaged in non-agri activity.	• Term 'rural' is not defined. The definition does not specify the population strata. • Term 'rural' is not defined. The definition does not rule out 5000+ population villages.
RBI	Locations with population up to 10,000 will be considerate as rural & 10,000 to 1,00,000 as semi-urban.	• It does not include 10,000+ population villages in rural definition. • In country, the definition includes 5,000 – 10,000 population towns in rural.
NABARD	All locations irrespective of villages or	Village & town characteristics are

	town, up to population of 10,000 will be considered as 'rural'.	not defined.
Planning Commission	Towns with population up to 15,000 are considered as rural.	Town characteristics are not defined.
Sahara	Locations having shops/commercial establishments' up to 10,000 are treated as rural.	Population criteria & other characteristics are not taken in to considerations.
LG Electronics	The rural & semi urban area is defined as well other cities other than the seven metros.	

(Source: Kashyap, P. (2012), *Rural Marketing,* Pearson.pg-4)

The definition of urban society adopted by 2001 census is as under:
All places with a municipality, corporation, cantonment board or notified town area committee etc. All other places: (i) minimum population of 5000 (ii) at least 75 % of the male workbag population working engaged in non-agricultural pursuits and (iii) a density of population of atleast 400 persons per square kilometer. For our purpose, the reverse conditions of the urban society above may be taken as rural.

1.4 EVOLUTION OF RURAL MARKETING[1]:

The total environment in India is undergoing a massive change. There has been a significant growth in purchasing power, change in lifestyle, increase in brand consciousness, change in consumption pattern, improvement in infrastructural facilities and spread of communication network. These changes have resulted in shifting the marketing battlefields from cities to villages. "Go Rural" seems to be the latest slogan.

Phase I (Before the 1960s):

Prior to the 1960s, the term rural marketing referred to marketing of rural products in rural and urban areas & agricultural inputs in a rural market. It was considered synonymous with 'agricultural marketing'.

Agricultural produces like food grains & industrial inputs like cotton, sugarcane, etc. were the primary products marketed during this period. The scope of farm mechanization equipment (tractors, pump sets, threshers) and agricultural inputs like fertilizers, seeds and pesticides was very limited, as the rural economy was in a primitive stage, with traditional farming methods being used in agricultural. Instead, the marketing of products like bullock carts, window & door farms by skilled workers in rural areas (blacksmiths, carpenters, and pot makers) was an important activity. This market was totally unorganized.

Phase II (1960s – 1990s):

The green revolution changed the face of rural India, ushering in scientific farming practices with the advent of agriculture inputs & implements. Poverty - stricken villages turned in to cash- rich centers. As a result, the demand for agriculture inputs soared. Better irrigation facilities, use of fertilizers, pesticides, high-yield variety seeds, coupled with application of implements like tractors, power tillers, harvesters, pump sets & sprinklers resulted in the exponential growth of agricultural production, changing the very content of rural markets.

During this phase, apart form conventional 'agricultural marketing', a new area – 'marketing of agricultural inputs' – emerged. This period saw the emergence of companies such as Mahindra & Mahindra, Escorts, Eicher, Sriram Fertilizers & IFFCO.

During this period, the marketing of rural products received considerable attentions through agencies like KVIC (Khadi & Village Industries Commission), Bunkar (weaver) societies and handicrafts emporiums. The promotion of village industries, supported by the government through exhibitions & 'Gram Shree Melas' and 'Shilpa Melas', resulted in the inflow in to urban markets on a large scale, of products like handicrafts, handloom textiles, lather products etc.

Phase III (1990s - 2000):

During the fast two phases, the marketing of consumables & durables to the rural markets was not considered seriously. The prime reasons for this were:

- The potential of rural markets was not visible. The exiting rural markets for these products were not sizeable enough to attract the attention of urban marketers.

- Rural markets were not very accessible. The poor infrastructure of widely scattered villages made them unreachable & expensive in terms of logistics.
- The growth of urban markets during this period kept marketers busy.
- Consequently, the rural markets were conveniently ignored, as they were seen as extensions of the urban markets.

However from the 1990s India's industrial sector gained in strength and maturity. A new service sector emerged, signifying the transition of an agricultural society into an industrial one. Meanwhile, the increased plan outlay of Central and state governments for rural development and strengthening of local governance witnessed socio-economic progress. In addition, the economic reforms further accelerated the process by introducing competition into the markets. All these factors resulted in the growth of rural markets for household consumables and durables.

Rural marketing represented the emergent distinct activity of attracting and servicing rural markets, to fulfill the needs and wants of persons, households and occupations of rural people.

Phase IV (After 2000):

After the proven success of marketing models like project shakti and e-choupal, rural marketing has become an agenda for most global and Indian corporations. Rural marketing has taken the centre-stage, as the companies that had been serving the urban markets for long have now begun planning to enter the rural market.

The government is taking serious steps to develop the rural market. Government initiatives like farm loan waivers and employment and rural infrastructure development programmes received a major thrust after 2000. This initiatives attempt to bridge the gap between the rich and the poor.

1.5 DEFINING RURAL MARKETING:

According to the national commission on agricultural: ‘Rural marketing is a process which starts with a decision to produce a saleable farm commodity and it involves all the aspects of the market structure or system, both functional and institutional, based on technical & economic consideration & includes pre & post harvest operations, assembling, grading, storage, transportation & distribution.

According to Thompson: ‘ The study of rural marketing comprises all the operations & the agencies conducting them, involved in the movement of farm produced food, raw materials & their derivatives, such as textiles, form the farm to the final consumers & the effects of such operations on producers, middlemen and consumers.’

According to Ramkishen.Y : ‘ Rural marketing is the process of developing, pricing, promoting, distributing rural-specific goods and services, leading to exchange between urban and rural markets which satisfies consumer demand and also achieves organizational objectives. Thus, rural marketing is a two way marketing process that includes the flow of goods and services from rural to urban areas & the flow of goods & services from urban to rural areas, as well as the flow of goods & services within rural areas.

1.6 DEFINITION OF CORPORATE RURAL MARKETING:

Rural marketing can be defined as a function that manages all activities involved in assessing, stimulating, & converting the purchasing power of rural consumers in to an effective demand for specific products & services & moving this products & services to the people in rural areas to create satisfaction level & a better standard of living & there by achieving organizational goals.

1.7 REASONS FOR CORPORATE TO GO RURAL:

In the present scenario, companies operating in India will have only two options either go Global or go Rural. The cost of going global is very high, and it’s difficult to gauge markets in other countries. It’s better to target the rural market as it is growing by the day. Rural

India is emerging as a large market for a number of goods and services – financial services, healthcare, education and telecommunication, etc. here are some of the reasons:

- **Urban Markets are Getting Saturated :**
  There is cutthroat competition in urban markets, with a wide variety of choices of products. It’s becoming difficult for existing companies to maintain their market share in urban markets.

- **A Huge Untapped Market :**
  With only 100,000 of the 638,667 villages tapped so far, there is a huge potential and market area. With a rural population of more than 700 million, it is a huge market.

- **Rising Disposable Incomes :**
  Good monsoon during the past 10 years have raised farmers’ incomes. Non-farm sectors now account for almost 50% of total rural incomes. It’s a market that corporate cannot afford to ignore. Another reason for the rising disposable incomes of villages is that agricultural income is not taxed.

- **Remittances from Abroad :**
  Many household in rural India have one of their family members abroad, mostly in Gulf countries. People working there send their savings to their families in India, which is an additional source of income.

- **Impact of Media:**
  The growing reach of the electronic media has created a huge change in the lifestyle of rural consumers because of TV programmes like soaps and other serials. Rural people are spending more on lifestyle products like lipsticks. Modi Revlon, for instance, sells more lipstick in the rural market than in urban areas.

1.8 PROBLEMS IN RURAL MARKETING[2]:

Although the rural market does not offer vast potential, it should also be recognized that it not easy to operate there. Rural market is a time consuming affair and requires considerable investments in terms of evolving appropriate strategies.

The major problems with rural markets are:

- **Deprived People and Deprived Markets:**
  The number of people below the poverty line has not decreased in any appreciable manner. Thus by and large rural markets are characterized by poor people and underdeveloped markets. A vast majority of rural people is traditional bound and fatalistic. They believe in old customs, traditions, habits, taboos and practices.

- **Lack of Proper Physical Communication Facilities :**
  Communication with these villages is difficult and highly expensive. Even today, most villages in the eastern parts of the country are inaccessible during the monsoon. Moreover, 3000,000 villages in the country have no access to telephones.

- **Transport :**
  Many rural areas are not connected by rail transport. At least 50% of rural roads are poorly surfaced, and many are totally destroyed or severely damaged by the monsoon and remain unserviceable, leaving interior village isolated. And the use of bullock carts in the country, 12 millions are estimated to be in total areas, transporting about 6 billion tonnes of freight per year.

- **Many Languages and Dialects :**
  The number of languages and dialects vary widely from state to state, region to region and probably from district to district. Messages have to be delivered in local languages and dialects. Even though the number of recognized languages is only 18, there are an estimated 1700 dialects. It is difficult for marketer to design promotional strategies in different languages and local dialects.

- **Dispersed Markets :**
  Rural population scattered over a large land area and it is almost impossible to ensure the availability of a brand all over the country. Seven Indian states account for 76% of the country's rural retail outlets, the total number of which is placed at around 3.7 million. District fairs are periodic and occasional in nature. Manufacturer

and retailers prefers such occasions as they allow greater visibility and capture the attention of the target audience for larger span of time.

- **Low Per Capita Income:**
  Even though about 26% of GDP is generated in rural areas, it is shared by 74% of the population, so per capita incomes are low. Moreover demands for goods in rural markets depend upon the agricultural situation, as agriculture is the main source of income and it depends upon the monsoon to a large extent. Therefore, demand is not stable or regular.

- **Low Levels of Literacy:**
  Literacy rates are low in rural areas compared to urban areas. This leased to the problem of communication. The print medium is ineffective in rural areas since its reach is poor.

- **Prevalence of Spurious Brands And Seasonal Demand:**
  For any branded product there are a multitude of local variants, which are cheaper and therefore, more desirable for villagers. Rural consumers are cautions about buying and decisions are slow. They like to give a product a trail and buy it again only after getting personal satisfaction.

- **Different Way of Thinking:**
  There is a vast difference in the lifestyle of urban and rural people. An urban customer has many more choices than his rural counterpart. The rural customer usually has two or three brands to choose from, whereas the urban one has many more choices. There is also a difference in the way of thinking. The rural customer's lives fairly simply compared to his urban counterpart.

- **Distribution Problem:**
  Effective distribution requires a village-level shopkeeper, mandi /taluka level wholesaler or preferred dealer, a distributor or stockiest at the district level and a company owned deport or consignment distribution at the state level. So many tiers increase the cost of distribution. Rural markets typically pose complex logistical challenges that translate into high distribution cost.

1.9 DISTINCTION BETWEEN RURAL AND URBAN SOCIETIES:

Sorokin and Zimmerman, two social thinkers, have set variables that distinguish rural and urban society:

S.No	Rural Society	Urban Society
1.	**Culture**	
	Is rigid, conservative in approach and custom bound. Society is guided by age old customs.	Free from traditional outlook. More scientific approach tot he issues.
	No scientific outlook.	Progressive and reasonable approach.
2.	**Social Perceptions**	
	Family controls the society	Economy and economic institutions control the society.
3.	**Occupation**	
	Rural people depend on nature for their work.	Depend on man-made conditions.
	Jobs are hereditary and custom oriented.	Modern and result oriented. Families choose jobs as per their capacities.
	Attitudes in work are conservative.	Modern outlook.
4.	**Specialization**	
	No specialization. All jobs are done by one man.	Urban society is full of specialties.
	There is no division of labour.	Dependence on others and there is division of labour.
5.	**Mobility in Society**	
	Social mobility is nil. People do not change their occupation, place, religion or political ideas.	In urban society, any or all can change. There is social mobility.
6.	**Social uniformity.**	
	In rural society, due to castes the occupations are fixed. There are limited	People choose their jobs irrespective of castes. There are many jobs or

	job activities. Hence there is uniformity.	occupations in urban society.
7.	**Social relationship**	
	Villagers live in villages permanently. Their relations are permanent in nature. Rural society is based on co-operation and relationship.	In urban society, these aspects are absent.
8.	**Social tolerance**	
	Social changes are not tolerated.	Changes take place frequently.
	Changes take place slowly and gradually.	Changes take place faster.
	Family is dominant	Individual outlook is dominant.
	Joint family is a norm.	Single family is a norm.
	Individuals depend economically on a family.	Individuals live by themselves.
	Considerable price in indianness and Indian lifestyle.	No such pride exists.
9.	**Social Change**	
	Change occurs as slow pace.	Changes quickly.
	No or little competition in rural society and hence no or little changes.	Large competition and hence social changes take place.
	Governed by traditional values, customs.	Not governed by customs or traditions.
	For centuries rural society has not changed as it is stable and permanent.	Changes quickly. There is no stability.
10.	**Social Stratification**	
	Society is divided on traditional system.	Divided on the basis of economic social, political status or educational factors.
	Status is determined by birth.	Economic, social or positional status is

		important in the urban society.
	The stratification does not change.	In rural society, it changes as per the economic status.
11.	**Status of women**	
	No independent economic status.	Most women have independent economic status.
	Considered subservient and given low status.	Equal status at par with men in all fields of life.
12.	**Density of population.**	
	Low density. Village consists of small population.	Tickly populated and large numbers stay closeby.
	All belong to same class may be of same castes. There is homogeneity.	All belong to different class and strata.
13.	**Size of society.**	
	Small with one main occupation agriculture.	Generally large and many with occupations of different categories.
14.	**Social disorganization.**	
	The agencies to control society are strong and able to control.	No agency for social control.
	Society is traditional and hence no disorganization.	Traditional values have no place, hence changes occur.
	New problems are not expected here.	More new problems occur and make social life difficult.

(Source: R.V. Badi, N. B. (2007). *Rural Marketing.* Mumbai: Himalaya publication .pg 32-34)

1.10 RURAL MARKET SEGMENTATION[3]:

Demographic factors are taken into detailed consideration for market segmentation of consumer goods and fast moving consumer goods (F.M.C.G.). In case of rural marketing i.e., to sell outside goods in rural areas, demography comes into the picture. However, the categories are much reduced. Here economic level, exposure to awareness of modern life and socio-economic features co file into the picture. Some of the segmentations are as under:

1. **Occupational Segmentation**: This again leads to economy wise categorization. This reflects the purchase power of a fanner and therefore the purchase power of his family. They are:

Artisans, farm labourers

Small farmers, tenant farmers

Medium level farmers

Large farmers and

Very large farmers i.e. zamindars.

2. **Sociological Segmentation**: There are six categories; in this type of segmentation. This leads to socio-economic representation of the segment.

Landlords: Zamindars, rich money lenders and businessmen who own big size lands, plantations and maintain large size farm labour. Normally they spend time in nearby urban area and hobnob with politicians.

Rich Farmers: who have large lands and are local leaders. They spend time in the urban areas and try doing some other occupation.

Small Farmers: who own small farms or jointly owned farms getting food for sustenance.

Tenant Farmers: working on rented land to share the crops with owners of the land.

Agricultural Labours: They work on wages in the land of rich farmers.

Artisans and others: This covers carpenters, blacksmiths, handicrafts, people and unemployed.

3. **TRMI (Thomson Rural Market Index):** M/s. Hindusthan Thomson Associates Ltd. developed a guide to market segmentations in 1972 and revised it in 1986. They collected data in 335 districts based on 26 variables. Finally they arrived on 10 selected variables having story correlation to rural market potential:

Agricultural labourers

Gross cropped area

Gross irrigated area

Area under non-food crops
Pumpsets
Fertilizer consumption
Tractors
Rural credit
Rural deposits and
Villages electrified.

Based on these factors, the districts are classified as A, B, C, D and E, which are in the order of high potential market to low potential market.

4. **Lin Quest:** This method is a software developed by Initiative Media on data along the following parameters :
Demographic
Agricultural
Income
Literacy and
Civic Amenities.

As per the product to be launched, the marketer would be interested in certain parameters like literacy levels, income levels, bank deposits, accessibility (rail, road), schools, dispensaries and distance from towns. In the software the marketer can give weighted average to different factors. For example, to launch new audio casette recorders, parameters could be villages above 1000 population and monthly income Rs. 2000 and distance from nearest towns within 30 km.

5. **MICA Rating:** This is also a software package to be used on similar lines as Lin-Quest. The parameters of this segment are as follows:
Total volume of agricultural output
Bank Advances
Cropped area

Irrigated area

Number of cultivators and

Fertilizer consumption

1.11 RURAL MARKETING MIX: THE 4A's APPROACH[4] :

The rural market may be alluring but it is not without its problems: Low per capita disposable incomes that is half the urban disposable income; large number of daily wage earners, acute dependence on the vagaries of the monsoon; seasonal consumption linked to harvests and festivals and special occasions; poor roads; power problems; and inaccessibility to conventional advertising media.

Today, rural India is seen as the most lucrative segment because companies across different sectors are wooing them to support their momentum of business growth. Rural markets offer opportunities, which are enormous and relatively untapped. They present tremendous prospects for companies to sell their products and services. Corporation across varied industry verticals are bucking up to address the rural potential demand. The attitudes, aspirations and demands of rural consumers are very different from other their urban counterparts. Companies are connecting to this base afresh and are together to cater to this market effectively and efficiently. Companies resort to a number of strategies like repositioning of brands, repackaging products and re-pricing them, all with an eye on rural wallets. The overall marketing mix framework for rural markets necessarily focuses around delivery the right product, using value for money pricing, using effective means of promotion, selecting the most appropriate method of distribution and building long term relationship with the customer in order to sell their products**.** However, the rural consumer is not unlike his urban counterpart in many ways. The more daring MNCs are meeting the consequent challenges of AVAILABILITY, AFFORDABILITY, ACCEPTABILITY, and AWARENESS. (The so-called 4 A's).

Affordability:

The first challenge is to ensure affordability of the product or service. With low disposable incomes, products need to be affordable to the rural consumer, most of whom are on daily wages. Some companies have addressed the affordability problem by introducing small unit packs. Godrej recently introduced three brands of Cinthol, Fair Glow and Godrej in 50-gm packs, priced at Rs 4-5 meant specifically for Madhya Pradesh, Bihar and Uttar Pradesh - the so-called `BIMARU' States.

Hindustan Lever, among the first MNCs to realise the potential of India's rural market, has launched a variant of its largest selling soap brand, Lifebuoy at Rs 2 for 50 gm. The move is mainly targeted at the rural market. Coca-Cola has addressed the affordability issue by introducing the returnable 200-ml glass bottle priced at Rs 5. The initiative has paid off: Eighty per cent of new drinkers now come from the rural markets. Coca-Cola has also introduced Sunfill, a powdered soft-drink concentrate. The instant and ready-to-mix Sunfill is available in a single-serve sachet of 25 gm priced at Rs 2 and multiserve sachet of 200 gm priced at Rs 15.

The rural areas continue to pose different types of challenges, including understanding of the dynamics of rural markets and strategies to supply the products and safety these consumers. The consumers in rural areas are value-conscious and a lot savvier. They are willing to pay for a product if it worth it. Affordability is thus critical to success in rural markets. As ‘nano’ paradigm is emerging in all segments; small stock keeping units (SKU), low priced products are all making various segment of products a lot more affordable to the rural consumers,. In fact lower prices and small SKUs are the most common strategies adopted by F.M.C.G. companies to penetrate rural markets. The smaller SKUs are one of the strategies to help increase product penetration, as trials would increase due to a lower put-down price. Smaller packs are more affordable, so they offer consumers a change to try out products before graduating to a larger pack. Most F.M.C.G. companies have reduced SKU of soaps, shampoos, beverages, biscuits and even butter to boost consumption and increase affordability for consumers.

H.U.L.’s initiated ‘operation Bharat’ to tap rural markets by bringing out low priced sample packets of its toothpaste. Fairness cream, shampoo, cream and other products.

According to a Chennai based consumer products company CavinKare, which makes Nyle and Chik shampoos and Fairever Fairness Cream, government’s NREGA has put a lot of money in the hands of rural consumer, which is good news for them. CavinKare’s Nyle and Chik Shampoos in Rs.1 packs are among the Company’s strongest volume drives. In the same way, LPG companies have introduce small sized cylinders, ensuring that price remains in the affordable range markets by reducing price of their products.

Keeping in mind the rural wallet, the telecom giant, Bharti Airtel had lowered its tickets sizes. Instead of Rs.30 recharging coupon valid for a month. It launched a Rs.10 coupon valid for 10 days for the rural markets.

Idea Cellular, from the A.V Birla Group, had also introduced rural calling card that charged only 50 paisa per minute for a local call. Companies like Philips and even Eveready have brought out new cheap lanterns to replace the kerosene ones specifically targeted at the rural market.

Consumer durable company, Philips also launched a low-cost smokeless ‘chandu’ (stove). Everyeady Industries India Ltd. has launched product for rural markets in the form of Homelite, a new alternative lighting solution based on LED technology, which is safe, cost-effective and long lasting.

LG launched a range of direct cool refrigerators and Super Slim TVs to attract rural consumers who are not able to afford expensive LCD TVs. In the same way, DCM shriram developed a low-cost water purifier, especially for rural areas.

To address the problem of regular power shortage in rural regions, Coca-Cola provided low-cost ice-boxes as families could not depend on a refrigerator.

Availability:

The second challenge is to ensure availability of the product or service. India's 627,000 villages are spread over 3.2 million sq km; 700 million Indians may live in rural areas, finding them is not easy. Any serious marketer must strive to reach at least 13,113 villages with a population of more than 5,000. Over the years, India's largest MNC, Hindustan

Lever, a subsidiary of Unilever, has built a strong distribution system, which helps its brands reach the interiors of the rural market.

For making the products available to consumers, companies adopt a variety of means such as direct selling, using company delivery vans, syndicated distribution between non-competitive marketers, setting up of temporary stalls in rural melas or haths etc. In the rural areas with places far flung and well connected with proper roads, delivering the product to the rural consumers can be a challenge. Companies have realized this and are trying to be creative in this situation.

To service remote village, stockiest use auto-rickshaws, bullock-carts and even boats in the backwaters of Kerela. Coca-Cola, which considers rural India as a future growth driver, has evolved a hub and spoke distribution model to reach the villages.
LG Electronics defines all cities and towns other than the seven metros cities as rural and semi-urban market. Study on buying behavior of rural consumer indicates that the rural retailers influences 35% of purchase occasions.

Therefore sheer product availability can affect decision of brand choice, volumes and market share. Some of the F.M.C.G. giants like HLL took out project streamline to significantly enhance the control on the rural supply chain through a network of rural sub-stockiest, who are based in the villages only. Apart from this to acquire further edge in distribution HLL started Project “SHAKTHI” in partnership with Self Help groups of rural women.

Making use of stockist and staff for effective direct sales to consumers in rural India have also been found to be successful for companies such as Hindustan Unilever, ITC, Colgate, Godrej etc. Rural markets or mandis are coming up as target centres of direct sales by the companies. The company, BPCL initiated specially designed ‘Rural Marketing Vehicle’. Which moved from villages to villages for filling cylinders on spot.

On the other hand, soft drink companies are making use of the traditional wholesale retail model. Product are firstly transported to small towns and later they are transferred to various corners by making use of transport like cycle, auto, hand-cart, camel-cart etc. while Airtel and Samsung have tied up with IFFCO, Indian farmer's cooperative of fertilizers, to sell their mobile and services, other telecom giants and DTH providers are eyeing PCOs as a channel of distribution. In the absence of a suitable system, some companies have resorted to creating the whole ecosystem from scratch. Such schemes helped the companies in earning quite few points on the social services front and yet make significant inroads to argument their sales numbers. ITC has formed a supply chain infrastructure called e-choupal system.

In the same way, Hindustan Unilever's project 'Shakti' empowers women's self-help groups. The project 'Shakti' with a social aim of upliftment of rural women by providing income-generating opportunities was intended to amplify the company's rural distribution network. H.U.L.'s Shakti project connects Self Help Groups (SHGs) with business opportunities. The company promotes and uses the SHGs network present in the villages for increasing its sales in the rural areas. The SHGs are presented chance to become company's local small-scale distributor in the rural areas. These groups typically of 15 to 20 people. Buy a small stock of items like soap, detergents or shampoos and sell directly to consumers in their homes. This innovative distribution model is a win-win for the company and the village SHGs. Over the past few months. India's top mobile company, Bharti Airtel has set up hundred of rural centers, branded 'Iserve' to activate, reactive and recharge mobile connections, sell and exchange SIM and cards and provide value added services like ring tones and hello tunes across the country. Telecom Company, Idea Cellular too has started on in Maharashtra countryside. Every second new subscriber is from rural areas as growth in the number of urban subscriber has slowed down. The company also introduced rural calling card. In its after-sales service, it introduced the concept of 'Care Vans', which go from villages every month following a fixed route to cover a cluster of villages in one outing. For the automobile industry, semi-urban and rural markets contribute nearly 40 percent of sales, driven by demand for two-wheelers, entry-level cars and tractors.

Rural markets are also significant for Hero Honda, the biggest bike maker. This two-wheeler manufactured followed a Hub and Spoke model in channelizing its product in rural areas. In order to meet the sales requirements of rural areas, it has started the concept of ‘services on wheels’ Companies in consumer durable sector are also unearthing the potential of hinterlands.

Consumer Electronics majors such as LG and Samsung made 40 percent and 30 percent of their sales from rural India respectively. LG has established 45 areas offices and 59 rural and remote area offices. Furthermore, it has outlined plans to invest towards development of entry-level products targeted at rural markets.

The growth potential of rural India is also enticing the companies in the F.M.C.G. sector. F.M.C.G. companies have traditionally driven their growth initiative by way of rural schemes such as small size packaging, low pricing strategy and deep distribution channels. Godrej Consumer Products Limited (GCPL) witnessed rural sales grow at 40 percent in the last few months, which was double of that in urban areas. The company has project ‘Dharti’ for rural India and covers nearly 17,000 villages. Emami Group has also initiative new level of distribution to enhance penetration in rural regions. The Group has introduced new super-stockist networks for covering rural areas. The van operations model has been established to enable the products’ reach rural villages. Rural markets account for about 20 percent of the country’s Indian drug retail market. Several pharmaceutical companies are targeting Indian countryside for expansion. Pharma MNCs operating in India are drawing aggressive strategies to tap the rural markets. Aventis Pharma , the Indian arm of the French drug major Sanofi-aventis has launched a rural market division with 10 products and a sales team of 300 people as it is eyeing at a bigger share of the fast growing Indian rural market. Another company, Novartis is targeting villages in 7 states with consistently priced products, which are available in a variety of package sizes. The model supplies medicines to more than 16,000 pharmacies. The company’s stockists in district towns supply to village pharmacies. On the other hand, Novo Nordisk sends mobile clinics through villages in Goa to screen patients for diabetes. The company, Elder pharmaceuticals had established a rural market division, Elvista to tap this segment. Similarly, Pharma giant, Roche Diagnostic (India) has tied up with Delhi based Mankind pharma to market its new diabetes monitoring devices for the rural market. The incident of diabetes in rural regions is high and Mankind’s reach is very wide, which helped Roche Diagnostic to significantly increase its sales in rural markets.

Acceptability:

The third challenge is to gain acceptability for the product or service. Therefore, there is a need to offer products that suit the rural market. One company, which has reaped rich dividends by doing so, is LG Electronics. In 1998, it developed a customized TV for the rural market and christened it Sampoorna. Because of the lack of electricity and refrigerators in the rural areas, Coca-Cola provides low-cost ice-boxes - a tin box for new outlets and thermocol box for seasonal outlets.

The insurance companies that have tailor-made products for the rural market have performed well. HDFC Standard LIFE topped private insurers by selling policies worth Rs 3.5 crore in total premia. The company tied up with non-governmental organisations and offered reasonably priced policies in the nature of group insurance covers.

There is a great need to offer products and services that suit the rural consumers in order to obtain their acceptability. It is not just value for money, but also value add-ons that attract the rural people and help in gaining their acceptability for the products. Therefore, imaginative ideas and dedicated efforts of corporate house are fast transforming the rural landscape into big consumer markets. New paradigms in banking like SBI Tiny Account with just a paid volunteer equipped with a small box, which enable biometric measurement (fingerprints), and a mobile that enable communication with the zonal office to check on available balance is both creative as well as helpful. Mobile device companies are also tailoring their products to the rural marketers. For instance, Nokia had earlier launched s basic handset with a torch and an alarm clock. In December2008, the company launched Nokia Life Tools, which is a range of agriculture, education and entertainment services designed especially for consumers in small towns and rural areas of emerging markets. The product is meant to provide timely and relevant information customized to the user's location and personal preference directly on their mobile services. Companies are designing products especially for the rural markets. LG Electronics development a customized T.V., christened as ‘Sampoorna’ for the rural markets. The company managed to sell 100000 sets in the first year. Samsung to introduce stabilizer-free operations in its direct-cool refrigerators to take care of voltage fluctuations and silver-nano features in semiautomatic washing machines for use in areas, where the water quality is not good. Both the telecom companies-Bharti Airtel and Idea Cellular apart from providing services message in the local lingo of the subscriber, also provide alerts on commodity prices at the nearest wholesale market and even English language tutorials. The most popular value-add services is music, especially in the local dialect of the subscriber. Tata Chemicals newly launched water purifier, Swach, targets the lower-income group in rural India and aims to resolve one of the crucial issues plaguing India, i.e., access to clean drink water. Tata chemicals plans to sell Swach as fast-moving-consumer-goods (F.M.C.G.) studies reveal that 75 percent of the rural population does not have access to pure drinking water leading to high incidence of water borne diseases and Tata Group is going to address this issue through Tata Swach, which is manufactured using nano technology. Companies like Nestle and GlaxoSmithKline consumer Healthcare (GSK) too have launched products especially for rural markets. Swiss Foods Company; Nestle and also announced the launched of a low-priced variant of Maggi noodles under its flagship Maggi Instant Noodles, aimed at meals for the bottom of pyramid consumers. The new Maggi variants have been developed especially for the rural and semi-urban markets in order to provide low-cost fortified meals for consumers. While ‘Rasile Chow’ is gravy noodles at Rs. 4, ‘Maggi Masala Magic’ is a taste enhancer in a single use sachet priced at Rs. 2 each. In some way, GlaxoSmithKline is rolling out ‘Asha’, a milk food drink in the line of Horlicks for rural consumers in Andhra Pradesh. GlaxoSmithKline’s ‘Asha’, which is 40 percent cheaper than the regular variant of Horlicks, is the first product from the UK based MNC designed for rural consumers. Coca Cola has begun selling a power-based fortified beverage called ‘Vitigo’ in 18 gm sachets at Rs.2.50 each across village in Orissa. The Company has tied up with NGO and micro finance institution BISWA in Orissa for the same.

Awareness:

Mass media is able to reach only to 57% of the rural population. Creating awareness then, means utilizing targeted, unconventional media including ambient media .For generating awareness, events like fairs and festivals, Haats, etc., are used as occasions for brand communication. Cinema vans, shop-fronts, walls and wells are other media vehicles that have been utilized to increase brand and pack visibility. Innovative media used by personal wash like Lux and Lifebuoy and fabric wash items like Rin and Wheel. Idea was to advertise not only at the point of purchase but also at the time of consumption.

With large parts of rural India inaccessible to conventional advertising media - only 41 per cent rural households have access to TV - building awareness is another challenge. However, the rural consumer expressions differ from his urban counterpart. Outing for the former is confined to local fairs and festivals and TV viewing is confined to the state-owned channels. Consumption of branded products is treated as a special treat or indulgence.

Hindustan Lever relies heavily on its own company-organised media. These are promotional events organised by stockists. Godrej Consumer Products, which is trying to push its soap brands into the interior areas, uses radio to reach the local people in their language.

Coca-Cola uses a combination of TV, cinema and radio to reach 53.6 per cent of rural households. Since price is a key issue in the rural areas, Coca-Cola advertising stressed its `magical' price point of Rs 5 per bottle in all media. LG Electronics uses vans and road shows to reach rural customers. The company uses local language advertising.
The key dilemma for MNCs eager to tap the large and fast-growing rural market is whether they can do so without hurting the company's profit margins. In case of nestle, company's product portfolio is essentially designed for urban consumers which cautions companies from plunging headlong into the rural market as capturing rural consumers can be expensive.

Creating brand awareness through appropriate media is very important for the companies to gain acceptability among rural folks. The Corporate Sector has also utilized traditional arts of India very effective in its awareness campaigns in rural areas. For its entry into Andhra Pradesh’s interior, telecom company, Idea Cellular used the folklore art form of Burra Katha (a travelling theatre troupe) to create brand awareness. Modern media such as television has also invaded rural India by reaching every nook and corner of the country. Television has reduced the resistance to change by creating new aspirations and awareness for rural folks, thereby increasing the acceptability of most products in rural areas. Once acceptability is established and loyalties are formed, the fame of the products spread like wildfire through word-of-mouth, which in fact is the most effective means of promotion in rural India. Various brands have leveraged on the television penetration in rural areas. The 'Gold Plus' jewellery brand by Tata Group is a fascinating examples of the brand addressing the non-metro jewellery culture. On rural India, gold jewellery is used as a reserve store and given the adulteration in gold; Tata seal of good faith is taking the brand far and wide. The telecom sector has also focused its strategies towards making serious inroads into rural India. The rural thrust has not only helped the sector escape the slowdown, but also allowed it to flourish. The telecom sector has carved a prominent model that is shifting focus to rural areas as majority of the players are expanding their rural infrastructure base for boosting organic growth. Telecom Company, Tata Teleservices has planned a fresh marketing strategy of going door-to-door and even involving gram panchayats to impress upon people, the benefits of mobile telephony. The F.M.C.G. companies are also venturing into the rural markets with their innovative strategies to create & Gamble, Colgate, Godrej and Maricos are gearing up for bigger advertisement and sales promotion campaigns targeted at rural markets to create brand awareness. Automobile sector is also giving extra attention to rural marketers as a considerable chunk of their product line such as commercial vehicles; tractors, motorcycle etc. are catering specifically to the demand. Automobile companies are also being assisted in this rural push by their growing partnerships with public sector banks, all of which enjoy a good presence in the rural belt and have a ready list of potential customers. Maruti Suzuki rolled out a special campaign for rural areas by roping in Panchayat members and primary health centre workers. Recognizing the potential of rural India, the company Hero Honda has also established a dedicated 'rural vertical' running under the theme 'Har Gaaon, Har Aangan' (Every village, every house), to penetrate untapped rural and upcountry markets in India. The Company has also deployed 500 sales executives who meet opinion leaders and talk about Hero Honda. Consumer electronics company, Samsung had also rolled out its 'Dream Home' road show, which was to visit 48 small towns' in100 days in an attempt to increase brand awareness of its products.

1.12 RURAL MARKETING STRATEGIES[5]:

A company has several major strategies at its disposal, with respect to width, depth and consistency of its product mix. Following strategies are generally employed by the producer or agencies in the rural market.

(1) PRODUCT STRATEGIES:

For the rural segment and rural consumers, many MNCs and Indian companies have done market surveys to understand the product strategy to be adopted. The rural market is much different than the urban market and the studies have helped to achieve results rather than making mere presence and attempts. Rural people spend money for basic needs. For anything more, they think twice and try to postpone or spend very little. Some of the product strategies for the rural sector are explained here under.

- **Small Size Packaging:**

The low per capita income, non-availability of regular pay and cash forces the rural consumer to buy in small packets various products. The examples can be explained in plenty.

F.M.C.G.: Almost all F.M.C.G. goods manufacturers have come out with smaller packets and low price varieties. Toothpastes are available in 10 gm, 25 gm and 50 gm packets / tubes. Soap powders are available for Rs. 2, 5, ¼ kg, ½ kg packets. Bath soap cakes are available in small sizes of 25 gm and 50 gm in addition to the standard 75 gm sizes.

Even Vicks ointment and tablets ate available in small boxes and small packets. Toothpowder is also available in small paper packets for easy saleability.The companies are somehow doing it to push the goods as the brand image is to be established. Even full costs may not be covered but if sales grow, later on price can be increased. Basically all companies are busy to establish their brands in the rural markets.

- **Low-Priced Package and Product:**

Big and small companies have adopted an unwritten policy to dump second grade quality to sell at lower prices in the rural market. Products like ghutka, cold drinks, beedis, cigarettes, tea and coffee powders came to the rural areas in smaller packets and lower rates than those sold in cities. The quality will be medium or lower level, loose tea is packed and sold in different brand names suiting the rural public. The established brands cannot do this and hence they try to sell the quality product in very small packages. They can always make up marginal losses in rural areas by selling high-priced products in cities.

- **Rough, Tough and Loud:**

Village people believe that rugged looks, tough or robust looks and bright colours last longer. This is the reason why 'Jawa' motorcycle was sold more in rural areas. Similarly loud noise making transistors, radios, bright coloured clothes, banians, underwears or turbans sell better. Heavy furniture with attractive and fast colours sell better than light type with decent colours. They expect most of the products bought to serve them for a longer period or lifelong.

- **Product Design:**

The innovation in product design will be appreciated by the rural people only if it leads to price reduction. The changes made should suit their tastes and likes. Simple to use and handle are specific requirements. Material substitutions need to be adopted for price reduction. All this is worth doing due to the market potential.

- **Usable Products:**

Rural people are not interested in fancy items which are later meant to be kept in showcases. They are more particular to buy only utility-oriented products. For example, rural people are more keen to listen to folklore and local film songs. So they would like to bur a two-in-one-audio rather than a radio transistor. There is more use in the latter along with the convenience of listening to favourite songs.

- **Brand Image:**

The rural people identify the brands in their own way. For example, Eveready battery cells are called "red battery" and many products are identified by symbols and specially symbols related to the Hindu diety. Many manufacturers use symbols like 'Balaji', 'Panchajanya', ‘Swastik’ and ‘Om’ etc., to make it easy to remember by the rural masses. Being God fearing the rural people get easily attached to diety related symbols. This is the reason why small scale producers brand their products as ‘Hanuman Toothpowder’ or ‘Sriram Agarbatti’ etc.

In brief, the product strategy should cover low pricing, small packets, rugged build and easy to remember names so that slowly the rural market can be developed. Later on, it can grow with popularity of products and increase in usage.

(2) PRICING STRATEGIES:

It is natural that pricing strategy for rural segments must be in tune with the packaging and product strategy. Considering inhibitions, low income levels and poor cash flow in rural sector pricing has to be on the lower side. Hence, packaging has been made to suit low value purchases by rural people.

- **Low Pricing :**

Smaller packets of tea, toothpowder, shampoo, detergent powder, soap cakes, arecanut packets, ghutka packets some standard quality and some low quality are sold at prices with very low margins. This strategy is followed by all manufacturers and traders at the all India level.

- **Avoid Sophisticated Packing:**

For selling in rural areas, producers have resorted to use of cheap quality or ordinary packings so that to some extent, price reduction is possible. Eatables like biscuits, sugar candies and others are packed in single plastic bags so that it is just enough to carry and handle. Moreover, rural people are not interested in sophisticated pickings. They look for price and utility.

- **Refill Packs / Reusable Packaging :**

In urban market, most of health drinks (Bournvita and Boost) are available in refill packs. The contents of the refill pack need to be stored properly. This has been benefited the consumers in terms of price. Such measures can have a significant impact in the rural market, since the price can be considerably reduced to the advantage of rural consumers. In addition, the packaging material used should preferably lend itself for reuse in rural areas. An ideal example in this direction is the packing of fertilizers.

Today many companies pack fertilizers in LDPE or HDPE sacks which are not only tamper proof but also reusable. These sacks can be washed well and reused. Many farmers ask for fertilizers packed in such bags. The rural consumer feels that they have got a free reusable sack with every purchase.

(3) DISTRIBUTION STRATEGY:

Some of the studies reveal that the bigger villages of above 5000 population are fairly covered by the marketing people of various companies manufacturing consumable and durable products. The smaller villages are not fully touched due to various reasons like accessibility, small markets and far distances from towns and villages. Strategies for distribution to various rural segments are discussed as under:

- **Small Villages:**

In order to reach smaller villages, two types of strategies have to be adopted i.e., reach all villages above 2000 population and reach all those within 50 km radius of big towns and cities. This will help cover about 50% of the rural population and even this extent of coverage means approximately 350 million populations and this is a massive coverage. Very small villages below 500 populations can be ignored at this stage as the output will not compensate the input. There should be distribution vans to cover villages on fixed period (at least once a week) so that the shopkeepers us well as the public are sure of supplies from the feeder centre, which will be nearby a town or city. The village shop keeper of 2000 population in towns should be used as a distribution channel for shop keepers of very small villages around it. This is essential as some of the smaller villages are not having motorable roads.

- **Agro Input Dealers:**

Agricultural input dealers have know how and scope to deal with rural public as they are already in touch with them for essential inputs like fertilizers, seeds and chemicals. In their transactions they are already managing credit arrangements and hence are in a better position to take care of consumer goods also. This method needs to be tried seriously.

Some of the farmers from agriculturally well off states like Punjab, Haryana, Western UP have improved their per capita income to the level of urban people and can afford to buy more and more consumer goods. With affluence, their awareness of modern goods and facilities also has increased. In addition to this, the areas where cooperatives of sugar and dairy are stronger, the farmers have better income level and cash flow is steady. It is in such places that the efforts to sell consumer goods give results. These farmers will set a trend for other farm communities.

- **Activating Co-operative Societies :**

Though cooperatives have been started mainly for input and output of rural produce, there is scope and possibility to use these premises and offices for marketing of consumer goods to rural people throughout India, there are about three lakh cooperative offices working in different names like ‘marketing cooperatives’, ‘credit cooperative society’, ‘farmers’ service cooperative societies and various local level cooperatives. There are organizations, some active and some not so active. The premises and manpower can be better utilized by introducing the consumer, durables and consumables required by the rural population. The approach has an institution backing the marketing executives can feel safe 10 keep goods and give credit on institution and hence basis than on the individual basis. The premises of cooperatives is also a good place to keep hoardings and display of items kept for sale.

- **Utilizing PDS Stores and Petrol Pumps:**

These are two unexplored areas to develop market. Public Distribution Systems (PDS) are available throughout the country and even in villages. Similarly petrol pumps are available on all highways, state highways and link roads to towns and big villages. These are two places which are not fully utilized. In cities, the petrol pumps are very busy and cannot do anything other than giving petrol and diesel to hundreds of vehicles coming to them day and night. In urban and rural areas and less busy roads the petrol pumps have adequate spare time to attend additional functions. Similarly PDS stores which are in private hands have ample time three weeks in a month.

- PDS stores have now-a-days become least active due to decreasing importance of this scheme and very little gap between market price and PDS prices. This naturally gives scope to make better utilization of these outlets.

- **Towns as Feeder Centers:**

Towns are frequently visited by rural people for education, cinema, dramas, purchases, medical treatment and various functions. It will be convenient if the town market is used as a distribution channel for various villages surrounding towns. One or two traders in town need to be used as feeders to village stores and also to sell directly to villagers coming to towns. This method is already working in many places and can be further strengthened.

The distribution strategy can be changed based on the changing life style, communication and conveyance facilities. The strategies discussed thus far are the possibilities for the current situation.

(4) PROMOTION STRATEGIES:

Various types of promotion methods work as integrative systems between producers and consumers. In case of consumer goods, this is done on large scale whereas for rural products, it is on small scale or specific target wise done. The producers and processors think in terms of “How to reach our customers” and “How our customer can reach us”.

Due to technological innovations people can now communicate through both traditional and newer methods of media. Both mass communication and / or target communications can be used as per requirements. Very commonly used media of communication are newspapers; magazines, radio, TV, telephone, computers, fax, pagers and mobile phones. These usage proportions differ from product to product.

For five marketing related functions like (1) Advertising (2) Sales promotion (3) Public Relations (4) Personal selling and (5) Direct marketing, there is a different way of approach in urban and rural markets.

The product package, shape, colour, pricing and sales persons get up and general impressions are no more monopoly of consumer goods, dealers. Now even for rural related commodities like dairy products, flour, pickles, high quality grains and fruits and foods are neatly packed, branded, weight, contents, price are written. Slowly and steadily, the marketing of rural produce in towns and cities and marketing of consumer goods in rural sectors is taking a professionalized approach. The basic difference is in organizational strength, permanent address and executive to attend any type of call for consumer goods. Such facility is a far cry for rural products.

Since the literary level of rural population is low, it pays to do promotions through mass media like TV, cinema and radio advertisements. In print media, mostly hoardings and wall paintings will help more. These promotional strategies are covered as under:

- **Cinema:**

For the last 60 years, cinema continues to be influencing factors in style, tastes, dress materials and total Indian culture. The effect of cinema is much more in Southern India than elsewhere. In the South, 76 % rural people view cinema regularly whereas elsewhere it is around 25 %. This justifies why Tamil Nadu and Andhra Pradesh had cinema actors as Chief Ministers for a long time. Despite TV being parallel popular, the hold of cinema on rural sector and urban middle class and labour class continues.

Product advertisements before a movie and during intervals get good publicity. All the theaters do this with the help of slides and 1 or 2 minutes movie type advertisements to highlight the product performance and utility. This method will continue to be popular as many villagers like to see movies in theatres than on TV.

- **Television :**

Since the last two decades, TV viewing has been a regular pastimefor all Indian public. The TV serials like ‘Mahabharat’, ‘Ramayan’, ‘Humlog’ and cricket matches have made TV very popular. Infact, Doordarshan covers 85 % of India and private channels have started operating at continental, national and regional levels. The advertisers have choice of segment to be touched.

For all India coverage, important and popular serial intervals are best to advertise on TV.

Further, DD has special programmes on specific days and time for farmers. Advertising before and in between this programme also gets good effect. The only constraint is that such prime time advertisements cost more. Only products which can absorb such high costs can afford this.

- **Radio :**

Listening to Radio for a longtime has been for news, commentary (sports) and category songs. It has been a recent trend since two-three various last decades to use radio programmes for advertisements. The first and most famous commercial on Radio was 'Binaca Geethmala' on Radio Ceylon. Subsequently, many programmes have come on "Vividha Bharati' and local languages. Film songs are popular and playing advertisements in between to attract attention by the listeners. Coverage of radio stations is wide and serves the purpose. Rural people have the habit of carrying transistor radio sets and hence they play the radio wherever they go. About 75 % of the rural population listens occasionally. Both local language stations and 'Vividha Bharati' stations are popular and hence advertising through these channels serves the purpose.

- **Print Media :**

Due to low literacy rate and poor reading habits, this is not a popular promotion strategy. However, some advertisements are made through the local language low priced dailies. Rural people normally read newspapers on Fridays and Sundays when there is more coverage about the movies being shown and the forth coming movies. So the promotion of cinema viewing is best done by the newspapers as far as rural people are concerned.

- **Hoardings :**

Hoardings on village entry junctions, writing and painting on walls of public buildings in villages, compound walls of private people will be more appealing and readable. The rural inputs like fertilizers and pesticides are advertised like this. The picture of product and catchy slogans are considered to be the best promoters.

- Various Congregations like Mela / Jathra / Shondis / Hats :

Certain places have specific market days which can be used for mass communication to speed awareness of products.

Similarly particular places have local deities and Jathra or fairs along the festival type celebrations. These occasions help to promote sales, explanation or product awareness. If some promotional schemes are kept in those occasions, it will be a more appealing effort. On these occasions, audio visual shows can be made for better explanations.

1.13 THE RURAL MARKET – PROJECTIONS BY MCKINSEY[6]:

Mckinsey study makes the following projection on the rural consumer market of India:

- Despite increasing urbanization and migration, 63 percent of India's rural population will still live in rural areas in 2025.
- Rural consumption growth will accelerate from a compound annual rate of 3.9 percent during the past two decades (1985-2005) to 5.1 percent during the next two decades (2005-25).
- Rural consumption will have nearly tripled by 2025, creating a large market worth over 26 trillion rupees.
- In 2025 the rural market of India will be larger than the total consumer market in countries such as South Korea or Canada today, and almost four times the size of today's Indian urban market.
- On a pre-household basis too, rural India will see good consumption growth.
- By 2017, per-household spending in rural India will reach current level in urban India.
- Significant decline will take place in the level of rural poverty by 2015, the size of rural deprived class will decline from 515 million people today, or 65 percent of the population, to 266 million, or about 29 percent of the total population. The definition of the deprived class here has been set at a higher level (house hold income of 90,000 rupees) than the government poverty line.
- The government has pledge to provide direct income support to rural inhabitants through the rural-employment guarantee scheme, which generates 100 days of paid employment per year of every rural household. It will provide a direct boost to many household in the poorest rural bracket.
- Average household income in rural India will increase by 3.6 percent a year over the

next 20 years, 0.8 percent points faster than in the last 20 years. It will still be sufficient number of household form the deprived to aspire income bracket.

- Unlike other consumption categories that are dominated by urban growth, personal non –durables will see strong growth in rural areas as well.
- By 2015, the aspirer class of household will be the largest group of rural population at 47 percent, or 80 million household, and will control 55 percent of spending, a large part of rural population would have risen to a level between poverty and the middle class, and lower middle class of seekers will constitute a fifth of the rural population and wield a third of its spending power.

CHAPTER-2

FAST MOVING CONSUMER GOODS (F.M.C.G.)

2.1 - INDUSTRY PROFILE

- History of F.M.C.G. in India
- SWOT Analysis: India Retail Business Environment
- SWOT Analysis: India Economic
- Retail Market Overview
- Retail Current Trends
- F.M.C.G. Industry Economy
- Market Potentiality of F.M.C.G. Industry
- Growth Prospects of F.M.C.G. in Rural India
- Advantages to the Sector
- Market Opportunities
- Rural Marketing by F.M.C.G. Sector
- Companies Leverage the Deep-Rooted F.M.C.G. Firms' Network in Rural India
- Indian Competitiveness & Comparison with the World Markets
- The Future of F.M.C.G.

CHAPTER – 2

FAST MOVING CONSUMER GOODS (F.M.C.G.)

2.1 - INDUSTRY PROFILE

INTRODUCTION:

Products which have a quick turnover, and relatively low cost are known as Fast Moving Consumer Goods (F.M.C.G.). F.M.C.G. products are those that get replaced within a year. Examples of F.M.C.G. generally include a wide range of frequently purchased consumer products such as toiletries, soap, cosmetics, tooth cleaning products, shaving products and detergents, as well as other non-durables such as glassware, bulbs, batteries, paper products, and plastic goods. F.M.C.G. may also include pharmaceuticals, consumer electronics, packaged food products, soft drinks, tissue paper, and chocolate bars. India's F.M.C.G. sector is the fourth largest sector in the economy and creates employment for more than three million people in downstream activities. Its principal constituents are Household Care, Personal Care and Food & Beverages. The total F.M.C.G. market is in excess of Rs. 85,000 Crores. It is currently growing at double digit growth rate and is expected to maintain a high growth rate. F.M.C.G. Industry is characterized by a well established distribution network, low penetration levels, low operating cost, lower per capita consumption and intense competition between the organized and unorganized segments.

2.1.1 HISTORY OF F.M.C.G. IN INDIA:

In India, companies like ITC, H.U.L., Colgate, Cadbury and Nestle have been a dominant force in the F.M.C.G. sector well supported by relatively less competition and high entry barriers (import duty was high). These companies were, therefore, able to charge a premium for their products. In this context, the margins were also on the higher side. With the gradual opening up of the economy over the last decade, F.M.C.G. companies have been forced to fight for a market share. In the process, margins have been compromised.

2.1.2 SWOT ANALYSIS: INDIA RETAIL BUSINESS ENVIRONMENT:

The recent “India Retail Report” published by Business Monitor International Limited, covers the scenario of Indian retail sector. The SWOT analysis of India Retail Business Environment and India Economic as reported in the said report is reproduced as under:

STRENGTHS:

India attracted US$16.9bn in foreign direct investment (FDI) inflows in 2006, according to the UN Conference on Trade and Development – a 153% year-on year increase.

- A cheap, skilled, English-speaking workforce can do the jobs of Western workers for a fraction of the wages paid in North America or Europe.
- Average annual GDP growth of 7.0% is predicted by BMI through to 2017. With the population expected to increase from 1.28bn in 2012 to 1.34bn by 2017, GDP per capita is forecast to rise 84.4% by the end of the forecast period, reaching US$3,096.
- The value of the retail segment is expected to grow from an estimated INR24.11trn (US$573.95bn) in 2013 to INR36.15trn (US$939.06bn) by 2017, a rise of 50.0%.

WEAKNESSES:

- The competitiveness of local firms is undermined by official red tape, from foreign investment restrictions to inflexible labour laws.
- Intellectual property rights are poorly protected in India, one of 12 countries on the 2009 priority watch list compiled by the US Trade Representative.
- The rural population of India represents more than 70% of the total, while almost 37% is classified as not economically active by the UN. This is a major obstacle for retailers seeking to rapidly expand their customer base.

OPPORTUNITIES:

- India could enhance the competitiveness of the local industry through further liberalisation and deregulation.

- Prime Minister Manmohan Singh is eager to reform the banking sector to increase the availability of long-term financing, particularly for large infrastructure projects.
- The value of the OTC drug sector is forecast to grow by almost 92% by 2017, when it will be worth an estimated US$7.54bn.

THREATS:

- The arrival of Western players, including management consultancy Accenture and technology company IBM, is raising local wages in the outsourcing sector.
- International retailers are restricted by India's strict FDI regulations, although laws were relaxed in January 2012 to allow foreign investors to own up to 100% of single-brand retail trading companies in the country. However, they must source 30% of the goods they sell in India from small and medium enterprises (previously they could own no more than a 51% majority stake in a joint venture with a local partner). Multi-brand retailers must still operate through a franchise or cash-and-carry wholesale model.

2.1.3 SWOT ANALYSIS: INDIA ECONOMIC:

STRENGTHS:

- India has a very large domestic market, and rising domestic demand is a major driver of economic growth.
- A vast supply of inexpensive but skilled labour has turned India into the back office of the world. Around half of the population is younger than 25.

WEAKNESSES:

- Despite rapid economic growth, India remains a very poor country. According to BMI estimates, India's GDP per capita was roughly US$1,500 in 2011, a third that of China's.
- Agriculture remains inefficient, and poor monsoon rains can slash rural incomes and consumption. Two-thirds of the population depend on farming for their livelihood.
- India runs chronic trade and fiscal deficits, both of which are near historic highs.

The government spends a significant part of its revenue on interest payments, subsidies, salaries and pensions. This limits the amount of money available for infrastructural improvements.

OPPORTUNITIES:

- India's emerging middle class will continue to drive demand for new goods and services. A wealthier society, combined with tax reforms, would serve to boost revenue receipts, relieving fiscal pressure.
- The government has implemented some tax reforms. A uniform goods and services tax to be implemented in the near future should help boost compliance, thereby raising government revenue.
- With Chinese labour costs rising aggressively, India may well enjoy a manufacturing boom in the coming years as multinational look to take advantage of a young, competitive workforce and major transport network improvements.

THREATS:

- India's dependency on oil imports is problematic. This undermines the trade balance and makes India vulnerable to energy price-driven inflation.
- India is at risk of severe environmental problems. Many of its cities' air and rivers are heavily polluted, raising questions about the sustainability of the economy's rapid growth.

2.1.4 RETAIL MARKET OVERVIEW[7]:

Retail is the second-largest employment sector in India, after agriculture, and employs 44mn people. The industry is dominated by an estimated 15mn independent retailers, consisting of the local kirana shops, owner-manned general stores, chemists, footwear shops, apparel shops, paan and beedi (small corner shops) and handcart and pavement vendors, which together make up the 'unorganised' market. BMI estimates that this fragmented offering still accounts for about 95% of the country's grocery retail sales. However, this is changing fast, as multinationals begin to seek opportunities to enter India and as local organised players accelerate their own expansion and business-activity efforts in preparation for greater competition. The emergence of organised retail formats is transforming the face of retailing in India, as domestic and foreign players challenge the dominance of the country's traditional 'mom and pop' stores by opening chain and speciality stores across the country to satisfy increasing consumer demand. The country enjoyed the second highest growth in foreign direct investment (FDI) inflows in the world during 2011. According to Ernst & Young's 2012 India Attractiveness Survey, investors view India as an attractive investment destination. India stands as the fourth most attractive destination for FDI in the survey's global ranking. Domestic market's high potential driven by an emerging middle class, cost Competitiveness and access to a highly qualified workforce are the major factors that have been the magnet force to attract global investors.

FDI inflow rose by 55% to US$28.4bn during April-February 2011/12, while the cumulative amount of FDI equity inflows from April 2000 to February 2012 stood at US$246.6bn, according to the latest data released by the Department of Industrial Policy and Promotion.

The sector that attracted the most FDI inflow during the 11-month period in 2011/12 was services, with US$5.05bn of FDI. India received FDI worth US$2.21bn in February 2012, representing year-on-year growth of 74%. Cumulative inflows for April-February 2011/12 stood at US$28.40bn.

A.T. Kearney, in its 2011 Global Retail Development Index (GRDI), stated that 'the time to enter [India] is now'. India's strong growth fundamentals – 9% real GDP growth in 2010; forecasted yearly growth of 8.7% through 2016; high saving and investment rates; fast labour force growth; and increased consumer spending – make for a very favourable retail environment and the fourth spot in the GRDI. 'As has been the case for several years, Indian consumers continue to urbanize, have more money to spend on non-food purchases, and have more exposure to brands. The result is a powerful, more discerning consumer class. India's population of nearly 1.2bn – forecast eventually to overtake China's – also is an attractive target.' In the 2012 GRDI, India slipped one place to fifth, but Kearney stated that the country 'remains a high potential market with accelerated retail growth of 15 to 20 percent expected over the next five years'. With organised retail penetration remaining low, at an estimated 5-6%, the report pointed out that there was room for growth. It also commented on the ongoing FDI regulations 'story', stating that the changing FDI climate was leading to several international retailers 'stepping up inquiries' to enter the market, while others seek local partners. Following New Delhi's moves in September 2012 to open retail businesses to foreign ownership, IKEA has applied to the Indian government to set up its stores in the country, the Financial Times has reported. 'We know that many people are eagerly waiting for the first IKEA store to open in India,' said Mikael Ohlsson, president and chief executive. 'Once our application is approved, we will develop a solid plan for the establishment of IKEA stores for many years to come.' IKEA announced in September 2012 that it plans to double the pace of its store openings globally to 20- 25 stores a year, focusing on emerging markets such as China and India. The company indicated earlier in 2012 that it could invest up to US$757mn in the first stage of its plan in India, and that its total investment in India over the next decade or two could eventually reach US$1.9bn. Other vibrant sectors of the retail market include internet shopping, with online retail market likely to be worth around INR70bn (US$1.57bn) by 2016, up from around INR20bn (US$0.4bn) at present, helped by increased internet access and the entry of more 'e-tailers', NamNews has reported. According to industry body Assocham, the market is growing at a rate of 35% annually, and India will have the third largest number of internet users in the world by 2013. Assocham also carried out a survey of around 5,000 shoppers in the country's major metros, and found that 40% prefer to shop online because of convenience and the ease of being able to compare prices. Consumers in Mumbai were most active in online shopping, followed by those in Ahmadabad and Delhi.

2.1.5 RETAIL CURRENT TRENDS:

The recent retail trends as elaborated in “India Retail Report” published by Business Monitor International Limited, mentions that, As of July 2009, foreign direct investment (FDI) inflows to single-brand retail trading stood at approximately US$46.60mn, according to the Department of Industrial Policy and Promotion (DIPP). However, FDI inflows to the services sector dropped by 30% to US$2.16bn between April and October 2010, according to the Industry Ministry's latest data.

Industry observers attributed this to India's strict FDI regulations: until January 2012, foreign investors could own no more than a 51% majority stake in a joint venture with a local partner, but regulations have now been relaxed to allow foreign investors to own up to 100% of single-brand retail trading companies in India, as long as they source 30% of the goods they sell in India from small and medium enterprises. UK-based footwear company Pavers, which sells premium leather footwear under the Pavers England brand, became the first foreign retailer to seek government approval to operate without a local partner after 100% foreign investment was allowed in single-brand retail. Pavers approached the Foreign Investment Promotion Board (FIPB) with a proposal to invest US$20mn through its joint venture with London-based Foresight Group, the Economic Times reported. Pavers formed a joint venture with the Foresight Group in 2008 to explore growth opportunities in India. The venture launched wholesale operations in the country and appointed Triton Retail as the master franchisee to sell its range of men's and women's shoes and accessories. In July 2011, the Committee of Secretaries (COS) recommended that multi-brand retailers should have the same rights as single-brand retailers (although they would have to dedicate at least 50% of their proposed investment to back-end supply chain infrastructure and commit a minimum FDI of US$100mn). However, both ruling Congress party allies and opposition parties, fearing job losses for millions of small shopkeepers, disrupted parliament for two weeks in protest at the proposed relaxation of the rules, stalling some key bills, such as increased food subsidies for the poor, leading the government to back down over the issue.

Liberalisation was eventually achieved in September 2012, opening up India's retail doors to retail giants such as Walmart and Carrefour. Walmart had previously said it was ready to open hundreds of retail outlets if rules were liberalised, with international players set to bring in their logistical capabilities and aid in a potential overhaul of the country's distribution infrastructure. Improvements in India's supply chain infrastructure will lift production efficiencies and lower the wastage of farm output, in turn increasing consumer goods supplies and easing supply-driven inflationary pressures in the country. In 1999 India had three shopping malls, collectively covering less than 1mn square feet (sq ft), or 92,903 square metres (m2). By the end of 2006 the country had 137 shopping malls, occupying 28mn sq ft (2.6mn m2). In December 2008 it is estimated that there were more than 450 malls in India, accounting for at least 120mn sq ft (11.1mn m2) of retail space. According to the Mall Realities India 2010 report by property consultants Jones Lang LaSalle Meghraj (JLLM) and Cushman & Wakefield India, in association with Shopping Centres Association of India (SCAI), more than 100 malls with 2.8mn m2 of shopping space were expected to open in India before the end of 2010. India and China top the list of the leading 20 destinations with the strongest retail real estate momentum in a 2012 report from Jones Lang LaSalle. Shopping centre stocks in the two countries are projected to grow by around 15% per annum until 2020. However, India falls short of China due to weaker real estate Investment momentum and a smaller international retailer presence, says the report.

2.1.6 F.M.C.G. INDUSTRY ECONOMY:

F.M.C.G. industry provides a wide range of consumables and accordingly the amount of money circulated against F.M.C.G. products is also very high. The competition among F.M.C.G. manufacturers is also growing and as a result of this, investment in F.M.C.G. industry is also increasing, specifically in India, where F.M.C.G. industry is regarded as the fourth largest sector with total market size of US$20.1 billion. F.M.C.G. Sector in India is estimated to grow 60% by 2011. F.M.C.G. industry is regarded as the largest sector in New Zealand which accounts for 5% of Gross Domestic Product (GDP).

Common F.M.C.G. Products:

Some common F.M.C.G. product categories include food and dairy products, glassware, paper products, pharmaceuticals, consumer electronics, packaged food products, plastic goods, printing and stationery, household products, photography, drinks etc. and some of the examples of F.M.C.G. products are coffee, tea, dry cells, greeting cards, gifts, detergents, tobacco and cigarettes, watches, soaps etc.

2.1.7 MARKET POTENTIALITY OF F.M.C.G. INDUSTRY:

Some of the merits of F.M.C.G. industry, which made this industry as a potential one, are low operational cost, strong distribution networks, presence of renowned F.M.C.G. companies. Population growth is another factor which is responsible behind the success of this industry.

2.1.8 GROWTH PROSPECTS OF F.M.C.G. IN RURAL INDIA[8]:

With the presence of 12.2% of the world population in the villages of India, the Indian rural F.M.C.G. market is something no one can overlook. Increased focus on farm sector will boost rural incomes, hence providing better growth prospects to the F.M.C.G. companies. Better infrastructure facilities will improve their supply chain. F.M.C.G.

sector is also likely to benefit from growing demand in the market. Because of the low per capita consumption for almost all the products in the country, F.M.C.G. companies have immense possibilities for growth. And if the companies are able to change the mindset of the consumers, i.e. if they are able to take the consumers to branded products and offer new generation products, they would be able to generate higher growth in the near future.

It is expected that the rural income will rise in future, boosting purchasing power in the countryside. However, the demand in urban areas would be the key growth driver over the long term. Also, increase in the urban population, along with increase in income levels and the availability of new categories, would help the urban areas maintain their position in terms of consumption. At present, urban India accounts for 66% of total F.M.C.G. consumption, with rural India accounting for the remaining 34%. However, rural India accounts for more than 40% consumption in major F.M.C.G. categories such as personal care, fabric care, and hot beverages. In urban areas, home and personal care category, including skin care, household care and feminine hygiene, will keep growing at relatively attractive rates. Within the foods segment, it is estimated that processed foods, bakery, and dairy are long-term growth categories in both rural and urban areas.

F.M.C.G. RURAL DEMAND TO SHOW 50% GROWTH IN 2012 – ASSOCHAM:

In a Press Release on January 3rd 2010, The Associated Chambers of Commerce and Industry in India (ASSOCHAM) have forecasted an extremely robust growth in the F.M.C.G. sector. The Press Release is detailed below: Fast Moving Consumer Goods (F.M.C.G.) will be witnessing more than 50% of growth in its Rural and Semi-Urban Segments by 2012 which in totality is projected to grow at an CAGR of 10% to carry forward its market size to over Rs.1,06,300 crore from present level of Rs. 87,900 crore, according to an analysis carried out by the Associated Chambers of Commerce and Industryofindia.

The growing penchant and insatiable appetite of rural and semi-urban folks for F.M.C.G. products will mainly be responsible for this development as their manufacturers will have to deepen their concentration for higher sales volumes in such niche areas.

Also, the urban population will develop a larger craze for organic products in the F.M.C.G. sector from health point of view and as their will not be a large number of products of organic nature in the F.M.C.G. sector, this industry will have to look for larger market size in the rural and semi-urban areas, says the Chamber's analysis.

In the rural and semi-urban areas, F.M.C.G. market penetration is currently about 2% in general as against its total growth rate of about 8%. The Indian rural market with its vast size and demand base offered a huge opportunity that F.M.C.G. companies cannot afford to ignore. With 150 million households, the rural population is nearly three times the urban.

ASSOCHAM also analyzed that the F.M.C.G. products, which will attract the eyes of rural and semi-urban folks, will mainly comprise soaps, detergents, cold drinks, consumer durables, toothpastes, batteries, biscuits, namkeens, mosquito repellants, refined oil, and hair oil. In the semi-urban areas which will include townships of larger sizes, the Chamber estimates, a good number of malls will have been put up in the next 2-3 years which will sell large volumes of F.M.C.G. products and thereby increase their demandphenomenally.

Though the rural and semi-urban demand of F.M.C.G. products will grow larger and higher, it will put a severe pressure on the margins of manufacturers of F.M.C.G. products because of cut-throat competition, says the Chamber analysis. The branded companies in the F.M.C.G. sector that will make killings will include a known number like Nirma, HLL, Dabur, ITC, Godrej, Britannia,etc.

The rising rural and semi-urban income levels coupled with massive advertisement of F.M.C.G. products in the electronic media will spread so much of awakening in the rural and semi-urban folks towards fast moving consumer goods products so much that these will enlarge their affordability for them.

ASSOCHAM has therefore suggested that to tap the rural and semi-urban market, better infrastructure facilities like roads, better telecom connectivity to rural persons, proper sanitation and healthcare facilities should be created.

2.1.9 ADVANTAGES TO THE SECTOR[9]:

- **Governmental Policy :**

Indian Government has enacted policies aimed at attaining international competitiveness through lifting of the quantitative restrictions, reducing excise duties, automatic foreign investment and food laws resulting in an environment that fosters growth. 100% export oriented units can be set up by government approval and use of foreign brand names is now freely permitted.

- **Central & State Initiatives :**

Recently Government has announced a cut of 4% in excise duty to fight with the slowdown of the Economy. This announcement has a positive impact on the industry. But the benefit from the 4% reduction in excise duty is not likely to be uniform across F.M.C.G. categories or players. The changes in excise duty do not impact cigarettes (ITC, Godfrey Phillips), biscuits (Britannia Industries, ITC) or ready-to-eat foods, as these products are either subject to specific duty or are exempt from excise. Even players with manufacturing facilities located mainly in tax-free zones will also not see material excise duty savings. Only large F.M.C.G.-makers may be the key ones to bet and gain on excise cut.

- **Foreign Direct Investment (FDI) :**

Automatic investment approval (including foreign technology agreements within specified norms), up to 100% foreign equity or 100% for NRI and Overseas Corporate Bodies (OCBs) investment, is allowed for most of the food processing sector except malted food, alcoholic beverages and those reserved for small scale industries (SSI). There is a continuous growth in net FDI Inflow. There is an increase of about 150% in Net Inflow for Vegetable Oils & Vanaspati.

2.1.10 MARKET OPPORTUNITIES[9]:

- **Vast Rural Market :**

Rural India accounts for more than 700 Million consumers or 70% of the Indian population and accounts for 50% of the total F.M.C.G. market. The working rural population is approximately 400 Millions. And an average citizen in rural India has less than half of the purchasing power as compare to his urban counterpart. Still there is an untapped market and most of the F.M.C.G. Companies are taking different steps to capture rural market share. The market for F.M.C.G. products in rural India is estimated about 52%t and is projected to touch about 60% within a year. H.U.L. is the largest player in the industry and has the widest market coverage.

- **Export - "Leveraging the Cost Advantage**"

Cheap labor and quality product & services have helped India to represent as a cost advantage over other Countries. Even the Government has offered zero import duty on capital goods and raw material for 100% export oriented units. Multi National Companies outsource its product requirements from its Indian company to have a cost advantage. It adds a cost advantage as well as easily available raw materials.

- **Sectoral Opportunities**

Major Key Sectoral opportunities for Indian F.M.C.G. Sector are mentioned below:

- Dairy Based Products India is the largest milk producer in the world, yet only around 15 per cent of the milk is processed. The organized liquid milk business is in its infancy and also has large long-term growth potential. Even investment opportunities exist in value-added products like desserts, puddings etc.
- Packaged Food Only about 10-12 per cent of output is processed and consumed in packaged form, thus highlighting the huge potential for expansion of this industry.
- Oral Care The oral care industry, especially toothpastes, remains under penetrated in India with penetration rates around 50%. With rise in per capita incomes and awareness of oral hygiene, the growth potential is huge. Lower price and smaller packs are also likely to drive potential up trading.
- Beverages Indian tea market is dominated by unorganized players. More than 50% of the market share is capture by unorganized players highlighting high potential for organized players.

2.1.11 RURAL MARKETING BY F.M.C.G. SECTOR:

With the urban market saturated, F.M.C.G. companies are now targeting the rural markets. In spite of the income imbalance between urban and rural India, rural holds great potential since 70% of India's population lives there. Due to the recent government measures like waiver of loans, national rural employment guarantee scheme and increasing minimum support price, disposable income in rural India has been rapidly increasing. However, rural markets present their own sets of problems. These include poor infrastructure, dispersed settlements, lack of education and a virtually non-existent medium for communication. Furthermore, retailers cannot be present in all the centers as many of them are so small that it makes them economically unfeasible.

- **HINDUSTAN UNILEVER LIMITED (H.U.L.) – SHAKTI :**

Hindustan Unilever Limited (H.U.L.) to tap this market conceived of Project Shakti. This project was started in 2001 with the aim of increasing the company's rural distribution reach as well as providing rural women with income-generating opportunities. This is a case where the social goals are helping achieve business goals.

The recruitment of a Shakti Entrepreneur or Shakti Amma (SA) begins with the executives of H.U.L. identifying the uncovered village. The representative of the company meets the panchayat and the village head and identify the woman who they believe will be suitable as a SA. After training she is asked to put up Rs 20,000 as investment which is used to buy products for selling. The products are then sold door-to-door or through petty shops at home. On an average a Shakti Amma makes a 10% margin on the products she sells.

An initiative which helps support Project Shakti is the Shakti Vani program. Under this program, trained communicators visit schools and village congregations to drive messages on sanitation, good hygiene practices and women empowerment. This serves as a rural communication vehicle and helps the SA in their sales.

The main advantage of the Shakti program for H.U.L. is having more feet on the ground. Shakti Ammas are able to reach far flung areas, which were economically unviable for the company to tap on its own, besides being a brand ambassador for the company. Moreover, the company has ready consumers in the SAs who become users of the products besides selling them.

Although the company has been successful in the initiative and has been scaling up, it faces problems from time to time for which it comes up with innovative solutions. For example, a problem faced by H.U.L. was that the SAs were more inclined to stay at home and sell rather than going from door to door since there is a stigma attached to direct selling. Moreover, men were not liable to go to a woman's house and buy products. The company countered this problem by hosting Shakti Days. Here an artificial market place was created with music and promotion and the ladies were able to sell their products in a few hours without encountering any stigma or bias.

This model has been the growth driver for H.U.L. and presently about half of H.U.L.'s F.M.C.G. sales come from rural markets. The Shakti network at the end of 2008 was 45,000 Ammas covering 100,000+ villages across 15 states reaching 3 m homes. The long term aim of the company is to have 100,000 Ammas covering 500,000 villages and reaching 600 m people. We feel that with this initiative, H.U.L. has been successful in maintaining its distribution reach advantage over its competitors. This program will help provide H.U.L. with a growing customer base which will benefit the company for years to come.

- **ITC - E-CHOUPAL:**

The e-Choupal model has been specifically designed to tackle the challenges posed by the unique features of Indian agriculture, characterized by fragmented farms, weak infrastructure and the involvement of numerous intermediaries, among others.

Appreciating the imperative of intermediaries in the Indian context, 'e-Choupal' leverages Information Technology to virtually cluster all the value chain participants, delivering the same benefits as vertical integration does in mature agricultural economies like the USA.

'e-Choupal' makes use of the physical transmission capabilities of current intermediaries - aggregation, logistics, counter-party risk and bridge financing, while dis-intermediating them from the chain of information flow and market signals.

With a judicious blend of click & mortar capabilities, village internet kiosks managed by farmers - called sanchalaks - themselves, enable the agricultural community access ready information in their local language on the weather & market prices, disseminate knowledge on scientific farm practices & risk management, facilitate the sale of farm inputs (now with embedded knowledge) and purchase farm produce from the farmers' doorsteps (decision making is now information-based).

Real-time information and customized knowledge provided by 'e-Choupal' enhance the ability of farmers to take decisions and align their farm output with market demand and secure quality & productivity. The aggregation of the demand for farm inputs from individual farmers gives them access to high quality inputs from established and reputed manufacturers at fair prices. As a direct marketing channel, virtually linked to the 'mandi' system for price discovery, 'e-Choupal' eliminates wasteful intermediation and multiple handling. Thereby it significantly reduces transaction costs.

'e-Choupal' ensures world-class quality in delivering all these goods & services through several product / service specific partnerships with the leaders in the respective fields, in addition to ITC's own expertise.

While the farmers benefit through enhanced farm productivity and higher farm gate prices, ITC benefits from the lower net cost of procurement (despite offering better prices to the farmer) having eliminated costs in the supply chain that do not add value.

Launched in June 2000, 'e-Choupal', has already become the largest initiative among all Internet-based interventions in rural India. As India's 'kissan' Company, ITC has taken care to involve farmers in the designing and management of the entire 'e-Choupal' initiative. The active participation of farmers in this rural initiative has created a sense of ownership in the project among the farmers. They see the 'e-Choupal' as the new age cooperative for all practical purposes.

Another path-breaking initiative - the 'Choupal Pradarshan Khet', brings the benefits of agricultural best practices to small and marginal farmers. Backed by intensive research and knowledge, this initiative provides agri-extension services which are qualitatively superior and involves pro-active handholding of farmers to ensure productivity gains. The services are customized to meet local conditions, ensure timely availability of farm inputs including credit, and provide a cluster of farmer schools for capturing indigenous knowledge. This initiative, which has covered over 70,000 hectares, has a multiplier impact and reaches out to over 1.6 million farmers.

2.1.12 COMPANIES LEVERAGE THE DEEP-ROOTED F.M.C.G. FIRMS' NETWORK IN RURAL INDIA:

In process of understanding and reaching the scattered rural markets of India, F.M.C.G. majors H.U.L. and ITC have formed a strong rural distribution network over the years. These networks reach out to the billion dollar consumer market which companies from various sectors aim to connect with. Hence, companies across sectors such as telecom, pharmaceuticals, banking and even cosmetics are queuing up to join forces with F.M.C.G. firms to leverage the entrenched network.

Pharmaceutical giants Ranbaxy and Pfizer recently tied up with the F.M.C.G. Company, ITC in order to distribute their over the counter (OTC) products across 6,500 e-Choupal centers spread across 40,000 villages. The e-Choupal initiative by ITC is by far one of the most successful initiatives in empowering the rural farmers thus building a healthy rural network across 40,000 villages in 9 states. The initiative currently empowers 4 million farmers while the number is growing fast. The alliance will open windows for the less equipped consumers in rural areas and provide them with better medical and healthcare products currently available only in urban cities and towns.

As corporate partnerships to push rural growth are on an upswing, the recent Reserve Bank of India (RBI) decision to allow "for profit" companies to be business correspondents of banks has encouraged such tie-ups.

For instance, in a step to promote financial inclusion, SBI bank has tied up with H.U.L.. H.U.L.'s 'Shakti Ammas' network, the self-help groups that distribute the company's products in remote villages with a population of 2,000 and less, will now be opening SBI bank accounts for people. The alliance will ensure that the rural folks not only get access to capital, but also generate savings. While multiple banks can use a company as a business correspondent, more than one bank cannot be in the same village. Hence, the wide spread network of consumer product companies is the most effective way to gain access to scattered rural market of India.

The Hindustan Unilever (H.U.L.) board also recently announced its strategic alliance with Tata Teleservices for distribution of latter’s telecom products by leveraging company’s distribution network in rural markets in India.

Creating a distribution network from scratch is a costly affair and hence arrangements with F.M.C.G. players are a win-win for both parties as network costs are shared. However, companies leveraging the F.M.C.G.’s network will be successful only if they come up with a differential pricing mechanism, keeping in mind the sensitivity of the market.

Nonetheless, such tie-ups will induce further consumer brand engagements giving further exposure to the rural folks and also make them aware of various products and services available in the market.

2.1.13: INDIAN COMPETITIVENESS AND COMPARISON WITH THE WORLD MARKETS:

The following factors make India a competitive player in F.M.C.G. sector:

1. **Availability of Raw Materials:**

Because of the diverse agro-climatic conditions in India, there is a large raw material base suitable for food processing industries. India is the largest producer of livestock, milk, sugarcane, coconut, spices and cashew and is the second largest producer of rice, wheat and fruits &vegetables. India also produces caustic soda and soda ash, which are required for the production of soaps and detergents. The availability of these raw materials gives India the location advantage.

2. **Labour Cost Comparison:**

Low cost labour gives India a competitive advantage. India's labour cost is amongst the lowest in the world, after China & Indonesia. Low labour costs give the advantage of low cost of production. Many MNC's have established their plants in India to outsource for domestic and export markets.

3. **Presence across Value Chain:**

Indian companies have their presence across the value chain of F.M.C.G. sector, right from the supply of raw materials to packaged goods in the food-processing sector. This brings India a more cost competitive advantage. For example, Amul supplies milk as well as dairy products like cheese, butter, etc.

2.1.14 THE FUTURE OF F.M.C.G. [10]:

Fast moving consumer goods will become Rs 400,000-crore industry by 2020. A Booz & Company study finds out the trends that will shape its future. Considering this, the anti-ageing skincare category grew five times between 2007 and 2008. It‘s today the fastest-growing segment in the skincare market. Olay, Procter & Gamble‘s premium anti-ageing skincare brand, captured 20 per cent of the market within a year of its launch in 2007 and today dominates it with 37 per cent share. Who could have thought of ready acceptance for anti-ageing creams and lotions some ten years ago? For that matter, who could have thought Indian consumers would take oral hygiene so seriously? Mouth-rinsing seems to be picking up as a habit — mouthwash penetration is growing at 35 per cent a year. More so, who could have thought rural consumers would fall for shampoos? Rural penetration of shampoos increased to 46 per cent last year.

Consumption patterns have evolved rapidly in the last five to ten years. The consumer is trading up to experience the new or what he hasn‘t. He‘s looking for products with better functionality, quality, value, and so on. What he ‘needs’ is fast getting replaced with what he ‘wants’. A new report by Booz & Company for the Confederation of Indian Industry (CII), called F.M.C.G. Roadmap to 2020: The Game Changers, spells out the key growth drivers for the Indian fast moving consumer goods (F.M.C.G.) industry in the past ten years and identifies the big trends and factors that will impact its future. It has been estimated that F.M.C.G. sector witnessed robust year-on-year growth of approximately 11 per cent in the last decade, almost tripling in size from Rs 47,000 crore in 2000-01 to Rs 130,000 crore now (it accounts for 2.2 per cent of the country‘s GDP). Growth was even faster in the past five years — almost 17 per cent annually since 2005. It identifies robust GDP growth, opening up of rural markets, increased income in rural areas, growing urbanization along with evolving consumer lifestyles and buying behaviours as the key drivers of this growth. It has been estimated that the F.M.C.G.

industry will grow at least 12 per cent annually to become Rs 400,000 crore in size by 2020. Additionally, if some of the factors play out favourably, say, GDP grows a little faster, the government removes bottlenecks such as the goods and services tax (GST), infrastructure investments pick up, there is more efficient spending on government subsidy and so on, growth can be significantly higher. It could be as high as 17 per cent, leading to an overall industry size of Rs 620,000 crore by 2020. Abhishek Malhotra (2010) told that the Indian GDP per capita is low but many Indian consumer segments which constitute rather large absolute numbers are either close to or have already reached the tipping point of rapid growth. The sector is poised for rapid growth over the next 10 years, and by 2020, the industry is expected to be larger, more responsible and more tuned to its customers. Based on research on industry evolutions in other markets and discussions with industry experts and practitioners, Booz & Company has identified some important trends that will change the face of the industry over the next ten years. Some key ones related to evolution of consumer segments are as follows:

1. **Accelerating 'Premiumisation':**

The rising income of Indian consumers has accelerated the trend towards 'premiumisation' or up-trading. The trend can be observed prominently in the top two income groups — the rich with annual income exceeding Rs 10 lakhs, and the upper middle class with annual income ranging between Rs 5 lakhs and Rs 10 lakhs. The rich are willing to spend on premium products for their 'emotional value' and 'exclusive feel', and their behaviour is close to consumers in developed economies. They are well-informed about various product options, and want to buy products which suit their style. The upper middle class wants to emulate the rich and up-trade towards higher-priced products which offer greater functional benefits and experience compared to products for mass consumption. While these two income groups account for only 3 per cent of the population, it is estimated that by 2020 their numbers will double to 7 per cent of the total population. The rich will grow to approximately 30 million in 2020, which is more than the total population of Sweden, Norway and Finland put together. Similarly, the upper middle segment will be a population of about 70 million in 2020, which is more than the population of the UK. Over the next ten years, these groups will constitute large enough numbers to merit a dedicated strategy by F.M.C.G. companies. Abhisek Malhotra (2010) added that they have seen companies focused on selling primarily to the mid segments. Often, there is no clear segmentation being offered. Players would do well to clearly separate their offerings for the upper and mid segments, and the two should be treated as separate businesses with a dedicated team and strategy for each.

2. Evolving Categories:

Categories are evolving at a brisk pace in the market for the middle and lower-income segments. With their rising economic status, these consumers are shifting from need- to want-based products. For instance, consumers have moved from toothpowders to toothpastes and are now also demanding mouthwash within the same category

Also, consumers have started demanding customised products, specifically tailored to their individual tastes and needs. The complexities within the categories are increasing significantly. Earlier a shampoo used to have two variants — normal and anti-dandruff. Now, you have anti-dandruff shampoos for short hair, oily hair, curly hair, and so on. Everything is getting customised. The trend towards mass-customization of products will intensify with F.M.C.G. players profiling the buyer by age, region, personal attributes, ethnic background and professional choices. Micro-segmentation will amplify the need for highly customized market research so as to capture the specific needs of the consumer segment targeted, before the actual product design phase gets underway. The beauty products market will grow by 20 per cent per annum as result of the changing socio-economic status of consumers, especially women. Middle-class women are now more conscious of their appearance and are willing to spend more on enhancing it. Products such as colour cosmetics (growing by 46 per cent) and sun care products (growing at 13 per cent) have latched on to this trend rapidly

3. Value at the Bottom:

It has been defined the bottom-of-the-pyramid or BoP consumers as those who earn less than Rs 2 lakhs per annum per household. The group constitutes about 900 to 950 million people. While the middle class segment is largely urban, already well-served and competitive, the BoP markets are largely rural, poorly-served and uncompetitive. A lot of the basic needs of BoP consumers are yet unmet: Financial services, mobile phones & communication, housing, water, electricity and basic healthcare. And so there is untapped opportunity. Abhisek Malhotra (2010) added that the aspiration was always there, and increasingly money is coming in. The segment is being targeted primarily with lower-priced products, say, Rs 2 Parle-G. But increasingly it will need products that deliver more value say, Rs 5 product that serves as dinner and also delivers nutrition (vitamins, proteins etc). Companies like PepsiCo and Tata are working on such products.

It is added that the rural BoP population is estimated to be about 78 per cent of the total BoP population. The segment is becoming an important source of consumption by moving beyond the ‘survival‘ mode. As a result of rising incomes, the growth of F.M.C.G. market in rural areas at 18 per cent a year has exceeded that of the urban markets at 12 per cent. While the rural market comprises only 34 per cent of the total F.M.C.G. market, given the current growth rates, its contribution is expected to increase to 45-50 per cent by 2020. It will require tailored products at highly affordable prices with the potential of large volume supplies. Products such as fruit juices and sanitary pads which had no demand in the rural markets earlier have suddenly started establishing their presence. While most F.M.C.G. players have succeeded in establishing sufficient access to their products in rural areas, the next wave of growth is expected to come from increasing category penetration, development of customized products and up-trading rural consumers towards higher-priced and better products.

4. Increasing Globalisation:

While many leading MNCs have operated in the country for years given the liberal policy environment, the next 10 years will see increased competition from Tier 2 and 3 global players. In addition, larger Indian companies will continue to seek opportunities internationally and also have an access to more global brands, products and operating practices.

5. Decentralization:

Despite the complexity of the Indian market (languages, cultures, distances) the market has mainly operated in a homogenous set-up. Increased scale and spending power will result in more fragmented and tailored business models (products, branding, operating structures).

6. Growing Modern Trade:

Modern trade share will continue to increase and is estimated to account for nearly 30% by year 2020. This channel will complete existing traditional trade (~8 million stores which will continue to grow) and offer both a distribution channel through its cash & carry model as well as more avenues to interact with the consumer.

7. Focus on Sustainability:

Global climatic changes, increasing scarcity of many natural resources (e.g. water, oil) and consumer awareness (e.g. waste) are leading to increased concerns for the environment. The pressure on companies to be environmentally responsible is gradually increasing due to involvement of various stakeholders – from government (through policy) to consumers (through brand choice) and NGOs (through awareness).

8. Technology as a Game Changer:

Increased and relevant functionality coupled with lower costs will enable technology deployment to drive significant benefits and allow companies to address the complex business environment. This will be seen both in terms of efficiencies in the back-end processes (e.g. supply chain, sales) as well as the front-end (e.g. consumer marketing).

9. Favourable Government Policy:

Many government actions – in discussions as well as planned – will help in creating a more suitable operating environment. This will be done both on the demand side by increased income and education as well as on the supply side by removing bottlenecks and encouraging investments in infrastructure. The confluence of many of these change drivers – consumers, technology, government policy, and channel partners – will have a multiplication impact and magnify both the amount as well as the pace of change. Winning in this new world will require enhancing current capabilities and building new ones to bridge gaps. In this new world F.M.C.G. companies will have 6 imperatives from a business strategy perspective:

1. Disaggregating the operating model
2. Winning the talent wars
3. Bringing sustainability into the strategic agenda
4. Re-inventing marketing for ‘i-consumers’ Re-engineering supply chains
6. Partnering with modern trade

Another big trend that has been is the emerging idea of many Indians. It is added that despite the complexities of language, culture and distances, the Indian market has largely been seen as a homogenous market. There‘s one product for the entire country — the same Maggi noodles for Karnataka and West Bengal, or the same Diet Coke for Punjab and Assam. Besides, these products have the same advertisements that run across the country. Increasingly, F.M.C.G. players are realizing that India is not a homogenous market and consumer preferences vary significantly. By 2020, Maharashtra‘s GDP will exceed that of Greece, Belgium, and Switzerland, and Uttar Pradesh‘s economic size will exceed that of Singapore and Denmark. So, having a dedicated firm for Maharashtra or Gujarat can prove to be a realistic and profitable proposition. We will see companies coming up with regional products. Hindustan Unilever has teas which are very different in one state versus the other. Pepsi has a different product in Andhra Pradesh which is not sold anywhere else. Differentiation used to happen at the country level; now you will see at the state level. F.M.C.G. players need to grow ‘regional’ in their thinking and move towards an increasingly decentralized operating model in India. As consumer preferences differ across regions and states, companies may follow a regional strategy in terms of product ingredients, positioning, marketing campaign, and channels. Overall, decentralization or regionalization will become an increasingly important theme for F.M.C.G. players.

F.M.C.G. in India has a strong and competitive MNC presence across the entire value chain. It has been predicted that the F.M.C.G. market will reach to US$ 33.4 billion in 2015 from US $ billion 11.6 in 2003. The middle class and the rural segments of the Indian population are the most promising market for F.M.C.G., and give brand makers the opportunity to convert them to branded products. Most of the product categories like jams, toothpaste, skin care, shampoos, etc, in India, have low per capita consumption as well as low penetration level, but the potential for growth is huge.

The big firms are growing bigger and small-time companies are catching up as well. According to the study conducted by AC Nielsen, 62 of the top 100 brands are owned by MNCs, and the balance by Indian companies. Fifteen companies own these 62 brands, and 27 of these are owned by Hindustan Lever. Pepsi is at number three followed by Thums Up. Britannia takes the fifth place, followed by Colgate (6), Nirma (7), Coca-Cola (8) and Parle (9). These are figures the soft drink and cigarette companies have always shied away from revealing. Personal care, cigarettes, and soft drinks are the three biggest categories in F.M.C.G. Between them, they account for 35 of the top 100 brands.

Table: 2.1 The Top 10 companies in F.M.C.G. sector

SR.NO.	Companies
1.	Hindustan Unilever Ltd.
2.	ITC (Indian Tobacco Company)
3.	Nestlé India
4.	GCMMF (AMUL)
5.	Dabur India
6.	Asian Paints (India)
7.	Cadbury India
8.	Britannia Industries
9.	Procter & Gamble Hygiene and Health Care
10.	Marico Industries

(Source: Abhisek Malhotra (2010), ― The future of FMCG, Strategist Team / November 29, 2010, 0:03 IST)

The foods category in F.M.C.G. is gaining popularity with a swing of launches by H.U.L., ITC, Godrej, and others. This category has 18 major brands, aggregating Rs. 4,637 crore. Nestle and Amul slug it out in the powders segment. The food category has also seen innovations like softies in ice creams, chapattis by H.U.L., ready to eat rice by H.U.L. and pizzas by both GCMMF and Godrej Pillsbury. This category seems to have faster development than the stagnating personal care category. Amul, India's largest foods company has a good presence in the food category with its ice-creams, curd, milk, butter, cheese, and so on. Britannia also ranks in the top 100 F.M.C.G. brands, dominates the biscuits category and has launched a series of products at various prices. In the household care category (like mosquito repellents), Godrej and Reckitt are two players. Goodknight from Godrej is worth above Rs 217 crore, followed by Reckitt's Mortein at Rs 149 crore. In the shampoo category, H.U.L.'s Clinic and Sunsilk make it to the top 100, although P&G's Head and Shoulders and Pantene are also trying hard to be positioned on top. Clinic is nearly double the size of Sunsilk Dabur is among the top five F.M.C.G. companies in India and is the herbal specialist. With a turnover of Rs. 19 billion (approx. US$ 420 million) in 2005-2006, Dabur has brands like Dabur Amla, Dabur Chyawanprash, Vatika, Hajmola and Real. Asian Paints is enjoying a formidable presence in the Indian sub-continent, Southeast Asia, Far East, Middle East, South Pacific, Caribbean, Africa and Europe. Asian Paints is India's largest paint company, with a turnover of Rs.22.6 billion (around USD 513 million). Forbes Global magazine, USA, ranked Asian Paints among the 200 Best Small Companies in the World Cadbury India is the market leader in the chocolate confectionery market with a 70% market share and is ranked number two in the total food drinks market. Its popular brands include Cadbury's Dairy Milk, 5 Star, Eclairs, and Gems. The Rs.15.6 billion (USD 380 Million) Marico is a leading Indian group in consumer products and services in the Global Beauty and Wellness space.

The Rs.85, 000 crore F.M.C.G. market in India is growing at a fast pace despite of the economic downtrend. The increasing disposable income and improved standard of living in most tier II and tire III cities are spearheading the F.M.C.G. growth across the nation. The changing profile and mind set of the consumers has shifted the thought to ―Value for Money from ―Money for Value. Over the years companies like H.U.L., ITC and Dabur have improved performance with innovation and strong distribution channels. Their key categories have strengthened their presence and outperformed peers in the F.M.C.G. sector. On the contrary, Colgate Palmolive and Britannia Industries are strong in single product category i.e. tooth - Pastes and Biscuits. In addition companies have been successful in reviving their presence in the semi-urban and rural market. In 1991, India has opened country to foreign brands. As per this liberalization policy many a foreign players ventured into our country finding it a lucrative large mass market. This research paper is a theoretical paper studying the coping strategies of Indian players in competition to the MNC companies. It studies those Indian players who have stood out in this competition and have been successful in doing so.

CHAPTER-2

HINDUSTAN UNILIVER LIMITED (H.U.L.)

2.2 - COMPANY PROFILE

- Introduction to H.U.L
- History of H.U.L
- H.U.L. – Vision
- H.U.L.– Product Range
- H.U.L. - SWOT Analysis
- Unilever Sustainable Living Plan
- Corporate Governance
- Focused Rural Marketing Strategies by H.U.L. in India

CHAPTER – 2

HINDUSTAN UNILIVER LIMITED (H.U.L.)

2.2 - COMPANY PROFILE

Hindustan Unilever Limited (H.U.L. or “the company”), a subsidiary of Unilever, is India's largest fast moving consumer goods (F.M.C.G.) company. The company offers products in over 20 distinct categories in home, personal care, food and beverages segments. It primarily operates in India. It is headquartered in Mumbai, India and employs more than 16,500 people. The following details about the company profile, product range, H.U.L. Vision, Sustainable living plan and focused rural marketing strategies by H.U.L. has been referred through company website www.H.U.L..co.in and in the H.U.L. annual report- 2011-12 as reported in the said report is reproduced as under:

2.2.1 INTRODUCTION TO H.U.L.:

Hindustan Unilever Limited (H.U.L.) is India's largest Fast Moving Consumer Goods Company with a heritage of over 75 years in India and touches the lives of two out of three Indians.

H.U.L. works to create a better future every day and helps people feel good, look good and get more out of life with brands and services that are good for them and good for others. With over 35 brands spanning 20 distinct categories such as soaps, detergents, shampoos, skin care, toothpastes, deodorants, cosmetics, tea, coffee, packaged foods, ice cream, and water purifiers, the Company is a part of the everyday life of millions of consumers across India. Its portfolio includes leading household brands such as Lux, Lifebuoy, Surf Excel, Rin, Wheel, Fair & Lovely, Pond’s, Vaseline, Lakmé, Dove, Clinic Plus, Sunsilk, Pepsodent, Closeup, Axe, Brooke Bond, Bru, Knorr, Kissan, Kwality Wall’s and Pureit.

The Company has over 16,000 employees and has an annual turnover of around Rs. 21,736 crores (financial year 2011 - 2012). H.U.L. is a subsidiary of Unilever, one of the world’s leading suppliers of fast moving consumer goods with strong local roots in more than 100 countries across the globe with annual sales of about €46.5 billion in 2011. Unilever has about 52% shareholding in H.U.L.

2.2.2 HISTORY OF H.U.L.:

In the summer of 1888, visitors to the Kolkata harbour noticed crates full of Sunlight soap bars, embossed with the words "Made in England by Lever Brothers". With it, began an era of marketing branded Fast Moving Consumer Goods (F.M.C.G.).

Soon after followed Lifebuoy in 1895 and other famous brands like Pears, Lux and Vim. Vanaspati was launched in 1918 and the famous Dalda brand came to the market in 1937.

In 1931, Unilever set up its first Indian subsidiary, Hindustan Vanaspati Manufacturing Company, followed by Lever Brothers India Limited (1933) and United Traders Limited (1935). These three companies merged to form H.U.L. in November 1956; H.U.L. offered 10% of its equity to the Indian public, being the first among the foreign subsidiaries to do so. Unilever now holds 52.10% equity in the company. The rest of the shareholding is distributed among about 360,675 individual shareholders and financial institutions.

The erstwhile Brooke Bond's presence in India dates back to 1900. By 1903, the company had launched Red Label tea in the country. In 1912, Brooke Bond & Co. India Limited was formed. Brooke Bond joined the Unilever fold in 1984 through an international acquisition. The erstwhile Lipton's links with India were forged in 1898. Unilever acquired Lipton in 1972, and in 1977 Lipton Tea (India) Limited was incorporated.

Pond's (India) Limited had been present in India since 1947. It joined the Unilever fold through an international acquisition of Chesebrough Pond's USA in 1986. Since the very early years, H.U.L. has vigorously responded to the stimulus of economic growth. The growth process has been accompanied by judicious diversification, always in line with Indian opinions and aspirations.

The liberalisation of the Indian economy, started in 1991, clearly marked an inflexion in H.U.L.'s and the Group's growth curve. Removal of the regulatory framework allowed the company to explore every single product and opportunity segment, without any constraints on production capacity.

Simultaneously, deregulation permitted alliances, acquisitions and mergers. In one of the most visible and talked about events of India's corporate history, the erstwhile Tata Oil Mills Company (TOMCO) merged with H.U.L., effective from April 1, 1993. In 1996, H.U.L. and yet another Tata company, Lakme Limited, formed a 50:50 joint venture, Lakme Unilever Limited, to market Lakme's market-leading cosmetics and other appropriate products of both the companies. Subsequently in 1998, Lakme Limited sold its brands to H.U.L. and divested its 50% stake in the joint venture to the company.

H.U.L. formed a 50:50 joint venture with the US-based Kimberly Clark Corporation in 1994, Kimberly-Clark Lever Ltd, which markets Huggies Diapers and Kotex Sanitary Pads. H.U.L. has also set up a subsidiary in Nepal, Unilever Nepal Limited (UNL), and its factory represents the largest manufacturing investment in the Himalayan kingdom. The UNL factory manufactures H.U.L.'s products like Soaps, Detergents and Personal Products both for the domestic market and exports to India.

The 1990s also witnessed a string of crucial mergers, acquisitions and alliances on the Foods and Beverages front. In 1992, the erstwhile Brooke Bond acquired Kothari General Foods, with significant interests in Instant Coffee. In 1993, it acquired the Kissan business from the UB Group and the Dollops Icecream business from Cadbury India.

As a measure of backward integration, Tea Estates and Doom Dooma, two plantation companies of Unilever, were merged with Brooke Bond. Then in 1994, Brooke Bond India and Lipton India merged to form Brooke Bond Lipton India Limited (BBLIL), enabling greater focus and ensuring synergy in the traditional Beverages business. 1994 witnessed BBLIL launching the Wall's range of Frozen Desserts. By the end of the year, the company entered into a strategic alliance with the Kwality Icecream Group families and in 1995 the Milkfood 100% Icecream marketing and distribution rights too were acquired.

Finally, BBLIL merged with H.U.L., with effect from January 1, 1996. The internal restructuring culminated in the merger of Pond's (India) Limited (PIL) with H.U.L. in 1998. The two companies had significant overlaps in Personal Products, Speciality Chemicals and Exports businesses, besides a common distribution system since 1993 for Personal Products. The two also had a common management pool and a technology base. The amalgamation was done to ensure for the Group, benefits from scale economies both in domestic and export markets and enable it to fund investments required for aggressively building new categories.

In January 2000, in a historic step, the government decided to award 74 per cent equity in Modern Foods to H.U.L., thereby beginning the divestment of government equity in public sector undertakings (PSU) to private sector partners. H.U.L.'s entry into Bread is a strategic extension of the company's wheat business. In 2002, H.U.L. acquired the government's remaining stake in Modern Foods.

In 2003, H.U.L. acquired the Cooked Shrimp and Pasteurised Crabmeat business of the Amalgam Group of Companies, a leader in value added Marine Products exports.
H.U.L. launched a slew of new business initiatives in the early part of 2000’s. Project Shakti was started in 2001. It is a rural initiative that targets small villages populated by less than 5000 individuals. It is a unique win-win initiative that catalyses rural affluence even as it benefits business. Currently, there are over 45,000 Shakti entrepreneurs covering over 100,000 villages across 15 states and reaching to over 3 million homes.

In 2002, H.U.L. made its foray into Ayurvedic health & beauty centre category with the Ayush product range and Ayush Therapy Centres. Hindustan Unilever Network, Direct to home business was launched in 2003 and this was followed by the launch of ‘Pureit’ water purifier in 2004.

In 2007, the Company name was formally changed to Hindustan Unilever Limited after receiving the approval of share holders during the 74th AGM on 18 May 2007. Brooke Bond and Surf Excel breached the the Rs 1,000 crore sales mark the same year followed by Wheel which crossed the Rs.2,000 crore sales milestone in 2008.

On 17th October 2008 , H.U.L. completed 75 years of corporate existence in India.

In January 2010, the H.U.L. head office shifted from the landmark Lever House, at Backbay Reclamation, Mumbai to the new campus in Andheri (E), Mumbai. On 15th November, 2010, the Unilever Sustainable Living Plan was officially launched in India at New Delhi.

In March, 2012 H.U.L.'s state of the art Learning Centre was inaugurated at the Hindustan Unilever campus at Andheri, Mumbai. In April, 2012, the Customer Insight & Innovation Centre (CiiC) was inaugurated at the Hindustan Unilever campus at Andheri, Mumbai.

2.2.3 H.U.L. - VISION:

- We work to create a better future every day.
- We help people feel good, look good and get more out of life with brands and services that are good for them and good for others.
- We will inspire people to take small everyday actions that can add up to a big difference for the world.
- We will develop new ways of doing business that will allow us to double the size of our company while reducing our environmental impact.

2.2.4 H.U.L. – PRODUCT RANGE:

1. Unilever makes and sells products under more than 1,000 brand names worldwide. Two billion people use them on any given day. Here is a selection of our top brands, available in many countries, along with the stories behind them.

Active Wheel:

One of India's largest detergent brands, Active Wheel aims to bring delight into the lives of millions of women across the country by giving them a blissful laundry experience reminiscent of the fragrance of thousands of flowers.

Annapurna

Annapurna provides a range of wholesome, tasty, value-added functional foods for the family by offering superior products at affordable prices.

Aviance

Aviance enables women actualize their unique potential through expert customized beauty solutions.

AXE

Axe offers guys a range of body sprays, shower gels and male grooming products – all designed to help them look, smell, and feel their best.

Breeze

Breeze, with the goodness of glycerine gives soft, fragrant and smooth skin.

Brooke Bond 3 Roses

A perfect combination of color, taste and strength which is also good for your health!

Brooke Bond Red Label

We love to spend time with our family, and when it's over something healthy, we love it all the more. That's why Red Label tea. It is a blend of leaves rich in flavonoids and tea rich in flavonoids is known to improve blood circulation that keeps your family healthy.

Brooke Bond Taaza

The Young Woman in emerging India wants an identity beyond her home who wants to make a positive difference to her life & her world, who is seeking inspiration to take that big step Brooke Bond Taaza awakens you to take the one step to change your world

Brooke Bond Taj Mahal

Brooke Bond Taj Mahal - India's best tea since 1966.

Bru

Some moments in life are special and close to heart. Bru makes these moments with loved ones even more magical… It is India's largest coffee brand that offers a range of coffee products. Its rich aroma and unique blend makes every moment come alive.

Cif

Cif- the best cleaner to let you shine.

Clear

With new CLEAR, Dandruff Wont Come Back!*

Clinic Plus

New Clinic Plus makes sure that – No matter what your daughter does with her hair, she won't face hairfall.

Closeup

For years, Closeup has been synonymous with fresh breath confidence that we require during our social interactions

Comfort Fabric Conditioner

Indian women love being at the heart of the family - the pivot around which it turns. She believes that a cared for, happy and comfortable family today is the best route to a fulfilled and flourishing family tomorrow.

Domex

The sheer power of Domex bleach gives you the confidence you need, eradicating all known germs.

Dove

Show the world the real you…Not the touched-up perfection it expects you to be. Embrace what makes you unique. Because that is your real beauty, inside out! Dove celebrates real women like you & commits itself to making you feel beautiful every day.

ELLE 18

Young and vibrant, ELLE 18 is the choice of today's young women, who want to define their own style statement.

Fair & Lovely

World’s No.1 fairness cream, H.U.L.’s largest skin-brand. How Fair & Lovely is that!

Hamam

Ten skin problems…No tension!

Kissan

Kissan is all about making kid's 'growing up' experience a happy and joyful one.

Knorr

Knorr helps families make meal times special, nutritious, tasty and healthy.

Kwality Wall's

Kwality Wall's, the brand with a big heart, offers a range of delightful frozen desserts that bring smiles to the faces of millions of Indians – kids, teens and adults.

Lakme

Lakme is an ally to the Indian Woman and inspires her to express her unique beauty and sensuality. Thus, enabling her to realize the potency of her beauty.

Lever Ayush Therapy

LEVER Ayush aims to help a new generation of Indians rediscover everyday health and vitality through customized Ayurvedic solutions

Lifebuoy

Lifebuoy, an undisputed market leader for 117 years, has a compelling vision "to make 5 billion people across the world, feel safe and secure by meeting their personal care hygiene & health needs"

Lipton

Lipton has a range of vitality teas that truly encompass the goodness of tea.

Liril 2000

There is no greater warmth than the feeling of touch of your loved ones. It is a gesture of real contact and happiness. Therefore it is important that we keep every part of our skin fresh and clean because only fresh, clean skin is touchable.

Lux

Lux is the world's most iconic beauty bar & has a 90 year history of glamour and pleasure. The most beautiful and iconic stars of the world have been Lux ambassadors over the years, from Leela Chitnis to Madhuri Dixit, Aishwarya Rai & Katrina Kaif.

Magic

Magic is Unilever's revolutionary Water-Saver that removes all lather from clothes in just the first rinse. After washing your clothes with detergent, simply add a capful of Magic in the rinsing water and you'll save up to 3 buckets of precious water.

Modern

A Wholesome & Nourishing, Hygienically produced & Reliably Safe Bread

Pears

With the goodness of glycerin & natural oils, Pears is trusted for being gentle, and is recommended by doctors and pediatricians worldwide.It keeps your skin soft and smiling with innocence. It is so pure that you can actually see through it!

Pepsodent

Pepsodent is a 19 year old brand that offers various oral care solutions to specific need based solutions.

Pond's

Get the expert to look after your skin

Pureit

Pureit is the world's most advanced range of in-home water purifiers. Pureit is breakthrough innovation designed by Hindustan Unilever and it provides complete protection from all water-borne diseases, unmatched convenience and affordability.

Rexona

Rexona gives you silky skin, irresistible to touch that keeps the romance alive!

Rin

Clothes talk for us. Rin plays an integral part in enabling us to look good by providing demonstrably superior whites, giving us the confidence to realize our ambitions

Sunlight

Sunlight keeps colours looking as beautiful as you

Sunsilk

For 20-something single girls, hair is often an emotional rollercoaster. Sunsilk understands and has designed its wash, care and styling collections to address the most common hair dramas in 80 countries around the globe.

Sure

Sure gives you the confidence to handle whatever the day has in store because you know your deodorant won't let you down.

Surf Excel

When children go out to play and get dirty, they don't just collect stains. They experience life, make friends, share with each other & learn from each other. This helps them get stronger and get ready for the world outside.

TRESemmé

TRESemmé believes that every woman deserves to stay beautiful without spending a fortune. Which is why, since 1947, the range of innovative hair styling products has been bringing the transformative power of salons to homes all across the globe.

Vaseline

At any age, at any time, whatever your skin needs, the Vaseline skin care team wants everybody to be able to enjoy great, healthy skin every day and feel ready all the time!

Vim

Created in 1885, the Vim brand is still innovating and using the magic of natural ingredient like Lemon to create unbeatable results over a hundred years later.

2.2.5 H.U.L. – SWOT ANALYSIS[1] :

Hindustan Unilever Limited (H.U.L. or 'the company') is India's largest fast moving consumer goods (F.M.C.G.) company. Two out of three Indians use H.U.L. products spanning 20 distinct categories in home, personal care, food and beverages segments. The company's market leadership and industry-leading brands provide an exceptional competitive advantage and in turn enhance its bargaining power. However, intense competition could pressurize the company's profit margins.

STRENGTHS	**WEAKNESSES**
• Market leadership built on strong brand portfolio • Wide product range with presence at all price points aided with strong sales and distribution network. • Focus on innovation to drive growth	• Impact of the detergent price war Protection of market share at the Cost of near-term margin deterioration.
OPPORTUNITIES	**THREATS**
• Rising consumption levels in rural markets • could accelerate revenue and profit expansion • Increasing per capita income drives F.M.C.G. • sector growth • Increasing need for clean water at low cost • Growth of the company's end market including, cosmetic and personal care markets.	• Intense competition • Increasing abundance of counterfeit goods • Changing cosmetic trends

STRENGTHS:

Market leadership built on strong brand portfolio. H.U.L. is India's largest F.M.C.G. company. Two out of three Indians use H.U.L. products spanning 20 distinct categories in home, personal care, food and beverages segments. The company serves over 2,000 retail customer groups with over 700 million consumers. H.U.L. is the market leader in most of the categories it operates. As per Datamonitor, Unilever is the largest player in Indian personal hygiene market (including soaps) with about 57.1% market share in value terms. The company also leads the household products market in India with 28.8% market share. Furthermore, Unilever value share in the tea and coffee beverage market stands at 15.9%. The company's leadership position is built on its strong brand portfolio.

Some of the H.U.L.'s popular brands in home and personal care segment include Lux, Lifebuoy, Rexona, Dove, Surf, Rin, Wheel, Fair & Lovely, Ponds, Close-Up and Sunsilk. In the food and beverage segment, the company's brand portfolio includes Taj Mahal, Lipton, Knorr, Annapurna, Kissan, and Kwality Wall's.

The strength of the company's brand portfolio is highlighted by the fact that six of its brands (Lux, Lifebuoy, Clinic Plus, Pond's, Fair & Lovely and Pepsodent) featured in the top 10 and eight in the top 20 in the surveys of India's most trusted brands. All together there were 17 H.U.L. brands among the country's 100 most trusted brands. H.U.L.'s market leadership and industry leading brands provide an exceptional competitive advantage and in turn enhance its bargaining power. Wide product range with presence at all price points aided with strong sales and distribution network H.U.L. offers a wide product range including foods, beverages, home care and personal care products. In personal care segment, the company offers various products in oral care, skin care, hair care, deodorants, talcum powder and colour cosmetics categories. It offers a range of soaps for personal use and detergents in various forms. The company's food segment comprises of beverages, processed foods and ice creams. This category offers products like tea, coffee, oil and fats, branded staples, culinary products and frozen desserts.

In addition, the company also caters to global demand through export business segment, which includes sales of marine products, leather products, castor as well as sales of soaps and detergents, personal products, beverages and foods in Asia (other than India), Australia, Africa, North America and Europe. The company also has presence in plantations, chemicals, agriculture seeds, property development, water business and ayurvedic products. Apart from a wide product range, H.U.L. follows the ‘portfolio approach’ to tap consumers across the price pyramid. The company caters to the premium segment through various brands such as Dove, Pears, Pond's among others. On the other hand, H.U.L. introduced new price points to tap the mass market. For instance, H.U.L. in FY2010 launched ‘Brooke Bond Shaktimaan’ at a price of INR190/kg as it did not have a presence in the loose tea category which account for 43% of total tea volumes in India. Further, the company launched Pure-it Compact at an attractive price of INR1,000. This innovation makes Pure-it accessible to a larger group of consumers without any compromise to the standard of water purity. Earlier, the company introduced a lower price point in toothpastes. H.U.L.'s broad product portfolio is aided by a strong sales and distribution network. The company operates through its direct sales channel network, Hindustan Unilever Network (HUN).The company has about 700,000 consultants-all independent entrepreneurs, trained and guided by HUN's managers. HUN covers over 6.4 million retail outlets including direct reach to over one million.

Further, H.U.L.'s IT-powered system supplies stocks to redistribution stockists on a continuous replenishment basis. This catalyzes H.U.L.'s growth by ensuring that the right product is available at the right place in right quantities. For this, stockists have been connected with the company through an Internet-based network, called RSNet, for online interaction on orders, dispatches, information sharing and monitoring. A broad product portfolio catering to the mass and premium segment enables H.U.L. to expand its customer base and in turn enhance its revenue generating capacity. In addition, a strong sales and distribution network allows the company to increase its reach and penetration levels in existing and upcoming markets. Focus on innovation to drive growth It has been H.U.L.'s strategy to focus on innovation and expand its presence through new product launches and brand extensions. In line with this strategy, the company re-launches about one-third of its portfolio every year. This is important, given the competitive nature of the F.M.C.G. market and increasing consumer awareness. H.U.L. continued to launch new products, and brand extensions and variants in 2010 across the food and personal care segments.

In the food business, the company launched Knorr Soupy noodles, a combination of soup and noodles. The launch of soupy noodles would enable H.U.L. tap the INR12 billion ($0.3 billion) instant noodles market, which is growing at 20% a year. In the personal care segment, H.U.L. embarked on an aggressive new products strategy to drive growth. Besides innovations in categories of shampoo, skin and oral care, H.U.L. is investing in nascent categories like hair conditioner, deodorant and male grooming. Hair conditioners were launched under the Dove and Sunsilk brands. The growth potential is huge as the market for conditioners is nascent, with 3% share in the Indian shampoo market against 15-20% in other Asian countries.

Furthermore, H.U.L. is strengthening its presence in the deodorant market with the extension of Dove and launch of Sure, a roll on deodorant. Also, the company H.U.L. extended its Vaseline brand to enter the male grooming segment, which is growing at 20% a year. Some of the major innovations of the company in FY2010 includes: Pureit Compact-in-home water purifier, an affordable safe drinking water solution for low-income consumers; Knorr Soupy noodles; Brooke Bond Sehatmand tea; and Cif multi purpose cleaner.

Additionally, there have been several innovations on the company's existing brands that delivered significant superior product and consumer experience. These included the relaunch of Lux, Wheel, Clinic Plus, Hamam, Liril and Pears. Strong focus on innovation and new product launches would enable H.U.L. to expand its presence and strengthen the depth of its portfolio. This would in turn translate into increasing revenues and profitability.

WEAKNESSES:

Impact of the detergent price war H.U.L. is engaged in a price war with Procter & Gamble (P&G) in the laundry category triggered by a series of events. After P&G's launch of Tide Naturals (cheaper variant of Tide), H.U.L. reduced the price of Rin by 30%, improved its formulation of Wheel, and increased category advertisements spends by 77%. In retaliation, P&G pegged up the grammage (volumes) for its Tide Naturals by 25%, without changing the price line. This translates into a 20% reduction in effective prices for the brand.

The battle for share entered a fresh chapter with aggressive television advertisements pitting H.U.L.'s Rin against P&G's Tide Naturals. H.U.L. launched ‘Rin is better than Tide’ campaign and the TV commercials on the same line were aired all over the country. The idea was to promote ‘Rin’ (the H.U.L. detergent brand) over the competitor ‘Tide’ (the P&G detergent brand). The detergent price war impacted H.U.L.'s performance in the soaps and detergents segment. The company's revenues from the soaps and detergents segment declined 16.3% in FY2010. Thus, price wars in important product categories adversely impact the overall profitability of H.U.L. Protection of market share at the cost of near-term margin deterioration H.U.L. is defending its market shares even at the cost of near-term margin deterioration.

Accordingly, the company is taking series of actions including price cuts, trade promotions, decrease in the package weight, re-launching across categories and so on. Although this is positive from a longer term perspective, it will extract its cost in terms of higher advertisement spends and limited pricing flexibility. Given the increasingly deteriorating competitive environment in F.M.C.G. space, these actions, to an extent, have resulted in decline in top line, as well as slow growth in the company’s margin.

OPPORTUNITIES:

Rising consumption levels in rural markets could accelerate revenue and profit expansion It is widely believed that consumption in rural markets is increasing at a much faster pace than those in urban markets. According to statistical releases by Confederation of Indian Industry, Ministry of Statistics, and several research organizations including Datamonitor, the number of rural consumers earning about a dollar a day would come down from 400 million to 250 million by 2020, while the number of consumers earning over $5 a day would increase from 50 million to 150 million. This represents a huge opportunity for F.M.C.G. companies such as H.U.L. to shift their revenue mix in favour of rural markets.

H.U.L. initiated Project Shakti that targets small villages populated by less than 5000 individuals. Through Project Shakti the company uses self-help groups to directly cater to one million homes every month in villages where traditional distribution systems cannot hope to enter. Shakti network had grown to more than 45,000 ‘Shakti Ammas’ (women entrepreneurs) covering 100,000 plus villages across 15 states in the country and reaching over three million homes. Project Shakti is built on Shakti Entrepreneurship program and Shakti Vani program.The entrepreneurship program offers help the local entrepreneurs to build up strong base to sell the company's products across the rural areas.

According to H.U.L.’s own estimates its turnover is expected to reach INR500 billion by 2015. Since this revenue expansion is not likely to come at the cost of revenue expansion from urban markets, rising consumption levels in rural markets could accelerate H.U.L.’s revenue and profit expansion. Increasing per capita income drives F.M.C.G. sector growth Per capita Income in India has doubled in four years. As their incomes and standards of living improve, Indian customers’ for F.M.C.G.s are shifting towards higher lifestyle categories like skin care, hair care, deodorants, convenience foods and health foods.

Rural India, where penetration levels are low as compared to urban areas, has a large consuming class with 41% of India's middle-class and 58% of the total disposable income. Factors like loan waiver of farmers, hike in minimum support price for crops and flood inflation has helped farmers with rise in income. The purchasing power in rural areas has increased and spending behavior is also changing which shows a high growth potential for F.M.C.G. companies here. H.U.L. has adapted itself to changing consumer spending patterns. Among many product launches, Dove hair care products re-launch of Axe deodorants, and launch of Ponds Anti Ageing cream are few to be mentioned in high end price spectrum in personal care.

Targeting low income group people, H.U.L. has launched 50 paise shampoo sachets. Along with these, company's premium products are now sold through Modern Trade. Also it has entered into a Joint venture with Smollons Holdings of South Africa to increase its capabilities to meet the merchandising demands in Modern Trade. With increasing purchasing power, the Indian consumers will become a key growth engine to boost the company’s revenue growth. Increasing need for clean water at low cost Rapid population growth and continued pollution of existing freshwater sources have created water shortages in India. According to the 2030 Water Resources Group, water demand in the next two decades will double in India to 1.5 trillion cubic meters.

By 2050, per capita water availability in India is expected to drop by about 44%. H.U.L. has presence in the water business through Pure it, an in-home drinking water purification system. It is the only purifier in the world that provides high level of safety without depending on cooking gas, electricity and pressurised tap water, and is affordably priced. Pure it has been nationally extended with its footprint in 28 states in India. H.U.L. can leverage on the strength of Pure it to address the increasing need for clean water. Growth of the company’s end markets including, cosmetic and personal care markets.

The personal care market has been developing rapidly primarily due to the increasing purchasing power and rise of conscious consumers. The market which was valued at INR224 billion in 2009 is estimated to grow at 19% CAGR. H.U.L. is the largest player in Indian personal care market. The Indian cosmetic market recorded a rapid growth in the last couple of years. The demand for cosmetics and personal grooming products has been on the rise because of the increasing popularity of beauty contests, increasing disposable incomes coupled with the boom in the Indian fashion industry.

The cosmetics market in India is projected to grow at a CAGR of around 17% during the three year period (2010–13). H.U.L. offers a range of color cosmetics for lips, face and eyes under its market leading brand, Lakme and also operates Lakme Beauty Salons and Lakme Studios. Thus, positive outlook for the company's operating markets would provide steady revenues for the company in near term.

THREATS:

Intense competition H.U.L. faces intense competition across its segments. For instance, ITC, its prime competitor, has many market leading brands in segments like processed food, confectionaries and other household products. Apart from this ITC entered the highly-competitive personal-care business in the recent past and in a three years time, has grabbed a 5% and 3.5% market share in soaps and shampoos, respectively. Backed by strong sales and distribution network throughout the country and especially in the rural markets, ITC gives stiff competition to H.U.L.

In addition, the company is facing increasing competition from other multinational companies such as Revlon, P&G and Colgate-Palmolive in the personal care and household care segments. Additionally, the growing private label brands are posing severe threat to most of the F.M.C.G. companies in India. A highly competitive market, hence, could adversely affect the company as it has to increase its investment to ramp up its distribution and marketing channels. The increased cost could pressurize the company's profit margins. Increasing abundance of counterfeit goods Trade of counterfeits and pass-offs products is negatively affecting the growth of F.M.C.G. companies like H.U.L. For instance, there are over 118 spurious varieties of H.U.L.'s products, Fair and Lovely and Clinic Plus. According to industry reports, 15% of consumer goods sales in India are estimated to be of fake products.

In value terms, it stands at about INR150 billion ($3.3 billion).The top two brands within any category be it cosmetics, detergents, or soaps are effected the most by counterfeiting and pass-offs. Besides revenue losses, counterfeits and pass-offs also affect the company's brand as they are unsafe. Low quality counterfeits reduce consumer confidence in branded products. Also, what differentiates the offerings of companies such as H.U.L. from its competitors is exclusivity; widespread counterfeits reduce this exclusivity. Counterfeits not only deprive revenues for the company but also dilute its brand image. Changing cosmetic trends Beauty conscious consumers are increasingly using new technologies such as advanced dermatology, cosmetic surgery, hair transplant and other treatments to enhance their beauty. Not only are the results from these treatments instant, but they are also long lasting.

The Indian cosmetic surgery industry is witnessing significant growth, triggered by increasing consumer awareness, direct marketing and advertising campaigns, and technological advances in surgical and non-surgical procedures. Non surgical markets (e.g. injections, dermal resurfacing, and micro-dermabrasion) register gains based on consumer preferences for less invasive treatments. This could reduce dependence on traditional beauty aids, which could lead to a fall in demand for the skin and hair care products of H.U.L.

2.2.6 UNILEVER SUSTAINABLE LIVING PLAN:

In November 2010, we set out the Unilever Sustainable Living Plan, committing to a ten year journey towards sustainable growth. What makes our Plan different is that it applies right across the value chain. We are taking responsibility not just for our own direct operations but for our suppliers, distributors and - crucially - for how our consumers use our brands. Underpinning the Plan are around 60 targets. Here we report on our progress in the first year of the Plan.

- Improving Health & Well-Being
- Reducing Environmental Impact
- Enhancing Livelihoods
- Health & Hygiene
- Better Livelihoods
- Improving Nutrition
- Greenhouse Gases
- Water
- Waste
- Sustainable Sourcing

2.2.7 CORPORATE GOVERNANCE:

H.U.L. firmly believes in maintaining high standards of corporate Governance:

"To succeed, we believe, requires the highest standards of corporate behaviour towards everyone we work with, the communities we touch, and the environment on which we have an impact. This is our road to sustainable, profitable growth and creating long-term value for our shareholders, our people, and our business partners."

The Board of Directors of the Company represents an optimum mix of professionalism, knowledge and experience. The total strength of the Board of Directors of the Company is nine Directors, comprising Non-Executive Chairman, four Executive Directors and four Non-Executive Independent Directors.

"I believe that nothing can be greater than a business, however small it may be, that is governed by conscience; and that nothing can be meaner or more petty than a business, however large, governed without honesty and without brotherhood."

– William Hesketh Lever

2.2.8 FOCUSED RURAL MARKETING STRATEGIES BY H.U.L. IN INDIA:

(1) UNILEVER'S PROJECT SHAKTI[2]:

Unilever's project Shakti was born in December 2000 in a district called Nalgonda in Southern India state of Andhra Pradesh. The idea was to extend Hindustan Lever's reach into the untapped and highly inaccessible markets of rural India. The focus was on the full range of Unilever products such as Detergents, Personal Care Products, Beverages and Foods. In addition, a social objective was to provide sustainable livelihood opportunities for underprivileged rural women. In many Indian languages Shakti means strength or empowerment.

Over 70% of India's 1 billion populations live in rural villages where per capita income is 44% of that in urban India. Hindustan Lever think that this will reach urban levels in 10 years. Shakti faced three major challenges. First, whilst the aggregate rural potential in India is massive the target market is scattered over a vast area and the per capita consumption levels are low. Second, the 637,000 villages and townships are not connected to urban centre by air or rail and road connectivity is very poor. And third, the products needed to be affordable. This latter meant not just the price point itself but even the unit size itself. This is an issue that CavinCare of Chennai tackled with their sachet size products which Unilever copied fast.

Project Shakti built momentum with a number of innovations centred on building the network and brand awareness. For example, Shakti Vani. Vani is Hindi for "voice" and the idea was to appoint, train and position local women as experts on matters relating to personal and community health and hygiene. Working to an organised journey plan the Vani would cover a group of villages, organising school visits and village get together and use other social means to get the message across. By February 2005, 500

Vanis covered 20,000 villages and their pay was between rupees 60 to 150 per month. By 2008 this had grown to 44,000 rural women reaching around 3 million homes daily in 500,000 villages. The plan is to move to 600 million consumers through 10,000 entrepreneurs by 2010.

The salary of the Shakti team has a tremendous impact on the capacity to consume of the districts where they operate. This is part of the root of what Kishore Biyani of the Future Group has identified as key to sustainable development – consumption. And this is where organised retail and F.M.C.G. companies can make significant contributions within the informal economy, to the connectivity with the formal market and, to innovation within the formal economy itself.

iShakti, the portal was set up to strengthen project Shakti through extending the benefits of information technology to rural India. A computer was set up in the home of a Shakti entrepreneur and this is to be available to the community as a means of empowerment. This initiative has the potential of bringing the internet to villages that had never seen a computer or even a television. This part of the project has far to go.

Investment in project Shakti was significant reaching 15% of sales by 2004. And the cost of iShakti added another 3 to 5% of sales. However, the project broke even by 2004. In terms of understanding the informal market and how to reach it and engage with it there have been many learning's.

India may well be the world's biggest democracy but it is far from being homogenous. In fact, diversity is its greatest strength but also its greatest challenge. Project Shakti and any project tackling the informal markets of the world has to understand the territory. Five of India's States were enthusiastic supporters of Shakti but others were even hostile. Closely linked to the prosperity of the State was the level of infrastructure and that impacted accessibility and viability of the project. Cultural issues varied in strength. For example, the status of women in rural society differed across states. In some places the idea of a woman venturing out of her home to sell products in other homes was anathema. And the language issue cannot be underestimated in a country with 27 official languages. Project Shakti operated in 12 languages and then dialects made even this level of communication difficult. Above all, the challenge of building up the self confidence and motivation of these underprivileged women as they came to terms with their Shakti status cannot be underestimated.

Project Shakti operated in media dark areas where television advertising could never reach. It moved the marketplace frontline away from local outlets who would champion other products into the homes of families in the remotest of areas. And the overall objective is to generate 15% of revenues through reaching 250 million additional consumers in the informal rural market through 100,000 Shakti entrepreneurs by 2010.

(2) LIFEBUOY SWASTHYA CHETNA[3]:

Lifebuoy Swasthya Chetna, the first single largest rural health and hygiene educational program. Lifebuoy will make multiple repeat contacts in nearly 15,000 villages in 8 states across rural India. The campaign aims to educate children and the community about the threat of unseen germs and basic hygiene practices. Lifebuoy has already successfully conducted pilot studies in Madhya Pradesh, Chattisgarh, Uttar Pradesh, West Bengal, Orissa and Bihar. This campaign teaches people about maintaining good health through practice of basic hygienic habits including the handwash habit.

Announcing the Swasthya Chetna Movement**,** Mr. Ashok Ganapathy**,** Marketing Manager - Mass Market Business, Hindustan Lever Limited said, "This program has been developed around the insight that people believe "visible clean is safe clean". Swasthya Chetna aims to establish the existence of "invisible germs" and the associated risk of infection. Lifebuoy Swasthya Chetna is a movement aimed at creating awareness about hygiene practices including hand washing, among the rural community. We believe that this campaign will change the underlying behaviour and attitude of the village folk towards health and hygiene."

Mr. Ganapathy added, "In India especially, diarrhoea is the second largest cause of death among children below the age of 5. A study conducted by WHO reflects that deaths due to diarrhoea may be reduced by as much as 42.1% if villagers are induced to wash their hands with soap before partaking meals the campaign therefore endeavours to inculcate good health and hygiene practices highlighting the importance of regular habit of handwash.

Phases of the Lifebuoy Swasthya Chetna campaign:

The Lifebuoy Swasthya Chetna campaign has been divided into various phases. In the initial phase the Health Development Facilitator (HDF) and his assistant will initiate contact and interact with students and the influencers of the community like the Sarpanch, medical practitioners, Panchayat members, etc. A number of tools like a pictorial story in a flip chart format, the Glo-germ demonstration and a quiz with attractive prizes to reinforce the message will be used to make the module interactive and gain involvement from school children.

Glo-Germ demonstration:

The Glo-Germ demonstration is a unique tool to make unseen germs visible and emphasize the need to use soap to wash hands and kill germs. Through this interaction children will be sensitized about germs, their harmful effects on health and simple methods to observe personal hygiene.

This interaction will then be replicated with the rest of the community and the key messages on hygiene and health will be reinforced through subsequent contacts, thus preparing the community to sustain and internalize the messages. In subsequent interactions the village children with the help of the Health Development Facilitator (HDF) will expose parents to the health and hygiene communication. The purpose is to present the activity as the villagers' self initiative, wherein the Lifebuoy Swasthya Chetna HDF will be a facilitator and an influential personality from the village the chief guest. This will bring about an ownership of the program from the village community.

Reinforcing the importance of health in rural India:

"The objective of this program is to bring about a change in the underlying behaviours and attitudes of the village folk and in our experience one visit will not be sufficient for the same. There is a need for a sustained communication which keeps reinforcing the health message and hence we have devised multiple visits by the Health Development Facilitators (HDF) to each village." Mr. Ganapathy added.

By the end of these multiple interactions, it is envisaged that the villages will have understood and internalized the importance of hand washing among observing other hygiene practices. Since health awareness is an ongoing process, the initiatives of the village residents will evolve the program and keep ‘Swasthya Chetna’ alive.

(3) KHUSHIYON KI DOLI[4]:

Hindustan Unilever’s unique multi-brand rural marketing initiative Khushiyon Ki Doli, which was launched in 2010 in three states – Uttar Pradesh, Andhra Pradesh and Maharashtra – was an outstanding success. Through this initiative more than one crore (10 million) consumers were contacted directly in more than 28,000 villages across these three states in 2010. Through this initiative about 170,000 retailers were also contacted in these villages in 2010.

In 2011, H.U.L. extended this initiative to five states – West Bengal, Bihar, Maharashtra, Andhra Pradesh and Uttar Pradesh, thereby covering around 70K villages, 25 million consumers and 4 lakh retailers.

Reaching media dark villages:

The main objective of the campaign is to reach out to media dark villages and connect with the direct users (women), with H.U.L. brand messages and to engage with consumers deeply to rapidly change brand adoption metrics. The main aim is to change attitudes of the rural masses by inculcating good personal hygiene and through this create greater preference for the company brands by association to daily hygiene habits.

This multi brand campaign branded as Khushiyon ki Doli also helped to create a cost efficient rural brand activation module. It involved various personal care and home care brands of H.U.L. including Wheel, Surf Excel, FAL, Sunsilk, Vim, Lifebuoy and Closeup.

Three stages of the programme:

The module follows a three-step process, starting with awareness, moving on to consumer engagement and finally retail contact.

The first step of spreading awareness is achieved through a team of promoters who head to each village and invite the villagers to a point what is known as ‘Mohallas’. At the meeting point ‘Mohallas’ make them aware of the company, its products, their benefits and healthy and hygiene habits. In every village, there are about 4-5 teams who conduct these events in local language / dialect for small focused groups so that it allows for greater engagement and involvement for the consumers. During this activity, brands are introduced with the help of TVCs & short AV's that are played continuously. The promoters by way of ‘live’ demonstrations bring alive the hygiene benefits of using such brands, which in turn shall improving the quality of their daily life. To increase the ‘fun’ element and enhance involvement, promoters also conduct simple quizzes and games around the brands and daily hygiene habits. As part of this activation, we offer schemes both for the participating consumers and also local retailers for generating trial among consumers, this helped in enhancing availability at village retail point.

Post the mohalla activity, the promotes go from home to home and conduct consumer home visits to generate trial where they offer attractive promotions / purchase schemes to the consumers. Similarly, there is another team which visits all the shops in the village which ensures improved availability and visibility of our brands.

Combining technology with tradition:

One of the unique aspects of this initiative is the use of technology to bring alive the benefits of our brands in a simple and compelling manner. The other unique characteristic feature of this initiative is the effective use of popular traditional symbols with technology to create more acceptances. For example, the brand films and hygiene messages are shown to the consumers through the use of Palki.

(4) OPERATION HARVEST:

H.U.L.’s soaps and detergent division launched this programme. The purpose was to efficiently service the channels in an intensive efforts to build volumes. The operation used a fleet of vans – which regularly visited remote villages with a population of less than 5,000 and restocked the small shops there with the company’s primary products – lifebuoy and wheel.

(5) OPERATION STREAMLINE:

H.U.L.’s soaps and detergent division launched this programme as well. Its objective was to double rural market penetration from roughly 50,000 villages to one lakh villages.

The exercise meant H.U.L. moving directly into villages with population of less than 1,000 people, and located away from motorable roads and communications link.

(6) PROJECT BHARAT:

This operation was launched by H.U.L.'s personal products division. It covered nearly 22 million rural household across 12 states over a two year of period. It was a massive rural home to home marketing operation. The objective was to popularise H.U.L.'s personal products in small towns and villages. As a part of campaign, H.U.L. handed out low-priced composite sample packets of its toothpaste, fairness cream, shampoo (Clinic Plus) and talcum powder (Ponds) to all 22 million households.

The operation tackled issues of awareness, attitude, and habits of the target consumers and increased the penetration level of the products. The company carried its operations in the high potential districts of the country. Attracting first time users was one major aim. Under this project, H.U.L. salesmen explained to the prospective consumers the benefits of using the products and explained how to use them.

CHAPTER-3

REVIEW OF RELATED LITERATURE

CHAPTER- 3

REVIEW OF RELATED LITERATURE

A literature review is a text written by someone to consider the critical points of current knowledge including substantive findings as well as theoretical and methodological contributions to a particular topic.

Generally, a researcher conducts and surveys the related literature in order to review the present status of a particular research topic. From the survey of literature, a researcher is able to know the quantum of work already done on his research topic so far and also helps to know the areas which are not touched, or yet to be undertaken. The overview of literature at the national or an international level is to be researched with the help of research reports, articles, books and other materials. The major benefits of literature reviews are: firstly, helps the researcher in avoiding duplication of efforts on the same research topic. Secondly, helps the researcher in adopting methodologies used successfully by other researchers, writers and policy makers. Thirdly, suggests new approaches in planning, organizing the investigation of research topic. Fourthly, helps to narrow down the research problem more clearly and lastly, assists investigators to develop firm understandings of theoretical implications of proposed inquiries.

This study contributes to literature by focusing on the Rural Marketing Strategies implemented by different companies or brands to capture the untapped potential market of India, which is full of opportunities. The aim of literature reviews is to justify, rationale of an ensuring research study, provides an overview of historical perspectives and to bring to the light the research trends and problems.

Rana J. (2012)[*1] studied that, the Indian market is quite attractive and challenging. Although the marketers are taking effective steps to capture this market. Still there is a large scope. It has tremendous opportunities. As far as premium F.M.C.G. brands are concerned, only a few consumers are there form this market. The companies should decide their target market for premium brands and approach them. Youth can be a great help in this direction. The marketers have to come up with innovative proposals through which the target market (for premium brands) should be convinced.

Venukumar G., (2012)[*2] in his study conclude that, it is certain that F.M.C.G. companies will have to really gain inroads in the rural markets in order to achieve double digit growth targets in future. There is huge potential and definitely there is lot of money in rural India. The companies entering rural market must do so, for strategic reasons and not for tactical gains as rural consumer is still a closed book and it is only through unwavering commitment that the companies can make a dent in the market. Ultimately the winner would be the one with the required resources like time and money and also with the much needed innovative ideas to tap the rural market.

Jain. A, (2012)[*3] studied that, the brand awareness in rural areas particularly in respect of beauty care and health care products is showing an increasing tendency. Most of the people both from illiterate & literate groups prefer branded products with the belief that quality is assured as the manufacturers are reputed companies. For Ex: Colgate Tooth Paste, Head & Shoulder shampoo. People are not worried about the price of the product. They are showing willingness to spend higher price when they realize that they can afford to spend. Since the usage of branded products of reputed companies will elevate their status as well as importance in that village. This change in the attitude to spend more on the highly priced branded products (Example: Dove Soap, Gorniour Hair Oil) among high income groups in rural areas clearly suggests that there is an ample scope for such products to capture the markets in this areas by increasing the supply of these products.

Siras M. (2012)[*4] found that in his study that, rural marketing should not give the impression that rural markets have not been exploited at all. Its purpose is only to highlight the growing importance of rural markets in the fast changing economic situation. Already, substantial penetration has been made by the producers of most consumer goods. Though the cost of distribution and promotion is bound to be high and producers even may sustain losses in the initial stages, this should not discourage them from entering the market the potentialities of the rural market are great definitely. With the changing economic conditions in the country, and with better purchasing power, among the rural population, the newly emerging rural markets are bound to yield rich dividends.

Sabura F. M.,et al (2012)[*5] has drawn conclusion from the retailer's point of view is that, the distribution system of Britannia is not effective in Soundara pandiyapuram & Solaseri. They get the product from wholesale agencies. Britannia can do their best to the retailers, if they adopt direct distributions. Thus Britannia can increase their market share through sales promotion activities, intensive distribution and attractive schemes to retailers. More concentration should be given to the supply chain of the bakery, pan shop and medical shop and marketing mix of the grocery shops, as the retailers felt less satisfied with the above area. It is evident that most of the retailer's attitude is committed toward Britannia than Sun Feast in the study area. In order to increase the market share, company should put forward certain measures in the initial stage to retain and develop the market share. As per Indian researchers view, the attitude of consumers is "ready to bare high speed capital and never have the attitude of spending high working capital".

Dr.Singh J., and Saikh (2012)[*6] has studied that, the marketers must understand the role of family in influencing the buying of consumer durables more particularly in the rural areas. The marketers must design their advertising messages as well as visuals in such a way that these penetrate well into the minds of the family members. Only then they can have positive endorsements of their products in a highly competitive environment. Marketers must take significant steps in crafting and presenting credible and persuasive advertisements. It seems that people are consistently losing faith and confidence in the mass media advertising of consumer durables. It would be more appropriate if marketers make best use of social media that can be used as an interactive advertising through authentic story-telling.

Rahman M., et al (2012)[*7] found in his study that ,in India the market share of hair care segment contributes a considerable amount i.e. 9% of F.M.C.G. sector which is continuously increasing from 6230.8 crores of rupees to 8417.79 crores of rupees in the commercial years of 2008-09 to 2010-11. The shampoo market is dominated by Hindustan Unilever Ltd. with a market share of 46% followed by Procter and Gamble with 24%. The top shampoo brands Sunsilk, Clinic Plus, Pantene and Head & Shoulders which are placed in the 'Stars' cell of BCG matrix of shampoo brands of India.

Dey. S., et al(2012)[*8] study that, some of the retailers tried to understand and fulfil the requirement of the rural customers but as such no model is fool proof and hence not living up to the expectations of the customers. This study is an attempt to understand the needs of the rural India and available options to fulfil the needs. This has been observed that respondents are widely dispersed on the basis of product categories and the available retail market options. Most of them are buying personal care, fruits and grocery item from village and weekly haats. However, products like are clothing, footwear and durables are mostly purchased from tehsil and district centres. On further exploration, this has been found that most of the respondents agreed that the products of their choice are not available in the existing retail options. Alternatively they have to go for available substitutes. This has been observed that factors affecting customers purchase decision varies with demographic factors. Customers are satisfied with prices and accessibility of the market. But, comparatively they are not satisfied with Quality and Variety of brands.

Gupta S.L., et al,[*9], in his study he found that, the responses of customers are quite mixed in the rural India. Customers prefer some of the popular brands but they also prefer to use local brands. The loyalty status for brands is also moderate in the rural markets. It seems that customers do not bother more about the purchase decision of F.M.C.G. product. The house makers and other members of the family influence the purchase decision. Rural area people have enough time to talk with their friends and social groups so their decisions are also influenced the reference groups. In brief we can say that the consumer in rural markets is not so sophisticated and not conscious about the brands and purchase decision. This shows an opportunity for the marketers to promote their products by the promotional strategies, which can make a place in the heart of the customers. Some of the companies with local brands win the battle by convincing the retailers about the product. Retailers sometimes work like a salesperson for that company and recommend the product to the customer because they get a smart margin for this. Further the local companies also give discount for space in the shelf of shopkeeper.

Dr. Singh. P., et al (2012)[*10] found that, the issue of rural product generation through industrialization, therefore, needs to be viewed from a new angle and on far more scientific lines. The core of a scientific approach is to understand the market opportunities for rural products along with the country's development priorities and to chalk out a strategy where rural industries have an important role to play. While rural products are forced to increasingly become part of global supply chains, these products need to adapt themselves, not only according to the changing tastes of the national market, but also according to changes in tastes in the international market. Therefore, a process is essential to explore the market linkages and capacity building for SHGs through a bottom up approach and continuous dialogue with stakeholders of rural enterprise. This process should ensure the participation of rural people as consumers and producers in the globalization mechanism, with better livelihoods and global access to markets. The real challenge of building a sustainable market linkage starts here.

Priyadarsini J., (2012)[*11] has concluded in research paper, As Dilip Sehgal, ED, New Ventures & Marketing Services, H.U.L., says women in the rural areas are “The catalyst of change and that is why its whole program keeps women in focus. It's like popcorn in a machine; one burst at first and then everything begins popping; here too, one woman as an agent of change bursts into a movement. Clearly, it's the rural women who give Shakti its strength.” Beyond the business goals (intensifying rural distribution channels and penetrating into rural hinterland) the company is patting at the BoP women to bring change in their life. This is a novel initiative which was proven to be a great success in East Godavari Dt, India.

Saradamma C., et al (2012). *[12] found that in their study that to move rural buyers from trial to preference, brands need to deliver on their value proposition, as well as to dislodge someone else from the consumer’s existing preference bath soap. Brand loyalty is a scale, and brands move up, down and even off that scale with and without a vigilant brand management strategy. Pricing, promotional deals and product availability, all have tremendous impact on the position of the brand in the buyer’s preference bath soap. The brands’ potential can only be fulfilled by continually reinforcing its perceived quality, up market identity and relevance to the buyer.

Khatsuriya. K., (2012)[*13] concluded that, as existing markets reach saturation levels, marketers start moving into the interiors and find that there is a vast untapped customer base out there. As urban India grows, it needs more help from rural areas. When the new immigrants travel back home, they carry with them stories of urban lifestyles. Awareness is thus created in the potential markets. There are vast opportunities for the companies in sector to grow. If government helps in developing the infrastructure then India has a real chance of going towards supremacy in the world through its rural segment. The increased level of income and change in life style has led many companies to launch the product which will suit specially to the rural market. Media and technology is being used by these companies heavily and actually they are creating the market for their rural product.

Arora J., (2012)[*14] studied that, there are few of the ways in which the marketing strategy needs to be developed so as to improve the success rate of being successful in Indian rural market. Companies need to re-focus their marketing strategies and start considering the importance of rural market and try to change as per the demand of the rural market. following are few of the important strategies that can prove to be very useful , by communicating and changing quality perception, by proper communication in Indian language, by target changing perception, by understanding cultural and social values, by providing what customer want, by promoting products with Indian models and actor, by associating themselves with india,by promoting Indian sports team, by talking about a normal Indian, by developing rural-specific products, by giving Indian words for brands, by effective media communication, by adopting localized way of distributing, by associating themselves with Indian celebrities, melas, paintings etc.

Dr. Mehta M., (2012)[*15] found out in their study that, an income dispersal projection by NCAER based on a 7 percent GDP growth (assumption) shows that the number of poor households will shrink by half to 28 million from 61 million, where as the middle income households will double and rich households will treble over the decade in rural India. This upward push, taking rural people from poverty to prosperity, will lead to increasing purchasing power. The next big marketing revolution in the world is going to happen in the rural India and corporate are getting ready for it.

Dr.Dixit. K., (2012)[*16] concluded that, the fact remains that the rural market in India has great potential, which is just waiting to be tapped. Progress has been made in this area by some, but there seems to be a long way for MNC marketers to go in order to derive and reap maximum benefits. Moreover, India is expected to emerge as the fifth largest consumer economy of the world by 2020. Things are sure changing for the better.

Dr.Singh S., (2012)[*17] concluded in his study that, H.U.L. has shown the way to other companies producing fast moving consumer goods (F.M.C.G.) on how to penetrate the rural market. Intensifying its reach in the rural markets, H.U.L. has decided to make its brands more ‘experiential’ in nature instead of merely making them available in these media dark markets. They have carried out one of the largest sampling exercises for this purpose to overcome barriers like lack of brand awareness, ignorance of product benefits and complete absence of any firsthand experience of usage.

Kavitha T., (2012)[*18] studued that, the new phase of rural consumption appears to provide a great opportunity for the F.M.C.G. sectors. Marketers will need to evolve new strategies to connect and communicate with a more aware and unreserved consumer than ever before, the study found. With this, product and brand development cycles will need to undergo a dramatic change. Today’s rural consumer is not just indulgent, but ‘smart’ too: she wants products that carry the best of traditional wisdom and modern science, providing her convenience and individualism in one go. This means product and brand strategies that respond to these demands are more likely to succeed.

Kotni V.,(2012)[*19] found that, there were almost twice as many "lower income households" in rural areas as in urban areas. There were 2.3 million "highest income" households in urban areas as against 1.6 million in rural areas. NCAER projections indicated that the number of "middle income and above" households was expected to grow to 111 million in rural India by 2007, compared to 59 million in urban India. Gone were the days when a rural consumer had to go to a nearby town or city to buy a branded product. The growing power of the rural consumer was forcing big companies to flock to rural markets.

Singh V. and Bajaj A. (2012)[*20] studied that, haats have gained a lot of importance in the rural market of India, this is a innovative marketing strategy that has helped in the development of the rural India. Each stall in the Haats creates a brand image and awareness among the villagers, due to which they purchase the products from Haats and many of the villagers sell their produced items. People who come to purchase items are able to have touch and feel experience of the products. From the above data it is clear that the rural people are inclined towards Haats, as they can purchase all the day to day items from haats and at a very reasonable price.

Waheed K.A., et al (2012)[*21] ,this study conceptualised customer trust for traders in rural India by reviewing the trust theories from economic sociology and social psychology literature in developing countries and adapting the established marketing concepts from the Western countries. The results from this study provide several unique vistas to the existing trust theories in marketing which confirm, extend and challenge the studies conducted in the developed countries. In rural markets of developing countries, interpersonal relationships are strong, very frequent and socially significant. Rural people's purchase decisions are markedly influenced by a web of family members and relatives, neighbours, caste members, political affiliations and friends. This phenomenon is captured in this research through significant generalised trust sources such as normative influence and informational influence. The customers evaluate the quality of each purchase based on their experience with the total offer. As such, offer quality was found to be the strongest driver of customer trust for traders. The customers' mental association of the quality of the product with the traders' offer implies that the traders have to be careful in providing good quality products and to create trust in the customers. Also, customers may not particularly blame the manufacturers for a bad quality product, but a bad quality product could reduce customer trust for traders.

Gupta T., (2012)[*22] concluded in his study, Rural markets, as part of any economy, have untapped potential. There are several difficulties confronting the efforts to fully explore rural markets .The concept of rural markets in India, as also in several other countries, like China, is still in evolving shape, and the sector poses a variety of challenges, including understanding the dynamics of the rural markets and strategies to supply and satisfy the rural consumers. Rural market is where the markets of the future are likely to be as because rural markets are showing immense growth opportunities. The companies entering in rural market must do so for strategic reasons and not for tactical gains as rural customer is still a closed book and it is only through unwavering commitment that companies can make a dent in the market. Ultimately the winner will be the one with the required resources like time and money and also with much needed innovative ideas to tap the wide and diverse rural market.

Dr.Bissa G. and Dr.Sharma A. (2012)[*23] the following conclusions could be drawn: 1.The Language and content must be according to the suitability of rural environment. 2. Background figures are also a deterministic factor. 3. Admissibility of brand ambassadors plays an important role in this regard. 4. Special promotion measures are the strong applicable factors in this regard. (Srivastava, 2010)The following statistics is enough to throw light on the relevance of rural markets: forty six percent of soft drinks are sold in rural markets, forty nine percent of motorcycles and fifty nine percent of cigarettes are also consumed by rural and small town consumers. Apart from this fifty three percent of Fast Moving Consumer Goods and fifty nine percent of consumer durables have market in the rural belts. There are nearly 42,000 rural haats (markets) in India. LIC sells more than 50 percent of its policies in rural India. Of the 20 millions who have signed up for rediff mail, 60 percent are from small towns.

Dixit D., (2011)[*24] found in his study that, topline or bottom line, growths should not be the objective of getting into rural markets. For as of now, all these markets offer is a future opportunity. One can't really make fortunes out of these markets as yet. It is an investment being made, both in terms of efforts and capital, which will take some time before it shows results. Rural marketing, as of now, is all about seeding the markets, creating awareness about brands and promoting a culture for consumption.

Badugu D. and Chauhan S. (2011)[*25] concluded in his study that, looking at the challenges and the opportunities which rural markets offer to the marketers it can be said that the future is very promising for those who can understand the dynamics of rural markets and exploit them to their best advantage. A radical change in attitudes of marketers towards the vibrant and burgeoning rural markets is called for, so they can successfully impress on the 230 million rural consumers spread over approximately six hundred thousand villages in rural India.

Ahmed M., (2011)[*26] studied that, it is clearly evident that, rural market is very important commercially to the corporate world. With the contribution of major share in earnings and expenditure of Indian rupee, hinterland is playing crucial role in development of the country. For many years rural consumer was neglected segment by major companies to sell the product and concentrate the business, with many drastic changes in culture, behaviour of the rural consumers, raising in incomes due to the support of governmental schemes, awareness that has come by the media and floating population from rural to urban areas. Needs and wants, thinking of rural consumers has changed which attracted the attention of the company to rural areas. Another major reason for companies coming to rural areas is saturation of urban market, stiff competition and market crowded with products.

Sisodia R.,(2011)[*27], conlcuded that, it is certain that F.M.C.G. companies will have to really gain inroads in the rural markets in order to achieve double digit growth targets in future. There is huge potential and definitely there is lot of money in rural India but the smart thing would be to weigh in the roadblocks as carefully as possible. The companies entering rural market must do so for strategic reasons and not for tactical gains as rural consumer is still a closed book and it is only through unwavering commitment that the companies can make a dent in the market.

Talwar. P., et al (2011)[*28] come to the conclusion that, it has found that F.M.C.G. companies mainly focus on specific customized promotional strategies which include using local language and talent for a particular place. Various F.M.C.G. players provide different training programs in order to expand rural penetration.

Sharma P. , (2011)[*29] concluded that, rural markets, as part of any economy, have untapped potential. There are several difficulties confronting the effort to fully explore rural markets. The concept of rural markets in India, as also in several other countries, like China, is still in evolving shape, and the sector poses a variety of challenges, including understanding the dynamics of the rural markets and strategies to supply and satisfy the rural consumer.

Pirakatheeswari P.(2011)[*30], studied that rural marketing is an evolving concept, and as a part of any economy has untapped potential; marketers have realized the opportunity recently. Improvement in infrastructure and reach, promise a bright future for those intending to go rural. Rural consumers are keen on branded goods nowadays, so the market size for products and services seems to have burgeoned. The rural population has shown a trend of wanting to move into a state of gradual urbanization in terms of exposure, habits, lifestyles and lastly, consumption patterns of goods and services. There are dangers on concentrating more on the rural customers. Reducing the product features in order to lower prices is a dangerous game to play.

Dr. Srivastava S.,et al (2011)[*31] studied that, much of the discussion in the article had noted the possibilities of establishing the foot holds in rural market. First, these kinds of markets are heterogeneous; hence the marketer should frame different strategies to sell their products. However it must be noted that it is possible to capitalize on the similarities among the rural markets. The most important difference between rural and urban is in the degree of sophistications of the consumers. Urban consumers are generally familiar with such products, their attitude and value related to purchase and consumption will be different. Here the marketer may have to work harder to sell their goods in rural area because of diversity of values and attitudes present in these regions.

Wath M. and Agarwal P. (2011)[*32] found during study that, the rural market is where the markets of the future are likely to be. Urban markets are becoming increasingly competitive for many products. In some cases they are even saturated. On the other hand, rural markets offer growth opportunities. Rural market is the market of the new millennium. Marketers will have to understand the rural customers before they can make inroads into the rural markets. The size of the rural market is fast expanding. The rural market is fascinating and challenging at the same time. It offers large scope on account of its sheer size. It is often said that markets are made, not found, this is especially true of the rural market of India. It is a market for the truly creative markets.

Prialatha P., (2011)[*33], concluded in her study that, the factors included were related to the personal care brands and rural consumers. The study did not take into consideration about the influence of advertising and other promotional factors. From the study it is evident that quality of personal care brands were given more emphasis and the difference in educational level of respondents is significant in case of certain factors namely quality, nearness to selling point and retailer. With increased education the rational thinking of rural consumers is improved and impulse buying is reduced. They make more rational decisions even though they belong to the rural regions. Income had a significant difference across Marital Status and Gender of respondents in influencing their purchase decision. Majority of the consumers do not mind visiting towns/city to purchase good quality brands of Personal care products.

Dr.Sukhmani D., (2011)[*34] concluded in their study that, changes in lifestyle, rising incomes and a focus on value, are pushing up growth for different product categories in the rural areas. Indications of larger disposable income and a perceptible shift in consumption priority in the rural sector also appear to be favouring the F.M.C.G. organizations. But, in order to be successful, organizations need to develop business models and marketing mix strategies that are developed in accordance with this changed scenario in the rural markets of India. It is the responsibility of the companies to supply a right product to the right customer at right time at the right place at the right price.

Hagargi A., (2011)[*35] found during their studty that, there is no doubt that the rural India offers tremendous opportunity for any company to tap. However, companies face many challenges in tackling the rural markets. Some of the important factors being an understanding of the rural customers' needs, a reliable distribution channel, and an effective marketing communication strategy to put their message.

Kulkarni and Dr. Hundal B.,(2011)[*36] concluded in his study that, the rural market in India is quite fascinating and challenging in spite of all the difficulties existing. The potential is enormous. Even though, these markets have weaknesses, they also have tremendous opportunities which should be availed by the marketers. It is well known that "Markets are created and not born". The market so created should be tapped effectively. The rural consumers are different than the urban one. It is important for the rural marketers to understand the rural markets and consumers to be successful in the rural markets. There are companies like H.U.L., ITC and LG which are successful in the rural markets. The rural tiger is awaking the companies need to work on the controllable factors to face the challenge successfully.

Chattopadhyay S. and Sarkar A. (2011)[*37] found in his study that, the present generation is a witness to the fact that the rural markets are gradually yet steadily evolving and are on their way to become the hotbeds for future marketing activities. Also, a fact established beyond doubt is that these rural markets being different from their urban counterparts on several counts, call for a distinctively different entry mode, operations strategy and marketing strategy for an ensured success in these markets. This naturally presents a wide scope of innovation in processes, delivery and value proposition. The key to success lies in bringing in the required distinctiveness through innovations which are continuous, cost-effective yet efficacious.

Douglas C.S., (2011)[*38] during his study he find out that, marketing can play an important role in fostering economic growth and development process was presciently recognized by Drucker (1958) over 50 years ago. He pointed out that marketing is at the same time the least developed economic activity, but also the one with the greatest multiplier effect on economic development. The mechanism for growth through marketing relates to the mobilization of latent economic energy and fostering the development of entrepreneurs and managers. By empowering rural consumers, marketers establish the foundation necessary for success. In essence, rural consumers in emerging market economies offer tremendous potential, but realizing this requires significant investment, substantial creativity in formulating strategy and overcoming obstacles and above all, patience and adoption of a long-term perspective.

Bardia G., (2010)[*39] suggested that in their study, it can be said that rural marketing is still in its initial stages and the rural population has shown a trend of wanting to move into a state of gradual urbanisation in terms of exposure, habits, lifestyles and consumption patterns of goods and services. The success stories of 502 Pataka Chai, Ghari Detergent and Britannia Tiger biscuits do indicate that realisation of specific needs of rural customers and differentiating their marketing strategies from those of the urban populace can work wonders for any company.

Gupta C. , (2010)[*40] concluded in their studty that, one can see how the number of Indian companies went abroad during this recessionary phase and acquired sick companies there. Almost all the MNCs and Indian business houses concentrated on rural India and earned profits even in such a depression. This has not only saved them in terms of market and profits but has also created a path for their future expansion once they are out from this recessionary phase which has already started taking place in India as the industrial growth rate is constantly giving an indication that the urban customer is now again out in the market and making purchases as they were doing before the start of recession.

Boscor D. & Baratuku, (2010)[*41] stdudied that, the BOP markets represent a massive opportunity for high-tech businesses such as financial services, cellular phones and low-end computers, for many emerging technologies proving to be the most attractive early market. Companies should develop a commercial infrastructure involving local authorities, nongovernmental organizations, local communities, financial institutions and infrastructure builders. Multinational companies will access the local culture and knowledge by forming alliances with local firms and governments. The best strategy for entering BOP markets for MNCs is not the export, but the production of goods in BOP markets, involving local firms, local labour and local governments. The most important advantage for the MNC to be involved in BOP markets is the opportunity to transfer knowledge and innovations from one market to the other.

Iyer V., (2009)[*42] found that, rural markets, as part of any economy, have untapped potential. There are several difficulties confronting the effort to fully explore rural markets. The concept of rural markets in India, as also in several other countries, is still in evolving shape, and the sector poses a variety of challenges, including understanding the dynamics of the rural markets and strategies to supply and satisfy the rural consumers.

Biran A., et al (2009)[*43] concluded in their study that, although the intervention evaluated in this study was suitable for implementation on a large scale, the current content of the intervention was not effective in bringing about changes in domestic hand washing practices at key times in the short term. However, the results provide some evidence suggesting that the intervention increased the use of soap, and do not exclude that changes in knowledge and social norms may have occurred laying the foundations for behaviour change in the longer term.

Ramnathan. V. And Sudhamathi S. (2009)[*44],found in their study that, The recent successes and failures of the corporate world in the rural market have clearly demonstrated that the Indian rural market is a totally different composition in terms of its market structure, consumers' demographic profile, need expectations and value expectancy from products and services. In whichever way the rural markets are defined, there are only a few national and global level companies in India which understand the rural markets well enough to invest large amounts of money in them, as the rural Indian markets mostly have an unpredictable market structure. Marketers, however, need to be aware of the challenges that lie on the way and should be rightly equipped with strategies and tactics in order to combat them. Financial services, especially like insurance products, are slowly being accepted in the Indian rural markets, as there is a strong relationship between financial sector development and economic growth. The very nature of economic activities of rural market extending the provision of quality access to financial solutions is vital for the development of people residing in rural areas. Low-income households and micro enterprises can benefit from credit, savings and insurance services. In this situation, in order to exploit the available untapped rural market potential and opportunities, the life insurance companies are in a position to strengthen their brand personification out of augmenting competitions. This paper discusses the opportunities available for life insurance companies in the Indian rural markets and the strategies to be adopted by them for strategic alliances and for building their brand assets.

Prasad B., (2008)[*45] studied in that reseach paper that, the cola majors, Coke and Pepsi, are trying to penetrate deep into the rural markets with innovative pricing and marketing strategies. Apart from the high-decibel price wars and the usual battle over market shares, cola brands Coca-Cola and Pepsi have been in a quiet behind-the-scenes skirmish - to reach the rural masses. After an almost stagnant growth in this segment for the last two years, both Coke and Pepsi have made efforts this year to penetrate deep into the rural markets by substantially increasing their retailer and distribution network and with innovative pricing and marketing strategies.

Sarangapani A. and Mamtha T. (2008)[*46] conlcuded in their study that, marketing of F.M.C.G.s (Fast Moving Consumer Goods) plays a pivotal role in the growth and development of a country irrespective of the size, population and the concepts which are so interlinked that, in the absence of one, the other virtually cannot survive. It is a fact that the development of F.M.C.G. marketing has always kept pace with the economic growth of the country. Both have experienced evolutionary changes rather than revolutionary changes. The objective of modern marketing is to make profits by delighting the consumers by satisfying their needs and wants. Hence, the marketers of F.M.C.G.s have to understand the real needs, wants, beliefs and attitudes of the consumers towards their products and services. Today, network marketing is a multi-billion dollar business. A number of companies have adopted this business model. It is one of the main driving forces of the 21st century economy. This article highlights the characteristics of rural respondents in terms of demographic, political, economic and socio-cultural background. Finally, before concluding, it also analyzes the consumption patterns, brand usage and brand shifting of different F.M.C.G.S.

Sarangapani A. and Mamtha T. (2008)[*47] found in his study that, rural consumer behaviour is a very complex phenomenon, which needs more efforts to understand, explain and predict. In order to get a clear understanding of the same, every marketer should realize that consumer behaviour is, in fact, an assumption every marketing manager must make, if he plans to market on any basis other than hit-or-miss. Although some individuals find it difficult to make this assumption, one must agree that behaviour is not so erratic or mysterious that it defies explanation. In this paper, an attempt has been made to analyze and highlight the rural consumer post-purchase evaluation, rural consumerism with regard to different Consumer Protection Acts, consumer satisfaction levels with regard to selected F.M.C.G.s and duplicate brands which have penetrated rural India. The paper also provides some useful suggestions to F.M.C.G. marketers for a more effective penetration of the rural markets.

Sindhe R., (2007)[*48] concluded that, according to the census of 2001, India‘s total population is 102crore of which 71.89crore was of rural India, constituting 70% of the total population. Inspite of this fact, marketers earlier concentrated on the urban markets and scheduled their strategy accordingly. As the competition increased in urban areas, and taking into account the increasing demand for F.M.C.G.‘s in rural areas, the marketers expanded their business in rural areas. Perhaps it has become a policy for their survival. Marketers found different strategies to penetrate in the rural segment

Dr.Anandan C. et al (2007)[*49] concluded that in his study that, India’s rural markets have seen a lot of activity in the last few years. Since penetration levels are pretty high in most categories, future growth can come only from deeper rural penetration. Rural marketing has become the latest marketing mantra of most F.M.C.G. majors. True, rural India is vast with unlimited opportunities, waiting to be tapped by F.M.C.G. majors. To gain advantage of this, the Indian F.M.C.G. sector is busy putting in place a parallel rural marketing strategy. F.M.C.G. majors are aggressively looking at rural India since it accounts for 70% of the total Indian households. Today, India has a diverse range of detergents available off the shelf. The annual consumption of detergents in India ranges to thousands of tones. The formal sector with its increasing ability to influence consumers via advertisements is expanding its market share aggressively. The detergent market has evolved into a highly competitive one where myriad brands vie with each other to get the customers' attention. Each brand claims to clean whiter, boasting of technologically dubious terms such as fighting granules, power pearls, etc. This study aims at finding the factors influencing the rural customers to prefer a particular brand in detergent soaps. This study concludes with suggesting the strategic framework for Marketers to win over the hearts of the rural customers.

Ramanathan V., (2007)[*50] found in their study that, in the last two decades, the developed and developing nations have seen their economies change from being a manufacturing-led to a service-led, in terms of wealth creation, employment and investment. From the day, when our country opened the doors of our economy to the process of liberalization, privatization, and globalization, the manufacturers as well as the distributors of both domestic and global markets have started to herald their products in our rural destination. The increase in the number of south Indians working in rural environment, the exposure of products through the media, frequent trips abroad made by the rural educated youth, and the level of increasing literacy in south Indian rural public, have all created a brand consciousness among south Indian rural customers. They equate brand with quality, prestige, and status. At present, the penetration of Fast Moving Consumer Goods (F.M.C.G.s) in rural markets has delineated the new marketing strategies to promote their branded items available in all rural outlets. So, they have started to adopt channel enhancement strategies in south Indian rural markets, where availability determines the volumes and market share.

Arunkumar S. and Madhvi C., (2006)[*51] found during his work that, changes from domestic to global, economy is confirmed to two major and far-reaching. Corporate sector has already realized the vast opportunities. Existing in the rural sector and are trying to harness these with their strategies specially aimed at rural markets. Marketing in rural areas needs altogether different strategy as against the marketing in urban area.

Jain A. and Rathod R. (2005)[*52] concluded in their research paper that, the Indian rural market with enormous size and demand base, offers great opportunities to marketers. With nearly three fourth of the country‘s consumers accounting for one half of the national income, India‘s rural market is indeed a large one. Talking in numerical terms it consists of more than 741 million consumers, and more than 12 crore households, forming over 70 % of the total households in the country. As the rural market becomes more attractive competition will intensify and success will depend on reaching a large no of customers in vast geographical area cheaply and profitably.

Fibich G. et al (2005)[*53] concluded that, authors derive an expression for the price elasticity of demand in the presence of reference price effects that includes a component resulting from the presence of gains and losses in consumer evaluations. The effect of reference price is most noticeable immediately after a price change, before consumers have had time to adjust their reference price. As a result, immediate-term price elasticity is higher than long-term elasticity, which describes the response of demand long after a price change, when reference price effects are negligible. Furthermore, because of the differential effect of gains and losses, immediate-term price elasticity for price increases and price decreases is not equal. The authors provide a quantitative definition for the terms immediate term and long term, using the average inter purchase time and the discrete "memory" parameter. Practical consequences of the distinction between immediate- and long-term elasticity for the estimation and use of elasticity values are discussed.

Christian H., et al (2005)[*54] concluded that, this article investigates the effects of price increases at an individual level. The authors argue that customers‘reactions to price increases (i.e., re-purchase intentions) are strongly driven by two factors; the magnitude of the price increase and the perceived fairness of the motive for the price increase. In this context, the authors examine the role of customer satisfaction in influencing the impact of these two variables on repurchase intentions after a price increase. Their findings reveal that as satisfaction increases, the negative impact of the magnitude of a price increase is damaged. Furthermore, the results suggest that satisfaction moderates the impact of perceived motive fairness. The authors also find that the level of satisfaction can manipulate the valence of the perceived motives in response to a price increase.

Dr.Srivastava R., (2005)[*55] found in his study that, authors discussed that Procter and Gamble is set to launch its global oral care brand Crest in India soon. While Colgate - the market leader and with a focus on oral care alone - is certainly likely to face threat of market share erosion by the entry of a new player. Proposed entry of the Giant like P&G has made this segment very volatile and forced the players to evaluate their options once again; Keeping in mind the future Ups and Downs in the Category we have done a analysis to evaluate present Brand equity of the major brands in this Category.

Sakkthivel A. & Dr. Mishra B.(2005)[*56] found during studyt that , many rural youth usually go out of their places for higher education, which proves to be a leverage to face new life styles in semi-urban and metros. Not only F.M.C.G.'s but many consumer durable companies found rural markets very potential and made inroads into this lucrative market. This vividly shows the potential of rural markets that were long neglected which now came into limelight with a force to reckon with. Hence, rural marketing finds a prominent place in every company's marketing map and everyone wants to have a competitive edge in this arena. This paper was mainly developed on the basis of the primary survey conducted among the rural consumers in certain parts of Karnataka to analyze the role of F.M.C.G. products (in sachets) in boosting rural consumer's consumption pattern and the modification of their buying behaviour.

Vaswani L. et al (2005)[*57] made an attempts to bring to focus the role of rural marketing in bridging the widening difference between rural and urban economies in India. The suggested re conceptualization of rural marketing highlights the need for a dual perspective producers empowerment and strategic marketing and broad basing its domain to cover variety of market relationships which are part of growing rural-urban linkages. This difficult and complex task can be achieved by helping rural producers to effectively compete in the marketplace based on competitive/comparative advantage through consolidation of agriculture and rural enterprises. More specifically, agriculture and rural enterprises need to be linked to rural and/or urban markets through minimizing market resistance to rural products and maximizing market orientation of rural enterprises.

Singh R. & Pavleen K. (2004)[*58], concluded that, purchase decision making has researched in a restricted context in India although Indian families are seen to most strongly influence decision patterns and behaviour of buyers (family members). Also, three forth of county's population recedes in the hinterlands, which are considered to be poles apart from their urban counterpart an account of demographics and psychographics. Therefore, this paper made an attempt of identifying significant differences exist between the two types of families while deciding to purchase durable.

Nagaraja D., (2004)[*59] concluded that, in recent days, consumer India is at the point where there is a multiplicative effect of income growth, aspiration to consume and a changed consumption friendly ideology/social discourse across the income board, especially in rural India. Hence, the buying behaviour of rural consumers has became a hot-topic for discussion because rural India, in recent days, is enthusiastically consuming everything from shampoo to motor cycles and this " rural predilection" is being considered as one of the significant topics of market analysis.

Lokhande D.M., (2004)[*60], found in his study that, everyone needs a variety of goods and services from the birth. Marketing is a process through which both the buyer and seller give something (e.g. goods, services, money etc.) to each other for maximum possible satisfaction. Nowadays, Rural Marketing is gaining importance. Author put details the potential of rural markets. Rural consumption share in popular soaps is 48%, tooth pastes 24%, talcum powder-17%, cold medicines-42%, Batteries - 52% etc. The Market for Packaged food items of Rs. 20,000 crores is growing at 2.5% per year. It is interesting to understand the various aspects of the rural markets and consumption patterns.

Naidu D.K., (2004)[*61] concluded with the extent of awareness in the rural markets of India. Since 1980's it presents the "Gold" available in this steadily growing market and is now bigger than the urban market for both F.M.C.G.'s and durables. The survey with the help of questionnaire is intended to seek information about the buying experiences of rural consumers. Ten villages from Ranga Reddy Dist. in Andhra Pradesh has been chosen for the study which includes Agriculturists, Businessmen, Professionals, Homemaker‘s. Altogether, a sample of 125 consumers has been selected for the study.

Rajendrakumar and Dr. Kaptan S.(2004)[*62] concluded that, the importance of rural market and opportunities are widely used in this topic. In this article strategies adopted by Onida and HLL for rural marketing are discussed with problems faced in rural marketing. Big companies, which were unwilling to enter the rural markets and completely ignored this sector a few years ago, have started making a bee line for the villages now, each offering its brands of different consumer products.

Srinvasrao G., (2002)[*63] found in his studyt that, the Indian Rural Market with its vast size and demand potential offers great opportunities to the marketers. The Rural Market provides vast potential as many new products have already made their entry into the rural consumer basket. Growth of the rural marketing in magnitude for both traditional and modern consumer goods and services. In spite of its large size and high potential, many marketing firms are not able to avail the opportunities in rural market because of problems in selling the goods in rural areas.

Jonathan R., (1998)[*64] found in his study that, rural areas of the developing world are caused by the forces of economic and social changes. Agriculture is being squeezed by non agricultural aspirations, pursuits are increasingly informed by a wish to avoid farming and the household's being reorganized as the genders and generations contest and renegotiate their individual roles. Households shift between agricultural and industrial pursuits, cross between rural and urban areas are the diversification of the household economy and the interpenetration of rural and urban has created multiple hybrid ties. Farm is in thrall to nonfarm, and industry is often dependent on rural labor. Drawing largely on work from Southeast Asia, the article rural development discussion about impacts on agriculture and reflects on their implications which changes to rural life and livelihood.

Brannon and Anderson L. (1996)[*65], the study was conducted to discover whether the easiness, accepted and regularity of shopping away from hometown stores had increased concern for the survival of small, independent, locally owned business in rural towns. A study was conducted to determine the relative position of hometown merchants, as compared to other shopping alternatives, in the minds of rural consumers. The survey was mailed to randomly selected residents in the six small Alabama towns selected to represent economic and geographic diversity.

Trijp et al (1996)[*66] found that, the reason behind variety performance is usually found in case of F.M.C.G.s than other consumer goods is that variety seeking performance is probably to occur than repeat purchasing when smaller differences are apparent among variety alternatives.

Rajgopal, (1991)[*67] conlcuded that during his study that, in developing countries, rural economy is established through the marketing system prevailing in the region. The efforts of the Government to promote rural economy through income-generating schemes largely depend on the production and marketing efficiency. It is a complex phenomenon. In depth understanding of Rural Marketing for planners and programme implementers, therefore, is a challenging task. This book advocates participatory approach to understanding Rural Marketing. It presents management games in Rural Marketing for understanding trade channels, market infrastructure, institutional linkages, monitoring and evaluation and marketing of village industries products. This is a first attempt of its kind envisaging a new approach to the concept and issues pertaining to the subject.

Bhatta G. and Jaiswal M. (1986)[*68] study conducted by the Authors to analyze reaction of the consumers towards washing powder advertising and purchase behavior of consumers in Baroda city. In most of the cases the study discovered that females are decisions regarding the purchases of a particular trade name considering some important aspects like good quality, less consumption, advertisement and low cost. Founded a maximum number of consumers watch television advertisements and are unconsciously affected by them.

RESEARCH GAP:

From the Review of Related Literature it has been concluded that very few studies had been conducted for rural Gujarat region and to know the customer response towards marketing strategies being implemented by H.U.L. So there is a major gap in between regional difference and customer response consideration.

Most of the study had been conducted on the basis to share the importance of the rural market, potentiality of the rural market and the advantages and disadvantages associated with the rural market. But no study has been conducted in the past on the topic of analysis of rural marketing strategy in rural areas of Gujarat state. This study fills the gap regarding the absence of any study on the same topic in the region.

On rural marketing opportunities and problems lot of work has been done for the different regions of India, but study of marketing strategies has not been covered by any researcher yet in this region with the consideration of the rural consumer aspect. This study fills the gap between different regions and pioneering study on the same topic in selected Gujarat region. This study makes an attempt to analyse the impact of rural marketing strategies for selected H.U.L. products in selected rural areas of Gujarat state with the new dimensions.

CHAPTER-4

RESEARCH METHODOLOGY

- Objectives of the Study
- Benefits of the Study
- Research Design
- Target Population
- Sampling Techniques
- Sample Size
- Methods of Data Collection
- Reliability and Validity of the Study
- Hypothesis of the Study
- Statistical Tools Used for Data Analysis
- Limitations of the Study
- Delimitation of the Study

CHAPTER – 4
RESEARCH METHODOLOGY

INTRODUCTION:

Research is considered as an endeavor to arrive at answer to intellectual and practical problems through the application of scientific methods to the knowable universe. Research is a logical and systematic search for new and useful information on a particular topic. It is an investigation of finding, solutions to scientific and social problems through objective and systematic analysis. It is a search for knowledge, that is, a discovery of hidden truths. Here knowledge means information about matters. The information might be collected from different sources like experience, human beings, books, journals, nature, etc. A research can lead to new contributions to the existing knowledge.

Only through research it is possible to make progress in a field. Research is done with the help of study, experiment, observation, analysis, comparison and reasoning. Research is in fact everywhere.

It is a systematic, controlled, empirical and critical investigation of hypothetical propositions about the presumed relations among natural phenomena. Research is the process of systematic and in depth study or search of any particular topic, subject or area of investigation, blackened by the collection, compilation, presentation and interpretation of relevant details or data.

In short search for knowledge through objective and systematic method of finding a solution to a problem is a research.

This Chapter includes the research Methodology in broader prospective incorporating Research objectives, Research Design, Methods of Data collection, Sampling Techniques, Sample Size and Statistical Tools used for Data Analysis, Benefits of the Study, Limitations and Delimitations of the study.

4.1. OBJECTIVES OF THE STUDY:

The objectives of the study have been divided into two category namely main objective and the sub objectives are as follows:

THE MAIN OBJECTIVE OF THE STUDY:

I. To study the Rural Marketing Strategies of selected H.U.L. products and its influence on buying behavior of the selected rural respondents from rural market in Gujarat State.

SUB OBJECTIVES OF THE STUDY:

I. To assess consumer awareness for H.U.L. products in selected rural areas of Gujarat State.

II. To examine the factors responsible for increasing competitiveness among F.M.C.G. manufacturers for entry into the rural market segment of Gujarat State.

III. To study the impact of various factors affecting the rural consumer buying behavior, towards selected H.U.L. products in rural areas of Gujarat State.

IV. To study the satisfaction level associated with selected H.U.L. products in rural areas of Gujarat state.

V. To study the impact of pricing factor for selected F.M.C.G. products of H.U.L. in rural areas of Gujarat State.

VI. To study the present promotion strategies for selected F.M.C.G. products of H.U.L. in selected rural areas of Gujarat State.

VII. To analyze the factors responsible for switch over from the H.U.L. products by the customers in the rural areas of Gujarat State.

VIII. To study the present Distribution strategies of H.U.L. for selected F.M.C.G. products in rural market of Gujarat State.

IX. To study the present scenario of H.U.L. in rural marketing in Gujarat State (With a selected products and geographical area).

4.2. BENEFITS OF THE STUDY:

I. The study will be beneficial for the rural consumer of selected rural areas of Gujarat state. With the help of this study the consumers will know about the various products, pricing factors, promotional schemes, marketing strategies, competitiveness of the product and the availability of products in their surroundings.

II. The study will also be beneficial for the H.U.L. to know about the expectation of rural consumers in the selected areas of Gujarat state. H.U.L. can decide their marketing strategies, product strategies, promotional schemes, pricing policies, advertising policy, etc at the time of taking crucial decisions to enhance their business at mass level.

III. On academic point of view it is helpful for researcher and academician to take it as a reference material for further studies on and around this topic at regional, national and global level.

4.3 RESEARCH DESIGN:

A research design is a framework or blue print for conducting the research project. It details the procedures necessary for obtaining the information need to structure and/or solve research problems. The research design lays the foundation for conducting the project. The research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research with economy in procedure[2].

The present study has been considered a combination of descriptive and analytical research design. Descriptive in the nature due to fact finding with the help of literature survey and the analysis of demographic profile of the respondents in the particular area considered for this study. The present study said to be descriptive due to the information gathered to describe the current rural marketing phenomenon, distribution channels, level of awareness, various factors affecting the buying behavior of the customers, motivating factors for switch over and the various promotional activities being offered by the different manufacturer and marketer of the products at national, regional and state level in the country.

The study is said to be analytical due to the application of statistical tools used for data analysis. Data has been analyzed with the use of reliability of the study, frequency analysis, cross tabulation, correlation analysis, chi square test, factor analysis and the testing of hypothesis to arrive on conclusions.

4.4 TARGET POPULATION:

Target Population for this study has been selected rural areas of Valsad, Navsari, Vadodara, Kheda, Mehasana, Banaskantha, Narmada, Dahod, Jamnagar & Porbandar district in Gujarat state. The main focus of the present study is the rural customer and hence rural areas and residents of these areas of these districts have been considered as the target population. The reasons for considering these areas are fast developing areas or undeveloped areas, low literacy level, low level of living standards, unstructured transportation facilities, water supplies, etc.

As Gujarat state comprising of 26 districts divided into 225 sub districts/Talukas and these comprise of 18225 villages across Gujarat. These villages consists of 34, 670, 817 residents members. These populations of the rural Gujarat have been considered as target population for this particular study. Out of total village the villages consisting of population between 1000 – 4999 have only been considered for this study as target respondents.

4.5 SAMPLING TECHNIQUES:

Multistage sampling comprising of Cluster, Stratified and Convenience sampling has been used to draw a required sample size for this study. At the initial stage, rural areas of Gujarat have been clustered in a five zone namely North, South, East, West and central Gujarat. Out of these five clusters, two districts which is developing fast and supposed to be developed in near future from each cluster have been taken into consideration for the study. From each districts, two talukas have been selected on the basis of population, distance from each other, nearness to the districts and the fast developing talukas in that districts. From each talukas, three fast developing villages have been considered for the study.

On the second stage, populations of the selected villages have been stratified on the basis of gender, living standard, educational qualification and the age group etc. of the respondents. At the time of survey, priority given to cover all identified strata in the selected village of rural Gujarat.

At the final stage, on the basis of researcher convenience and the availability of the respondents at the time of visit have been taken into consideration for this particular study. At this stage 20 respondents from each village have been taken into consideration from each identified strata.

4.6 SAMPLE SIZE:

With the consultation of academic experts and Marketing Professionals across Gujarat, researcher made an attempt to arrive at true representative sample size. In this regard various authors such as Dr. Uma Sekaran in the area of social research taken in to consideration for finalization of the sample size. As per the recommendation of William G. Cochran in his book "Sampling Techniques", published by Wiley India, the sample sizes have been finalized as 1200 respondents as under:

Table - 4.1: Questionnaire Distribution Table

Zone	District	Sub District /Taluka	Villages	No. Of Sample
South Gujarat = 240 Samples	**Valsad = 120 Samples**	**Valsad=60**	Rabada	20
			Chharwada	20
			Malvan	20
		Pardi=60	Udwada	20
			Dumlav	20
			Bagwada	20
	Navsari = 120 Samples	**Navsari=60**	Chhapra	20
			Sisodra	20
			Bharagiri	20
		Chikhli=60	Khergam	20
			Khundh	20
			Chikhli	20

Central Gujarat = 240 Samples	**Vadodara = 120 Samples**	**Vadodara=60**	Asoj	20
			Serkhi	20
			Por	20
		Savli=60	Manjusar	20
			Muval	20
			Gothada	20
	Kheda = 120 Samples	**Nadiad=60**	Salun	20
			Dabhan	20
			Uttarsanda	20
		Kapadvanj=60	Atarsumba	20
			Kathalal	20
			Khadol	20
North Gujarat = 240 Samples	**Mehsana = 120 Samples**	**Visnagar=60**	Umta	20
			Valam	20
			Bhandu	20
		Unjha=60	Unava	20
			Maktupur	20
			Brahmanwada	20
	Banaskatha = 120 Samples	**Tharad=60**	Duva	20
			Piluda	20
			Jethda	20
		Vadgam=60	Vadgam	20
			Meta	20
			Nagarwada	20
East Gujarat = 240 Samples	**Narmada = 120 Samples**	**Nandod=60**	Poicha	20
			Ouri	20
			Gopalpura	20
		Dediyapada=60	Kevdi	20
			Kartal	20
			Magardev	20
	Dahod = 120 Samples	**Dahod=60**	Katwara	20
			Bordi	20
			Navagam	20

		Zalod=60	kadwad	20
			Petapur	20
			Jetpur	20
West Gujarat = 240 Samples	**Jamnagar= 120 Samples**	**Jamnagar=60**	Sikka	20
			Vadinar	20
			Moti Khavdi	20
		Jam-Khambhadia=60	Aasota	20
			Vadtara	20
			Haspal	20
	Porbandar = 120 Samples	**Porbandar=60**	Degam	20
			Madhavpura	20
			Mander	20
		Ranavav=60	Kandorma	20
			Vadwala	20
			Mokal	20

Out of this 1049 questionnaires were received back, but 49 questionnaires were discarded as they were not filled up adequately. Hence the analysis has been carried out on the basis of 1000 respondents.

4.7 METHODS OF DATA COLLECTION:

Combination of Primary and Secondary methods of data collection has been used to arrive on a conclusion.

Secondary data have been collected from the books, journals, magazine and newspapers and with the help of various online journal and web portal to conceptualize and make theoretical concepts for this particular study.

Primary data have been collected with the help of structured and non disguised close ended questionnaire. Initially questionnaire was drafted on the basis of past references used by prominent scholars in that field. The questionnaire has been converted in to Gujarati language for the better understanding of the questions by the rural respondents and proper care has been taken during the translation so the meaning of the questions should remain same, and the same has been tested too. The questionnaire consists of 59 questions comprising of three sections namely demographic profile of the respondents, Likert type 4p's rural marketing questions and section 3 has again two parts, consist of H.U.L. users and H.U.L. non users.

In demographic profile personal information of the respondents have been taken such as gender, age, educational qualification, occupation, types of family, total monthly income, number of family members, nature of accommodation, main source of communication, availability of luxurious, semi luxurious and basic goods, distance of buying place from residential area and monthly budget for F.M.C.G. products.

In second section of likert type questions, there are total 25 questions. These questions have been divided in to four section as per 4p's of marketing, namely product, price, place and promotion. In each section there are few questions related to the opinion of rural respondents towards F.M.C.G. products.

In the third section, few questions have been asked to respondents to know about the current products in selected F.M.C.G. product categories they are using, their frequency of purchase, there awareness about H.U.L. selected products, and about their usage of H.U.L. products. Then the section has been divided in to two section namely, H.U.L. users and H.U.L. non user section.

In H.U.L. users section, source of information of the products, satisfaction level with the products, factor affecting buying decisions, availability of the H.U.L. products, thinking about switch over, important factors for switch over and most favorable promotional activities by the respondents have been asked to collect the desired information.

In last and H.U.L. non users section, same types of questions have been asked as in H.U.L. users section from the respondents regarding the products they are using at the time of survey.

The researcher has distributed 250 questionnaires in the identified rural areas of each zone of the Gujarat state. In each selected village researcher visited personally and taken the response from the respondents. In the second stage incomplete and unanswered questionnaire have been discarded by the researcher and finally considered 1000 respondents as sample size for the purpose of data entry and analysis.

4.8 RELIABILITY AND VALIDITY OF THE STUDY:

The study is valid if its measures actually measure what they claim to and if there are no logical errors in drawing conclusions from the data (Garson, 2002). Therefore different steps were taken to ensure the validity of the study. The theories that have been selected for the study was clearly described and research question has been formulated based on the previous theories. To check the content validity of the questionnaire various expert in the field of academics and marketing professionals were contacted and the components of questionnaire were modified as per their instructions.

According to Garson (2002), reliability is a measure if the extent to which an item, scale or instrument will yield the same score when administered in different times, location or population, when the two administrations do not differ in relevant variables. The objective is to make sure that if another investigator will follow the same procedures and used the same case study objects, the same conclusion would be made.

Cronbach's Alpha Reliability Index was used to evaluate internal consistency of each construct. Hair et al. (1998) suggests that that acceptable level of reliability index should be maintained at a minimum of 0.5 in order to satisfy for the early stages of research; and over 0.7 is considered to be a good level.

Reliability Statistics

Cronbach's Alpha	N of Items
.694	25

Source: SPSS Output

Over all reliability for this study have been calculated and found to be 0.694 which is close to 0.7 and hence considered for good level for further analysis of the data.

4.9 HYPOTHESIS OF THE STUDY:

$H0_{1:}$ There is no association between monthly income and preferences given to the price compared to brand name and quality of the product, by rural respondents.

$H0_2$: There is no association between knowledge enhancement by advertisement of the product and advertisement always creates interest for the product.

$H0_3$: There is no relationship between total monthly income and preference given to the variety of size of product while making buying decision by rural respondents.

$H0_4$: There is no association between nature of accommodation and preference given to price compare to brand and quality of product by rural respondents.

$H0_5$: There is no relationship between main source of information and knowledge enhancement due to advertisement.

$H0_{6a}$: There is no association between preferred promotional activity of selected H.U.L. toilet soaps and planning to switch over from the same by rural respondents.

$H0_{6b}$: There is no significant association between preferred promotional activity of selected H.U.L. detergent soaps and planning to switch over the same by rural respondents.

$H0_{6c}$: There is no significant association between preferred promotional activity of selected H.U.L. tooth pastes and planning to switch over from the same by rural respondents.

$H0_{6d}$: There is no significant association between preferred promotional activity of selected H.U.L. hair shampoo and planning to switch over from the same by rural respondents.

$H0_{6e}$: There is no significant association between preferred promotional activity of selected H.U.L. tea and planning to switch over from the same by rural respondents.

$H0_{7a}$: There is no relationship between main source of information for toilet soap between H.U.L. users and Non users.

$H0_{7b}$: There is no relationship between main source of information for detergent soap between H.U.L. users and Non users.

$H0_{7c}$: There is no relationship between main source of information for tooth paste between H.U.L. users and Non users.

$H0_{7d}$: There is no relationship between main source of information for hair shampoo between H.U.L. users and Non users.

$H0_{7e}$: There is no relationship between main source of information for tea between H.U.L. users and Non users.

$H0_{8a}$: There is no significant association between awareness of Lux and availability of Lux / Lifebuoy.

$H0_{8b}$: There is no significant association between awareness of Lifebuoy and availability of Lux / Lifebuoy.

$H0_{8c}$: There is no significant association between awareness of Rin and availability of Rin / Wheel.

$H0_{8d}$: There is no significant association between awareness of Wheel and availability of Rin / Wheel.

$H0_{8e}$: There is no significant association between awareness of Pepsodent and availability of Pepsodent / Closeup.

$H0_{8f}$: There is no significant association between awareness of Closeup and availability of Pepsodent / Closeup.

$H0_{8g}$: There is no significant association between awareness of Clinic and availability of Clinic / Sunsilk.

$H0_{8h}$: There is no significant association between awareness of Sunsilk and availability of Clinic / Sunsilk.

$H0_{8i}$: There is no significant association between awareness of Taaza and availability of Taaza / Taj Mahal.

$H0_{8j}$: There is no significant association between awareness of Taj Mahal and availability of Taaza / Taj Mahal.

$H0_{9a}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. toilet soap.

$H0_{9b}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. detergent soap.

$H0_{9c}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. tooth paste.

$H0_{9d}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. hair shampoo.

$H0_{9e}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. tea.

4.10 STATISTICAL TOOLS USED FOR DATA ANALYSIS:

This study includes the following tools and techniques for the purpose of data analysis at various stages.

I. Measure of central tendency:
II. Measure of variability:
III. Cross Tabulation:
IV. Frequency Analysis:
V. Correlation Analysis:
VI. Chi square Test :
VII. Hypothesis testing:
VIII. Cronbach's alpha (Reliability Test):

4.11 LIMITATIONS OF THE STUDY:

Major limitation of this study includes the following points:

I. The major limitation for this study is the geographical area and number of villages across Gujarat State. Gujarat State consists of 26 districts, 225 sub district, and 18,225 villages and 16,867,842 of rural population as have been considered for this study.
II. During the collection of data, in few cases, the researcher has faced the problem of making rural respondents clearly understand towards their doubts in few questions, which might have been reflected in responses.
III. Third major limitation of this study is that the suggestions and recommendations cannot be generalized. It will only applicable to the concern villages of different districts of Gujarat State and for selected H.U.L. products only.

4.12 DELIMITATION OF THE STUDY:

I. This study is delimited to the ten districts in Gujarat State, i.e. Valsad, Navsari, Vadodara, Kheda, Mehasana, Banaskantha, Narmada, Dahod, Jamnagar & Porbandar. Among each district three talukas have been selected and in each talukas three villages have been considered, from each village 20 respondent have been selected as a respondent for this study.

II. Sampling techniques considered for this study is also delimitation for this study. Some other sampling techniques may be used to conduct the same study in this region.

CHAPTER-5

DATA ANALYSIS AND INTERPRETATION

- Demographic Profile of Respondents
- Frequency Analysis of Respondents
- Cross Tabulation
- Descriptive Statistics
- Factor Analysis
- Correlation Analysis
- Hypothesis – Chi Square Test
- Hypothesis Testing Summary

CHAPTER – 5

DATA ANALYSIS AND INTERPRETATION

INRODUCTION:

The result of the survey conducted as a part of the research study is presented and analysed in this chapter. In the first part of the study descriptive statistic of the survey respondents has been presented. In the second part of the study frequency analysis of the respondents have been presented. In the third part of the study cross tabulation of various demographic profiles has been analysed. Fourth portion consists of the factor analysis of four different factors with its attributes. Fifth part of the chapter consists of correlation analysis. Sixth part of the chapter consists of hypothesis formation, with the help of chi-square test. Seventh and the last portion of the chapter include the hypothesis testing.

Table - 5.1: Demographic Profile of Respondent :

		Frequency	Percent
Gender	Male	697	69.7
	Female	303	30.3
	Total	1000	100.0
Age (In Years)	Below 25	178	17.8
	25 – 35	258	25.8
	35 – 45	340	34.0
	45 – 55	166	16.6
	55 and above	58	5.8
	Total	1000	100.0
Qualification	No Schooling	100	10.0
	Primary	191	19.1
	Secondary	241	24.1
	Higher Secondary	170	17.0
	Graduation	251	25.1
	Others	47	4.7
	Total	1000	100.0
Occupation	Self-Employment in Agriculture	201	20.1
	Regular Salary /Wages	401	40.1
	Self-Employment in non- agriculture	151	15.1
	Unemployed	17	1.7
	Study	69	6.9
	Others	161	16.1
	Total	1000	100.0

Type of Family	Joint	692	69.2
	Nuclear	308	30.8
	Total	1000	100.0
Total Monthly Income of Family	0 – 2000	27	2.7
	2000 – 4000	170	17.0
	4000 – 6000	124	12.4
	6000 – 8000	167	16.7
	8000 – 10000	211	21.1
	10000 – above	301	30.1
	Total	1000	100.0
Total Number of Family Members	1 – 4	377	37.7
	5 – 7	540	54.0
	8 – 11	75	7.5
	11- Above	8	.8
	Total	1000	100.0
Nature of Accommodation	Hut	28	2.8
	Kutcha House	360	36.0
	Pakka House	612	61.2
	Total	1000	100.0
Main Source of Information	Word of Mouth	78	7.8
	Poster / Wall Painting	37	3.7
	News paper	167	16.7
	Radio	25	2.5
	Television / D.T.H.	672	67.2
	Computer	5	.5
	Internet	13	1.3
	Other	3	.3
	Total	1000	100.0
Preference in Terms of the Size of the Product	Sachet (Pouch form)	65	6.5
	Small Size	193	19.3
	Medium Size	694	69.4
	Large Size	48	4.8
	Total	1000	100.0
Source : Compiled from questionnaire –SPSS Output			

Table 5.1 explain the Demographic Profile of the respondents. The first component of Demographic Profile is Gender. Out of total 1000 respondents, there are 697 males and 303 are female. In terms of percentage, the total percentages of male respondents are 69.7 and female respondents are 30.3 from the selected rural areas of Gujarat State.

Second component of the demographic profile as shown in the table -5.1 is the age of the respondents in years. Total 1000 respondents are divided into five categories as far as their age is concern. The first category of the age is below 25 years. 178 respondents are belongs to this category and their percentage is 17.8. The second category of the age is 25 years to 35 years. There are 258 respondents in this category and their percentage is 25.8. This category has second highest number of respondents as far as the age is concern. The third category of the age is 35 years to 45 years. There are 340 respondents in this category and their percentage is 34, which the most dominant category among the five age categories. The fourth category of the age is 45 years to 55 years. There are 166 respondents in this category and their percentage is 16.6. The last category of the age is 55 years and above. There are 58 respondents in this category and their percentage is only 5.8, which represents the lowest number of respondents in the age category.

The third component of the demographic profile is educational qualification of the respondents. Total respondents are divided into 6 level of qualification attained, i.e. No Schooling, Primary, Secondary, Higher Secondary, Graduation and Others. 100(10%) respondents belongs to no schooling category, 191 of the respondents that it 19.1% of respondents belongs to primary school education qualification category 241 i.e. 24.1% of the respondents belongs to qualification education up to secondary schoolings. The forth category of the education qualification is education up to higher secondary, in this total 170, i.e. 17% respondents are there. The fifth category of the qualification is up to graduation, in which there are total 251 (25.1%) of the respondents are there, which shows the highest number of respondents belongs to the category of the education, while only 47 respondents i.e.4.7% of respondents belongs to other qualification category.

The fourth component of the demographic profile is Occupation of the respondents. There are six categories of occupation. There are 201(20.1%) respondents who are self-employed in agriculture which is second highest occupation among the respondents. 401(40.1%) respondents are having occupation which give them regular salary / wages bases which is the dominant category among the occupation. 151 (15.1%) respondents are self employed in non-agriculture, only 17 (1.7%) of respondents are unemployed, which is the lowest percentage among the category, while 69(6.9%) respondents are student.

The fifth component of the demographic profile is type of family of the respondents. There are mainly two types of family i.e. joint family and nuclear family. There are 692

(69.2%) of respondents who belongs to joint family category and 308(30.8%) respondents belongs to nuclear family as shown in the table above.

The sixth component of the demographic profile is total monthly income of the family. This category has been divided into total six categories of income slab of the respondents. In the highest number of respondents 301(30.1%) are having monthly income 10,000 and above while only 27 (2.7%) of respondents earn between zero to 2000 rupees per month, 211 (21.1%) respondents earn between 8000 to 10,000 rupees per month, 177(17.7%) respondents earn between 2000 to 4000 rupees per month, while 167 (16.7%) respondents earn between 6000 to 8000 rupees per month and 124 (12.4%) of respondents earn between 4000 to 6000 rupees per month.

The seventh component of the demographic profile is total number of family members in the family. This category has been divided in to four categories based on the number of family member, i.e. 1 to 4, 5 to 7, 8 to 11and more than 11. In that majority of 540 (54%) respondents having total number of family members are between 5 to 7, while only 8 (0.8%) respondents are having total number of family members are more than 11, total 377 (37.7%) of the respondents are having total number of family members between 1 to 4, while 75 (7.5%) of the respondents are having total number of family members between 8 to 11.

The eighth component of the demographic profile is nature of accommodation of the respondents. This component has been divided in to total 3 categories, i.e. hut, kutcha house and pakka house. The majority of the respondents i.e. 612 (61.2%) are staying in pakka house, while only 28 (2.8%) respondents are staying in hut and 360 (36%) of respondents are staying in kutcha house.

The ninth component of the demographic profile is about the main source of information or communication. This component has been divided into total 8 categories, i.e. word of mouth, poster / wall painting, newspaper, radio, television / DTH, Computer, Internet and other. Among this, the majority of respondents i.e. 672 (67.2%) are using television / DTH as their main source of information, while 3 (0.3%) respondents are using others, as means of source for information. 167 (16.7%) of respondents are using newspaper , 78 (7.8%) respondents are depends on word of mouth, 37 (3.7%) respondents get information from poster / wall painting , 25 (2.5%) of respondents uses radio, 13 (1.3%) uses internet and 5 respondents (0.5%) uses computer as their main source of information.

Finally, the last and tenth component of the demographic profile is preference of the respondents in terms of the size of the product. This component has been divided in to total four categories, i.e. sachet (pouch form), small size, medium size and large size. Among this category the majority of respondents i.e. 694 (69.4%) are giving preference to the medium size of the product in their buying decision, while only 48 (4.8%) of respondents are giving preference to the large size. 193 (19.3%) of respondents are giving preference to small size of the product while 65 (6.5%) of the respondents are giving preference to the sachet (pouch form) of product packaging size while making purchase decisions.

FREQUENCY ANALYSIS OF RESPONDENTS:

Table - 5.2: Currently Used Products by Respondents :

		Frequency	Percent
Toilet Soap	Lux	466	46.6
	Lifebuoy	185	18.5
	Hamam	63	6.3
	Medimix	30	3.0
	Cinthol	20	2.0
	Godrej No.1	57	5.7
	Other	179	17.9
	Total	1000	100.0
		Frequency	**Percent**
Detergent Soap	Rin	84	8.4
	Wheel	390	39.0
	Ghadi	33	3.3
	Nirma	413	41.3
	Tide	26	2.6
	Surf Excel	33	3.3
	Other	21	2.1
	Total	1000	100.0
		Frequency	**Percent**
Toothpaste	Pepsodent	109	10.9
	Closeup	175	17.5
	Colgate	572	57.2
	Dabur Red	37	3.7
	Anchor White	29	2.9
	Babool	18	1.8
	Other	60	6.0
	Total	1000	100.0
		Frequency	**Percent**
Hair Shampoo	Clinic	438	43.8
	Sunsilk	83	8.3
	Himalaya	47	4.7
	Nyle	38	3.8
	Head & Shoulder	130	13.0
	Vatika	41	4.1
	Other	223	22.3
	Total	1000	100.0

		Frequency	Percent
Tea	Tazza	83	8.3
	Taj Mahal	40	4.0
	Wagh Bakri	448	44.8
	Milli	79	7.9
	Jivraj No.9	25	2.5
	Loose Tea	142	14.2
	Other	183	18.3
	Total	1000	100.0

Source: Compiled from questionnaire –SPSS Output

The above table - 5.2, indicates the currently used products by rural respondents of Gujarat state in the selected categories. In each of the category they are given with the 6 choices and last choice of others / other brands. In the first category of the Toilet Soap, the rural response shows that the majority of respondents i.e. 466 (46.6%) were using Lux soap. While only 20 (2%) of respondents were using Cinthol at the time of data collection.

In the second category of Detergent Soap, out of total of 1000 rural respondents, 413 (41.3%) were using Nirma detergent soap at the time of data collection. While only 21 (2.1%) respondents were using other brands in as their detergent soap.

In the third category of toothpaste, out of 1000 total respondents, 572 (57.2%) were using Colgate toothpaste at the time of data collection, while only 18 (1.8%) respondents were using Babool toothpaste at the time of data collection.

In the fourth category of Hair shampoo, out of 1000 total respondents, 438 (43.8%) respondents were using Clinic shampoo while only 38 (3.8%) respondents were using Nyle shampoo during time of data collection.

In the last and fifth category of Tea, out of 1000 rural respondents there are 448 (44.8%) respondents were using Wagh Bakri tea at the time of data collection, while only 25 (2.5%) rural respondents were using Jivraj No.9 during the time of data collection.

Table – 5.3 : Frequency of Purchases of F.M.C.G. Products :										
Product Category	**Frequency of purchase of F.M.C.G. products**									
	Once in a week		Twice in a month		once in a month		once in two month		Total	
	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent	Frequency	Percent
Toilet Soap	161	16.1	494	49.4	334	33.4	11	1.1	1000	100
Detergent Soap	174	17.4	474	47.4	339	33.9	13	1.3	1000	100
Toothpaste	55	5.5	419	41.9	487	48.7	39	3.9	1000	100
Hair Shampoo	231	23.1	426	42.6	323	32.3	20	2	1000	100
Tea	57	5.7	412	41.2	497	49.7	34	3.4	1000	100
Source: Compiled from questionnaire –SPSS Output										

The above table - 5.3, shows the frequency of purchases of F.M.C.G. products by rural respondents for different five categories. There are total 1000 respondents. In the first category of Toilet Soap, the majority of rural respondents i.e. 494 (49.4%) purchase toilet soap twice in a month, and next to that 334 (33.4%) of respondents purchases toilet soap once in a month, but only 11 (1.1%) respondents are purchasing toilet soap once in two month.

In the second category of Detergent Soap, out of 1000 respondents 474 (47.4%) are purchases detergent soap twice in a month, while next majority of respondents i.e. 339 (33.9%) are purchases detergent soap once in a month, only 13 (1.3%) respondents are buying detergent soap once in two month.

In the third category of Toothpaste, out of total 1000 respondents, majority of rural respondents i.e. 487 (48.7%) purchases toothpaste once in a month, next majority respondents i.e. 410 (41.9%) respondents are buying toothpaste once in a month. Only 39 (3.9%) respondent’s purchases toothpaste once in two month.

In the fourth category of Hair Shampoo, there are total 1000 respondents. Out of that 426 (42.6%) respondents are purchases hair shampoo twice in a month, while 323 (32.3%) respondents purchases hair shampoo once in a month, while only 20 (2%) respondents are purchases hair shampoo once in two month.

In the last and fifth category of tea, there are total 1000 respondents. Out of that majority of respondents i.e. 497 (49.7%) purchases tea once in a month, 412 (41.2%) purchases tea twice in a month, while only 34 (3.4%) respondents purchases tea once in two month.

Table – 5.4 : Awareness Level of Selected H.U.L. Products:

Category	Product	Aware		Not Aware		Total	
		Frequency	Percent	Frequency	Percent	Frequency	Percent
Toilet Soap	Lux	956	95.6	44	4.4	1000	100
	Lifebuoy	953	95.3	47	4.7	1000	100
Detergent Soap	Rin	946	94.6	54	5.4	1000	100
	Wheel	953	95.3	47	4.7	1000	100
Toothpaste	Pepsodent	946	94.6	54	5.4	1000	100
	Closeup	934	93.4	66	6.6	1000	100
Hair Shampoo	Clinic	944	94.4	56	5.6	1000	100
	Sunsilk	926	92.6	74	7.4	1000	100
Tea	Taaza	782	78.2	218	21.8	1000	100
	Taj Mahal	746	74.6	254	25.4	1000	100

Source: Compiled from questionnaire –SPSS Output

The above table – 5.4, shows the awareness level of rural respondents towards selected products of H.U.L. In case of the first category of Toilet Soap, for the first selected product Lux, there are 956 (95.6%) respondents, who are aware about the product while only 44 (4.4%) of respondents are not aware about Lux. While in case of second selected product i.e. Lifebuoy of the same category there are 953 (95.3%) respondents are aware about the product only 47 (47%) respondents are not aware of the lifebuoy.

In the second category of Detergent Soap, for the first selected product Rin, there is 946 (94.6%) respondents are there who are aware about the product, while only 54 (5.4%) respondents are not aware about the product. While in case of the second selected product i.e. Wheel from the same category, there are 953 (95.3%) respondents who are aware of the product, while only 47 (4.7%) respondents are not aware of the product wheel.

In the third category of Toothpaste, for the first selected product that is Pepsodent, there are 946 (94.6%) respondents who are aware about the selected product, while only 54 (5.4%) respondents are there who are not aware about the same. In case of second selected product that is Close-up there are 934 (93.4%) respondents, who are aware about the product while only 66 (6.6%) respondents are there who are not aware about the product.

In the fourth selected category of Hair Shampoo, for the first selected product that is clinic, there are 944 (94.4%) respondents who are aware of the product only 56 (5.6%) respondents are there who are not aware about the product. While in case of second selected product that is Sunsilk, there are 926 (92.6%) respondents who are aware about the product only 74 (7.4%) respondents are not aware about the Sunsilk.

In the last and fifth category of Tea, for the first selected product which is Taaza, there are 728 (72.8%) respondents who are aware about the product Taaza while 218 (21.8%) respondents who are not aware about the product. In the second selected product that is Taj Mahal, there are 746 (74.6%) respondents who are aware about the product, while only 254 (25.4%) respondents are there who are not aware of the selected product Taj Mahal.

Table – 5.5: Respondents Profile of H.U.L. User and Non- User.

Product Category	**Selected H.U.L. Products**	**H.U.L. - Users**		**Non Users**		**Total Respondents**
		Frequency	Percent	Frequency	Percent	
Toilet Soap	Lux / Lifebuoy	970	97	30	3	1000
Detergent Soap	Rin / Wheel	946	94.6	54	5.4	1000
Toothpaste	Pepsodent / Closeup	864	86.4	136	13.6	1000
Hair Shampoo	Clinic / Sun Silk	899	89.9	101	10.1	1000
Tea	Taaza / Taj Mahal	582	58.2	418	41.8	1000

Source: Compiled from questionnaire –SPSS Output

The above table - 5.5, gives the overall idea about the respondent’s opinion towards the usage of F.M.C.G. products. First of all for this study five category of F.M.C.G. products have been selected, namely Toilet Soap, Detergent Soap, Toothpaste, Hair Shampoo and Tea. Form each of the product categories two products are selected, to give more choice to the rural respondents and respondents are asked to give their opinion towards any of one product from the given choice from each category. Then on the bases of that questionnaire was divided in to two sections of user and non-user of H.U.L. products. And above table indicates frequency of the user and non-user of H.U.L. products in rural area of Gujarat state.

From the table it can be said that for the first category of Toilet Soap there are total 970 (97%) respondents are there who have used any of selected H.U.L. products, only 30 (3%) of respondents have never used selected H.U.L. products. In the second category of Detergent Soap, there are 946 (94.6%) respondents have used any of selected H.U.L. products, in this category there are only 54 (5.4%) respondents are there who have never used this selected products. In the third category of Toothpaste category, there are 864 (86.4%) respondents who have used any of selected products in their daily life, while only 136 (13.6%) respondents have never used selected H.U.L. products. In the fourth category of Hair Shampoo, there are 899 (89.9%) respondents are there who have used any of selected H.U.L. products, while only 101 (10.1%) respondents are there who have never used any of selected product of H.U.L.. In the last category of Tea, there are 582 (58.2%) respondents are there who have used any of the selected product while 418 (41.8%) respondents have never used any of selected product of H.U.L. in their daily life.

Table- 5.6 : Main Source of Information for selected H.U.L. Products:

Selected Products	**Main Source of Information**											
	Television		Radio		Newspaper		Wall Painting		Others		Total	
	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Frequ-ency	Perc-ent	Frequ-ency	Perc-ent	Frequ-ency	Perc-ent
Lux / Lifebuoy	916	94.4	10	1	6	0.6	7	0.7	31	3.2	970	100
Rin / Wheel	887	93.8	12	1.3	11	1.2	9	1	27	2.9	946	100
Pepsodent / Closeup	816	94.4	10	1.2	12	1.4	2	0.2	24	2.8	864	100
Clinic / Sunsilk	851	94.7	4	0.4	12	1.3	6	0.7	26	2.9	899	100
Taaza / Taj Mahal	527	90.5	8	1.4	13	2.2	2	0.3	32	5.5	582	100

Source: Compiled from questionnaire –SPSS Output

Form the above table-5.6, it can be seen that, in case of Toilet Soap category of selected products of H.U.L., that is Lux / Lifebuoy, where total user respondents are 970, out of that the majority of respondents i.e. 916 (94.4%) are having television as a main source of information in the rural areas. Only 6 (0.6%) of respondents out of 970 total user of H.U.L. are getting information by the means of newspaper.

In the second selected category of Detergent Soap with the selected products of H.U.L. i.e. Rin / Wheel, the total user respondents for this category out of 1000 are 946. Out of that the majority respondents that are 887 (93.8%) are getting information for the said products from television and consider it as a main source of information, while 9 (1%) respondents getting information about the products from wall painting.

In the third selected category of Toothpaste form H.U.L., the selected product in this segments are Pepsodent / Close-up. The total user respondents for this product are 864 from the total respondents. 816 (94.4%) of respondents are getting information about the products from television while only 2 (0.2%) of respondents getting information about the product from the wall painting.

In the fourth selected category of hair shampoo form H.U.L., the selected products are Clinic / Sunsilk. The total user respondents in this category are 899 out of 1000. In that majority of rural respondents i.e. 851 (94.7%) are utilizing television as a main source of information while only 4 (0.4%) respondents are using radio as main source of information for this category products.

In the last and fifth category of the Tea, the selected products in this category are Taaza / Taj Mahal. The total users in this category are 582 out of 1000 respondents. Among that 527 (90.5%) respondents are using television as their main source of information, while only 2 (0.3%) of respondents are using wall painting as their main source of information for this selected products.

Table – 5.7 : Satisfaction Level of Respondents for Selected H.U.L. Products:

Selected Products	Satisfaction Level of respondents for Selected H.U.L. products											
	Highly Dissatisfied		Dissatisfied		Neutral		Satisfied		Highly Satisfied		Total	
	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Freq-uency	Percent	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent
Lux / Lifebuoy	6	0.6	5	0.5	78	8	863	89	18	1.9	970	100
Rin / Wheel	5	0.5	5	0.5	66	7	849	89.7	21	2.2	946	100
Pepsodent / Closeup	5	0.6	4	0.5	84	9.7	745	86.2	26	3	864	100
Clinic / Sunsilk	5	0.6	5	0.6	89	9.9	773	86	27	3	899	100
Taaza / Taj Mahal	12	2.1	6	1	175	30.1	365	62.7	24	4.1	582	100

Source: Compiled from questionnaire –SPSS Output

The above table – 5.7, shows the satisfaction level of rural respondents for the selected H.U.L. products. In case of first category of Toilet Soap with the selected products Lux / Lifebuoy, there are 970 respondents, out of that 881 (90.82%) respondents are satisfied with the any of products while only 11 (1.13%) respondents are not satisfied with the selected H.U.L. products.

In the second category of Detergent Soap, the selected products are Rin / Wheel, there are 946 respondents in this category out of that 870 (91.96%) respondents are satisfied with the any of the product while only 10 (1.05%) of respondents are not satisfied with the product.

In the third category of the toothpaste, the selected products are Pepsodent / Close-up. For this there are 864 respondents, out of that 771(89.23%) are satisfied with the any of the selected product while only 9 (1.04%) of respondents are not satisfied with the selected H.U.L. products.

In the fourth category of the Hair Shampoo, the selected products are Clinic / Sunsilk. For this category there are 899 respondents. Out of that the majority of respondents i.e. 800 (88.98%) are satisfied with the any of selected product of H.U.L., while only 10 (1.11%) respondents are not satisfied with the selected product of H.U.L.

In the last and fifth category of tea, the selected products from H.U.L. are Taaza / Taj Mahal. In this category there are 582 respondents, out of that 389 (66.83%) respondents are satisfied with the any of selected product while 18 (3.09%) respondents are not satisfied with the selected product.

Table – 5.8 : Availability of Selected H.U.L. Products :

Selected Products	Availability of Selected H.U.L. products											
	Not Available		Rarely Available		Cannot Say		Mostly Available		Always Available		Total	
	Freq-uency	Per-cent	Freq-uency	Per-cent	Fre-quency	Perc-ent	Freq-uency	Perc-ent	Fre-quency	Perc-ent	Freq-uency	Per-cent
Lux / Lifebuoy	12	1.2	9	0.9	14	1.4	795	82	140	14.4	970	100
Rin / Wheel	3	0.3	11	1.2	12	1.3	785	83	135	14.3	946	100
Pepsodent / Closeup	4	0.5	4	0.5	20	2.3	712	82.4	124	14.4	864	100
Clinic / Sunsilk	6	0.7	15	1.7	20	2.2	741	82.4	117	13	899	100
Taaza / Taj Mahal	11	1.9	17	2.9	100	17.2	411	70.6	43	7.4	582	100

Source: Compiled from questionnaire –SPSS Output

Above table describes the availability of selected H.U.L. products in the rural areas of Gujarat state. In the first category of Toilet Soap, for the selected products are Lux / Lifebuoy. There are 970 respondents, out of that 930 (95.87%) respondents are saying that there is availability of any of the selected H.U.L. product in the rural market, while only 21 (2.16%) are giving their opinion of not availability of selected products in the rural area.

In the second selected category of Detergent Soap, with the selected product like Rin / Wheel, there are 946 respondents. Out of that 920 (97.25%) respondents are saying that the selected products are available in the selected rural area, while only 14 (1.4%) respondents are giving opinion of not availability of selected products in the regular purchase place.

In the third category of Toothpaste, there are two selected products of H.U.L. that are Pepsodent / Close-up. In this category there are 864 respondents, out of that majority of respondents i.e. 836 (96.75%) are saying that the any of the selected products are available at their place, while only 8 (0.9%) respondents are saying that there is not availability of the selected products of this category in their regular purchase place.

In the fourth category of the Hair Shampoo, with the two selected products viz. Clinic / Sunsilk, there are 899 respondents, out of that 858 (95.43%) respondents are saying that there is a availability of selected products at their buying place while only 21 (2.33%) are giving their opinion of not availability of selected products at their buying place.

In the fifth and the last category of Tea, with the selected product of Taaza / Taj Mahal, there are 582 respondents are there. Out of that 454 (78%) are giving their opinion of availability of the selected H.U.L. products at their regular buying place, while only 18 (3.09%) are saying that there is not availability of selected H.U.L. products at their regular buying place.

Table -5.9 : Thinking to Switchover the selected H.U.L. Brand

Selected Products	Thinking to Switchover the selected H.U.L. Brand											
	Not at all		Rarely		Sometimes		Many Times		Always keep on changing		Total	
	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Frequ-ency	Perc-ent	Freque-ncy	Perc-ent	Frequ-ency	Perc-ent	Frequ-ency	Perc-ent
Lux / Lifebuoy	34	3.5	682	70.3	219	22.6	26	2.7	9	0.9	970	100
Rin / Wheel	42	4.4	633	66.9	238	25.2	20	2.1	13	1.4	946	100
Pepsodent / Closeup	30	3.5	527	61	254	29.4	42	4.9	11	1.3	864	100
Clinic / Sunsilk	27	3	554	61.6	235	26.1	72	8	11	1.2	899	100
Taaza / Taj Mahal	24	4.1	209	35.9	143	24.6	165	28.4	41	7	582	100

Source: Compiled from questionnaire –SPSS Output

The above table 5.9 gives the idea about the rural respondents thinking for switchover of the H.U.L. brand’s product. In the first category of toilet soap, for the Lux / Lifebuoy majority of respondents i.e. 682 (70.3%) is rarely thinking to switchover forming the product / brand they are using. While only 26 (2.7%) respondents planning to switchover the brand. In the second category of the detergent soap category, for the product Rin /

Wheel, majority of respondents i.e. 633 (66.9%) are rarely thinking to switch over the brand / product while only 20 (2.1%) respondents thinking to switch over the brand.

In the third category of toothpaste, for the product Pepsodent / Closeup, the majority of rural respondents 527 (61%) thinking to switch over the brand, while 42 (4.9%) respondents planning to switch over the brand.

In the fourth category of Hair Shampoo, for the two selected products which are Clinic / Sunsilk, majority of respondents 554 (61.6%) rarely think to switch over the brand while 72 (8%) of respondents planning to switch over the brand.

In the last and fifth category of Tea, there are two selected products which are Taaza / Taj Mahal. For these products 209 (35.9%) respondents rarely thinking to switch over the brand while 165 (28.4%) respondents planning to switchover the brand.

Table – 5.10 : Most Favourable Promotional Activity for Selected H.U.L. Products

Selected Products	Most Favourable Promotional Activity for Selected H.U.L. Products											
	Free Samples		Extra Quantity with same price		Advertisement through different media		Attractive Packaging		Discounted Price		Total	
	Freq-uency	Per-cent	Freq-uency	Perc-ent	Freq-uency	Per-cent	Freq-uency	Per-cent	Frequ-ency	Per-cent	Freq-uency	Per-cent
Lux / Lifebuoy	51	5.3	162	16.7	33	3.4	17	1.8	707	72.9	970	100
Rin / Wheel	22	2.3	172	18.2	48	5.1	12	1.3	692	73.2	946	100
Pepsodent / Closeup	23	2.7	157	18.2	30	3.5	34	3.9	620	71.8	864	100
Clinic / Sunsilk	36	4	146	16.2	28	3.1	25	2.8	664	73.9	899	100
Taaza / Taj Mahal	28	4.8	109	18.7	25	4.3	14	2.4	406	69.8	582	100

Source: Compiled from questionnaire –SPSS Output

The above table shows the most preferable promotional activity for the different category's selected products by the rural respondents by H.U.L. users only. In the first category of toilet soap, for the product Lux / Lifebuoy, the majority of the user respondents i.e. 707 (72.9%) respondents like the promotional activity which offers discounted price. While only 17 (1.8%) respondents like the promotional scheme of attractive packaging.

In case of second category of Detergent Soap, for the two selected product i.e. Rin / Wheel, majority of the H.U.L. user rural respondents 692 (73.2%) respondents like discounted price promotional activity , while only 12 (1.3%) of respondents like attractive packaging as a part of promotional scheme for the detergent soap.

In the third category of Toothpaste, for two selected products which are Pepsodent / Close –up , the majority of H.U.L. users rural respondents are giving their first preference to the discounted price , majority of rural respondents i.e. 620 (71.8%) are giving preference to discounted price only, while only 23 (2.7%) rural respondents are attracted by the free sample for the toothpaste.

In the fourth category of Hair Shampoo, for two selected products which are Clinic / Sunsilk, the majority of H.U.L. user rural respondents i.e. 664 (73.9%) like discount on the main price i.e. discounted price promotional scheme, while only 25 (2.8%) rural respondents likes attractive packaging in case of Clinic / Sunsilk.

In the fifth and the last category of tea, with the two selected products, which are Taaza / Taj Mahal, the majority of respondents i.e. 406 (69.8%) are like discounted price of the product as a part of promotional scheme, while only 14 (2.4%) like attractive packaging as a part of promotional scheme in case of Taaza / Taj Mahal.

Table - 5.11: Factors Playing Important Role During Buying Decision of Selected H.U.L. Products											
Sr. No	**Product Attribute**	Lux / Lifebuoy		Rin / Wheel		Pepsodent/ Closeup		Clinic /Sunsilk		Taaza / Taj Mahal	
		Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent	Freque-ncy	Perc-ent
1	Good Quality	892	91.96	849	89.75	757	87.62	787	87.54	473	81.27
2	Fragrance	413	42.58	281	29.70	252	29.17	354	39.38	170	29.21
3	Colour	119	12.27	155	16.38	177	20.49	113	12.57	66	11.34
4	Seasonal Effect	32	3.30	27	2.85	20	2.31	24	2.67	5	0.86
5	Brand Loyalty	50	5.15	51	5.39	42	4.86	39	4.34	12	2.06
6	Size	467	48.14	454	47.99	396	45.83	414	46.05	216	37.11
7	Low Price	826	85.15	784	82.88	689	79.75	739	82.20	363	62.37
8	Discounts	287	29.59	293	30.97	272	31.48	270	30.03	135	23.20
9	Advertising	86	8.87	65	6.87	66	7.64	58	6.45	43	7.39
10	Availability	463	47.73	461	48.73	418	48.38	417	46.38	214	36.77
11	Satisfaction	22	2.27	32	3.38	21	2.43	32	3.56	19	3.26
12	Brand Ambassador	20	2.06	15	1.59	17	1.97	13	1.45	17	2.92
13	Credit Facility	129	13.30	132	13.95	130	15.05	117	13.01	80	13.75
14	Friends and Family	52	5.36	61	6.45	43	4.98	48	5.34	37	6.36
15	Sales promotion Scheme	128	13.20	129	13.64	127	14.70	129	14.35	72	12.37
Source: Compiled from questionnaire –SPSS Output											

The above table indicates the factors which play an important role in making buying decision for the selected H.U.L. products. The table shows different product attributes and impact of that on buying decision of that selected product by the users of H.U.L. in the rural area of Gujarat state.

In case of the first category of Toilet Soap, for the two selected products which are Lux / Lifebuoy, form the 970 respondents, majority i.e. 892 (91.96%) are giving more preference to the good quality product, means a product must of good quality, and 826 (85.15%) of rural respondents again giving importance to the low price of the product, means it can be said that rural respondents would like to have good quality product with low price in case of toilet soap category, with this factors they also give importance to the factors like fragrance of the toilet soap, availability of products, variety in the size of the product, getting credit facility while purchase the product and sales promotional schemes also they like when they make purchase decision for the Lux /Lifebuoy. Only 32 (3.30%) rural respondents give importance to the seasonal effect while making buying decision of Lux / lifebuoy, with this other factors which rural respondents neglect or give less importance are brand loyalty to the product, advertising of the product, satisfaction level associated with the product and opinion of the friends and family members while making purchasing decision for the Lux / Lifebuoy.

In case of second selected category of detergent soap from H.U.L., there are two products namely Rin / Wheel. Majority of rural respondents i.e. 849 (89.75%) giving more importance good quality of product, with this they also give more preference to other factors like variety in size of the product, low price of the product and availability of products at their regular buying place. While rural respondents give less importance to the factors like seasonal effect, brand loyalty, advertising of the product, satisfaction level associated with the detergent soap and opinion of the friends and family with reference to the Rin / Wheel.

In case of third category of Toothpaste from H.U.L., there are two products which are Pepsodent / Close- up. In case of toothpaste majority of rural respondents i.e. 757 (87.62%) give importance to the good quality of toothpaste with the immediate important factor of low price, means rural respondents would love to purchase toothpaste of good quality with low price, with this rural respondent also give importance to the other factors while purchasing, that are variety of the size in products, low price of the product, availability of the product at the time of purchasing and some of the importance is being given to the discount on the products. While few factors like seasonal effect, brand loyalty, advertising of the product, satisfaction by product are considered as least important factor in the buying behaviour of rural respondents in case of Pepsodent / close-up.

In the fourth category of Hair Shampoo, two selected products are Clinic / Sunsilk. The majority of rural respondents i.e. 787 (87.54%) gives more preference to the good quality of the shampoo with the other important factor of low price which rural respondents looking for while making purchasing decision. Respondents give importance to the other factors also like variety of the size of the product that is shampoo in pouch form are always welcome by the rural respondents and availability of the product at their regular buying place, different promotional schemes and fragrance of the shampoo. While rural respondents give least importance to the factors like seasonal effect, brand loyalty , advertising of the product, satisfaction level associated and recommendation by the friends and family.

In the last and fifth category of Tea from H.U.L., there are two products selected that are Taaza / Taj Mahal. In this case the majority of rural respondents i.e. 473 (81.27%) are looking for good quality product with the low price of the product while making purchasing decision about tea, with this they also keep in the mind the different factors like variety of size in the products, availability of the product at regular purchasing place and different sales promotion schemes. While the other factors which rural respondents are not considering much important are seasonal effect, brand loyalty towards the product, advertising of the product and opinions of friends and family.

Table -5.12: Factors Influence to Switchover from Selected H.U.L. Products											
Sr. No	**Product Attribute**	Lux / lifebuoy		Rin / Wheel		Pepsodent/ Closeup		Clinic /Sunsilk		Taaza / Taj Mahal	
		Frequency	Percent	Frequ-ency	Percent	Freq-uency	Perc-ent	Frequ-ency	Percent	Freque-ncy	Per-cent
1	Good Quality	815	84.02	781	82.56	694	80.32	721	80.20	468	80.41
2	Fragrance	111	11.44	122	12.90	93	10.76	95	10.57	150	25.77
3	Colour	26	2.68	19	2.01	40	4.63	14	1.56	105	18.04
4	Seasonal Effect	17	1.75	16	1.69	18	2.08	20	2.22	14	2.41
5	Brand Loyalty	22	2.27	26	2.75	21	2.43	17	1.89	12	2.06
6	Size	192	19.79	195	20.61	150	17.36	165	18.35	109	18.73
7	Low Price	831	85.67	817	86.36	743	86.00	758	84.32	454	78.01
8	Discounts	244	25.15	250	26.43	230	26.62	231	25.70	148	25.43
9	Advertising	35	3.61	38	4.02	30	3.47	32	3.56	22	3.78
10	Availability	338	34.85	345	36.47	308	35.65	308	34.26	179	30.76
11	Dissatisfaction	21	2.16	30	3.17	36	4.17	26	2.89	31	5.33
12	Brand Ambassador	19	1.96	12	1.27	13	1.50	11	1.22	17	2.92
13	Credit Facility	95	9.79	103	10.89	101	11.69	89	9.90	55	9.45
14	Friends and Family	25	2.58	33	3.49	31	3.59	24	2.67	31	5.33
15	Sales promotion Scheme	75	7.73	85	8.99	74	8.56	71	7.90	43	7.39

Source: Compiled from questionnaire –SPSS Output

The above table 5.12 indicates the reasons for switchover of the brand by the rural respondents of Gujarat state. In this first selected category of toilet soap with the product Lux / Lifebuoy, the majority of the respondent i.e. 831 (85.67%) looks for low price product and 815 (84.02%) looks for good quality product, so if in the low price good quality products are available in the market respondents may switchover the brand. With this respondents also consider other product attributes like availability of the product at the rural places and discount associated with the product for switch over of the brand. So it can be said that if these factors / attributes are there with product respondents may switchover. While they are giving least importance to the attributes associated with the products are like, brand ambassador, satisfaction association with the product, advertising of the product , seasonal effect and colour of the product while planning to switchover the brand.

In the second selected category of detergent soap, with the selected products of Rin / Wheel, the majority of respondents i.e. 817 (86.36%) consider the low price of the product as a main reason to switchover of the brand, and 781 (82.56%) respondents are considering the good quality of product as reason the switchover the brand. Moreover these rural respondents considers other factors like variety of size of the product, discount on the price of the product and availability of the product at the time of purchase to switch over of the brand. Rural respondents does not give importance to the factors like colour of the detergent soap, advertising of the soap, recommendation of friends and family and seasonal effect to maintain loyalty to the detergent soap.

In the third category of toothpaste, with the two selected products which are Pepsodent / close-up, the majority of rural respondents i.e. 743 (86%) considers low price is the main reason to switch over the brand and near to that 694 (80.32%) respondents considers good quality of product to switchover the brand. So mainly rural respondents looking for combination of low price good quality product to switch over the brand, with these factors some other attributes in case of toothpaste they consider while planning to switch over the brand are availability of the product and discounted price. While colour of the toothpaste, brand ambassador and satisfaction level associated with toothpaste are least important factors to maintain loyalty with the brand.

In the fourth category of hair Shampoo, the selected products are Clinic / Sunsilk. In case of hair shampoo, majority of respondents i.e. 758 (84.32%) consider low price of shampoo as main reason to switchover and 721 (80.20%) respondents are considering good quality of product as main reason to switchover, so it can be said that combination of low price good quality shampoo may be the reason for switch over. With this other factors like variety of size in the shampoo, availability at the purchasing place and discounted price are also plays an important role to switch over. While in case of shampoo the factors which are not so important in making switch over decision are brand ambassador, colour of the shampoo, fragrance of shampoo, advertising of shampoo etc.

In the fifth and last category of tea with selected products of Taaza / Taj Mahal, the majority of respondent i.e. 468 (80.41%) respondents are considering good quality and near to that 454 (78.01%) respondents are considering low price as main reason to switch over the brand. With these factors rural respondents also consider good fragrance of tea, availability of product, variety of size of product and discounted price of tea as main reasons to switch over of the brand. While the factors like seasonal effect, brand ambassador, reference of friends and family plays least importance in switch over of the brand.

CROSS TABULATION:

Table-5.13 :Cross Tabulation
Total monthly income of family Versus Giving more preference to price than brand name and quality in buying decision

			Giving more preference to price than brand name and quality in buying decisions.					Total
			Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Total Monthly Income of Family in Rupees	0-2000	Count	0	1	5	9	12	27
		% within Total Monthly Income of Family	0.0%	3.7%	18.5%	33.3%	44.4%	100.0%
		% within giving more preference to price than brand name and quality in buying decisions.	0.0%	1.1%	7.9%	1.8%	4.0%	2.7%
		% of Total	0.0%	.1%	.5%	.9%	1.2%	2.7%
	2000-4000	Count	12	12	7	61	78	170
		% within Total Monthly Income of Family	7.1%	7.1%	4.1%	35.9%	45.9%	100.0%
		% within giving more preference to price than brand name and quality in buying decisions.	22.2%	13.8%	11.1%	12.3%	25.8%	17.0%
		% of Total	1.2%	1.2%	.7%	6.1%	7.8%	17.0%
	4000-6000	Count	6	3	4	66	45	124
		% within Total Monthly Income of Family	4.8%	2.4%	3.2%	53.2%	36.3%	100.0%
		% within I give more preference to price than brand name and quality in my buying decisions.	11.1%	3.4%	6.3%	13.4%	14.9%	12.4%
		% of Total	.6%	.3%	.4%	6.6%	4.5%	12.4%
	6000-8000	Count	7	2	9	90	59	167
		% within Total Monthly Income of Family	4.2%	1.2%	5.4%	53.9%	35.3%	100.0%
		% within giving more preference to price than brand name and quality in buying decisions.	13.0%	2.3%	14.3%	18.2%	19.5%	16.7%
		% of Total	.7%	.2%	.9%	9.0%	5.9%	16.7%
	8000-10000	Count	9	20	16	121	45	211
		% within Total Monthly Income of Family	4.3%	9.5%	7.6%	57.3%	21.3%	100.0%
		% within giving more preference to price than brand name and quality in buying decisions.	16.7%	23.0%	25.4%	24.5%	14.9%	21.1%
		% of Total	.9%	2.0%	1.6%	12.1%	4.5%	21.1%
	10000-above	Count	20	49	22	147	63	301
		% within Total Monthly Income of Family	6.6%	16.3%	7.3%	48.8%	20.9%	100.0%
		% within giving more preference to price than brand name and quality in buying decisions.	37.0%	56.3%	34.9%	29.8%	20.9%	30.1%
		% of Total	2.0%	4.9%	2.2%	14.7%	6.3%	30.1%
Total		Count	54	87	63	494	302	1000
		% within Total Monthly Income of Family	5.4%	8.7%	6.3%	49.4%	30.2%	100.0%
		% within giving more preference to price than brand name and quality in buying decisions.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	5.4%	8.7%	6.3%	49.4%	30.2%	100.0%

Table – 5.13 shows the cross tabulation output between total monthly income of the family of respondents and respondent giving more preference to price than brand name and quality in their buying decision. In the first category of the total monthly income of the family between zeros to 2000, total 27 respondents are included. Out of that 1 (3.7%) respondent has shown his disagreement with the statement, 5 (18.5%) respondents of the category are showing their neutral opinion towards statement, 9 (33.3%) respondents are agree with the statement and 12 (44.4%) respondents are strongly agree with the statement.

In the second category of the total monthly income of the family between 2000 to 4000, there are total 170 respondents. In that 12 (7.1%) respondents who shows his strongly disagreement with the statement,12 (7.1%) respondents are showing his disagreement with the statement, 7 (4.1%) respondents of the category are showing their neutral opinion towards statement while 61 (35.9%) respondents are agree with the statement and 78 (45.9%) respondents are strongly agree with the statement.

In the third category of the total monthly income of rupees 4000 to 6000, there are total 124 respondents. In that 6 (4.8%) respondent has shown his strongly disagreement with the statement, 3 (2.4%) respondents are showing his disagreement with the statement, 4 (3.2%) respondents of the category are showing their neutral opinion towards statement while 66 (53.2%) respondents are agree with the statement and 45 (36.3%) respondents are strongly agree with the statement.

In the fourth category of the total monthly income between 6000 to 8000, there are total 167 respondents. Out of that 7 (4.2%) respondent has shown his strongly disagreement with the statement, 2 (1.2%) respondents showing his disagreement with the statement, 9 (5.4%) respondents of the category are showing their neutral opinion towards statement while 90 (53.9%) respondents are agree with the statement and 59 (35.3%) respondents are strongly agree with the statement.

In the fifth category of the total monthly income of rupees 8000 to 10000, there are total 211 respondents. In that 9 (4.3%) respondents who shows his strongly disagreement with the statement, 20 (9.5%) respondents are showing his disagreement with the statement, 16 (7.6%) respondents of the category are giving neutral opinion towards statement while 121 (57.3%) respondents are agree with the statement and 45 (21.3%) respondents are strongly agree with the statement.

In the last and sixth category of the total monthly income of more than rupees 10000, there are total 301 respondents. In that 20 (6.6%) respondents who shows his strongly disagreement with the statement, 49 (16.3%) respondents are showing his disagreement with the statement, 22 (7.3%) respondents of the category are giving neutral opinion towards statement while 147 (48.8%) respondents are agree with the statement and 63 (20.9%) respondents are strongly agree with the statement.

On the basis of the above interpretation it can be concluded that, out of total 1000 respondents only 54 (5.4%) respondents are strongly disagree with the statement and 302 (30.2%) respondents are strongly agree with the statement. Majority of the respondents i.e. 301 (30.1%) belongs to the monthly income of more than 10000. So in general it can be conclude that there are total 141 (14.1%) respondents who are not agree with the statement while majority of respondents, that is total of 796 (79.6%) respondents are agree with the statement, that they are giving more preference to price compare to brand name and quality of product in their buying decision.

Table - 5.14 : Cross Tabulation
Qualification Versus It is always difficult to differentiate between spurious products and branded products

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Qualification	No Schooling	Count	2	8	19	57	14	100
		% within Qualification	2.0%	8.0%	19.0%	57.0%	14.0%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	7.1%	6.2%	9.9%	13.3%	6.3%	10.0%
		% of Total	.2%	.8%	1.9%	5.7%	1.4%	10.0%
	Primary	Count	5	25	33	96	32	191
		% within Qualification	2.6%	13.1%	17.3%	50.3%	16.8%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products..	17.9%	19.4%	17.3%	22.3%	14.4%	19.1%
		% of Total	.5%	2.5%	3.3%	9.6%	3.2%	19.1%
	Secondary	Count	4	19	49	114	55	241
		% within Qualification	1.7%	7.9%	20.3%	47.3%	22.8%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products..	14.3%	14.7%	25.7%	26.5%	24.8%	24.1%
		% of Total	.4%	1.9%	4.9%	11.4%	5.5%	24.1%
	Higher Secondary	Count	7	26	32	69	36	170
		% within Qualification	4.1%	15.3%	18.8%	40.6%	21.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products..	25.0%	20.2%	16.8%	16.0%	16.2%	17.0%
		% of Total	.7%	2.6%	3.2%	6.9%	3.6%	17.0%
	Graduation	Count	5	43	46	81	76	251
		% within Qualification	2.0%	17.1%	18.3%	32.3%	30.3%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products..	17.9%	33.3%	24.1%	18.8%	34.2%	25.1%
		% of Total	.5%	4.3%	4.6%	8.1%	7.6%	25.1%
	Others	Count	5	8	12	13	9	47
		% within Qualification	10.6%	17.0%	25.5%	27.7%	19.1%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	17.9%	6.2%	6.3%	3.0%	4.1%	4.7%
		% of Total	.5%	.8%	1.2%	1.3%	.9%	4.7%
Total		Count	28	129	191	430	222	1000
		% within Qualification	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table – 5.14, represents the cross tabulation output between qualification and it is always difficult to differentiate between spurious products and branded products in rural area. In the first – no schooling category of the qualification, there are total 100 respondents, out of that 2 (2%) respondents are strongly disagree with the statement, 8 (8%) respondents are showing their disagreement with the statement, 19 (19%) respondents are showing their neutral opinion towards the statement, while 57 (57%) respondents are agree with the statement and 14 (14%) respondents are showing their strong agreement with the statement of difficulties of differentiation between spurious and branded products.

In the second category of qualification up to primary, there are total 191 respondents, out of that 5 (2.6%) respondents are strongly disagree with the statement, 25 (13.1%) respondents are showing their disagreement with the statement, 33 (17.3%) respondents are showing their neutral opinion towards the statement, while 96 (50.3%) respondents are agree with the statement and 32 (16.8%) respondents are showing their strong agreement with the statement.

In the third category of qualification up to secondary, there are total 241 respondents, out of that 4 (1.7%) respondents are strongly disagree with the statement, 19 (7.9%) respondents are showing their disagreement with the statement, 49 (20.3%) respondents are showing their neutral opinion towards the statement, while 114 (47.3%) respondents are agree with the statement and 55 (22.8%) respondents are showing their strong agreement with the statement.

In the fourth category of the qualification up to higher secondary, there are total 170 respondents, out of that 7 (4.1%) respondents are strongly disagree with the statement, 26 (15.3%) respondents are showing their disagreement with the statement, 32 (18.8%) respondents are showing their neutral opinion towards the statement, while 69 (40.6%) respondents are agree with the statement and 36 (21.2%) respondents are showing their strong agreement with the statement of difficulties of differentiation between spurious and branded products.

In the fifth category of qualification up to graduation, there are total 251 respondents, out of that 5 (2%) respondents are strongly disagree with the statement, 43 (17.1%) respondents are showing their disagreement with the statement, 46 (18.3%) respondents are showing their neutral opinion towards the statement, while 81 (32.3%) respondents are agree with the statement and 76 (30.3%) respondents are showing their strong agreement with the statement.

In the sixth category of others, there are 47 respondents, out of that 5 (10.6%) respondents are strongly disagree with the statement, 8 (17%) respondents are showing their disagreement with the statement, 12 (25.5%) respondents are showing their neutral opinion towards the statement, while 13 (27.7%) respondents are agree with the statement and 9 (19.1%) respondents are showing their strong agreement with the statement of difficulties of differentiation between spurious and branded products.

On the basis of the above interpretation it can be concluded that, out of 1000 respondents, 222 (22.2%) showing their strong agreement with the statement, while only 28 (2.8%) respondents are strongly disagree with the statement. There are majority of respondents i.e. 251 (25.1%) are having qualification up to graduate and only 47 (4.7%) respondents are having other as their qualification. So in general it can be said that out of 1000 respondents total of only 157 (15.7%) respondents are showing their disagreement with the statement while 652 (65.2%) respondents are agree with the statement that it is difficult to differentiate between spurious product and branded products available in the rural area.

Table : 5.15 Cross Tabulation :
Main Source of Information Versus Advertisement always enhances product knowledge.

			Advertisement always enhances product knowledge.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Main Source of Information	Word of mouth	Count	3	11	20	38	6	78
		% within Main Source of Information	3.8%	14.1%	25.6%	48.7%	7.7%	100.0%
		% within Advertisement always enhances product knowledge.	20.0%	21.6%	16.9%	4.9%	12.5%	7.8%
		% of Total	.3%	1.1%	2.0%	3.8%	.6%	7.8%
	Poster / Wall painting	Count	0	1	11	23	2	37
		% within Main Source of Information	0.0%	2.7%	29.7%	62.2%	5.4%	100.0%
		% within Advertisement always enhances product knowledge.	0.0%	2.0%	9.3%	3.0%	4.2%	3.7%
		% of Total	0.0%	.1%	1.1%	2.3%	.2%	3.7%
	News paper	Count	5	21	23	96	22	167
		% within Main Source of Information	3.0%	12.6%	13.8%	57.5%	13.2%	100.0%
		% within Advertisement always enhances product knowledge.	33.3%	41.2%	19.5%	12.5%	45.8%	16.7%
		% of Total	.5%	2.1%	2.3%	9.6%	2.2%	16.7%
	Radio	Count	0	0	5	19	1	25
		% within Main Source of Information	0.0%	0.0%	20.0%	76.0%	4.0%	100.0%
		% within Advertisement always enhances product knowledge.	0.0%	0.0%	4.2%	2.5%	2.1%	2.5%
		% of Total	0.0%	0.0%	.5%	1.9%	.1%	2.5%
	Television /DTH	Count	5	17	59	576	15	672
		% within Main Source of Information	.7%	2.5%	8.8%	85.7%	2.2%	100.0%
		% within Advertisement always enhances product knowledge.	33.3%	33.3%	50.0%	75.0%	31.3%	67.2%
		% of Total	.5%	1.7%	5.9%	57.6%	1.5%	67.2%
	Computer	Count	0	0	0	5	0	5
		% within Main Source of Information	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%
		% within Advertisement always enhances product knowledge.	0.0%	0.0%	0.0%	.7%	0.0%	.5%
		% of Total	0.0%	0.0%	0.0%	.5%	0.0%	.5%
	Internet	Count	1	1	0	9	2	13
		% within Main Source of Information	7.7%	7.7%	0.0%	69.2%	15.4%	100.0%
		% within Advertisement always enhances product knowledge.	6.7%	2.0%	0.0%	1.2%	4.2%	1.3%
		% of Total	.1%	.1%	0.0%	.9%	.2%	1.3%
	Other	Count	1	0	0	2	0	3
		% within Main Source of Information	33.3%	0.0%	0.0%	66.7%	0.0%	100.0%
		% within Advertisement always enhances product knowledge.	6.7%	0.0%	0.0%	.3%	0.0%	.3%
		% of Total	.1%	0.0%	0.0%	.2%	0.0%	.3%
Total		Count	15	51	118	768	48	1000
		% within Main Source of Information	1.5%	5.1%	11.8%	76.8%	4.8%	100.0%
		% within Advertisement always enhances product knowledge.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	1.5%	5.1%	11.8%	76.8%	4.8%	100.0%

Table – 5.15, shows the cross tabulation output between main source of information and statement – advertisement always enhances product knowledge. In the first category of source of information by word of mouth there are total 78 respondents, out of that 3 (3.8%) respondents are showing strongly disagreement with the statement, 11 (14.1%) respondents are disagree with the statement, 20 (25.6%) respondents are giving their neutral opinion towards statement, while 38 (48.7%) respondents are agree with the statement and 6 (7.7%) respondent are strongly agree with the statement.

In the second category of poster / wall painting as a main source of information, there are total 37 respondents. In that 1 (2.7%) respondents are disagree with the statement, 11 (29.7%) respondents are giving their neutral opinion towards statement, while 23 (62.2%) respondents are agree with the statement and 2 (5.4%) respondent are strongly agree with the statement.

In the third category of source of information by newspaper, there are total 167 respondents, out of that 5 (3%) respondents are showing strongly disagreement with the statement, 21 (12.6%) respondents are disagree with the statement, 23 (13.8%) respondents are giving their neutral opinion towards statement, while 96 (57.5%) respondents are agree with the statement and 22 (13.2%) respondent are strongly agree with the statement.

In the fourth category of source of information by radio there are 25 respondents, out of that 5 (20%) respondents are giving their neutral opinion towards statement, while 19 (76%) respondents are agree with the statement and 1 (4%) respondent are strongly agree with the statement.

In the fifth category of television / DTH as main source of information, there are total 672 respondents. In that 5 (0.7%) respondents are showing strongly disagreement with the statement, 17 (2.5%) respondents are disagree with the statement, 59 (8.8%) respondents are giving their neutral opinion towards statement, while 576 (85.7%) respondents are agree with the statement and 15 (2.2%) respondent are strongly agree with the statement.

In the sixth category of source of information by computer, there are total only 5 respondents and that 5 (100%) respondents are agree with the statement.

In the seventh category of internet as main source of information, there are 13 respondents. In that 1 (7.7%) respondents are showing strongly disagreement with the statement, 1 (7.7%) respondents are disagree with the statement, while 9 (69.2%) respondents are agree with the statement and 2 (15.4%) respondent are strongly agree with the statement.

In the last and eighth category of other as main source of information, there are total 3 respondents. In that 1 (33.3%) respondents are showing strongly disagreement with the statement, while 2 (66.7%) respondents are agree with the statement.

From the above interpretation it can be concluded that, out of total 1000 respondents there are only 15 (1.5%) respondents are showing there strongly disagreement while 48 (4.8%) respondents are strongly agree with the statement. In this the majority number of respondents i.e. 672 (67.2%) are using television as main source of information, while only 3 (0.3%) respondents uses other as main source of information. In general we can conclude from the above table that there are only 66 (6.6%) respondents are disagree with the statement, while majority of 816 (81.6%) respondents are agree with the statement that advertisement always enhance their product knowledge.

Table : 5.16 Cross Tabulation : Total Monthly Income of Family Versus Main Source of Information

			Main Source of Information								Total
			word of mouth	Post-er /wall painting	News-paper	Radio	Televisio-n / DTH	Comput-er	Intern-et	Other	
Total Monthly Income of Family	0-2000	Count	5	17	1	0	4	0	0	0	27
		% within Total Monthly Income of Family	18.5%	63.0%	3.7%	0.0%	14.8%	0.0%	0.0%	0.0%	100.0%
		% within Main Source of Information	6.4%	45.9%	.6%	0.0%	.6%	0.0%	0.0%	0.0%	2.7%
		% of Total	.5%	1.7%	.1%	0.0%	.4%	0.0%	0.0%	0.0%	2.7%
	2000-4000	Count	31	7	27	5	99	0	0	1	170
		% within Total Monthly Income of Family	18.2%	4.1%	15.9%	2.9%	58.2%	0.0%	0.0%	.6%	100.0%
		% within Main Source of Information	39.7%	18.9%	16.2%	20.0%	14.7%	0.0%	0.0%	33.3%	17.0%
		% of Total	3.1%	.7%	2.7%	.5%	9.9%	0.0%	0.0%	.1%	17.0%
	4000-6000	Count	12	1	34	3	74	0	0	0	124
		% within Total Monthly Income of Family	9.7%	.8%	27.4%	2.4%	59.7%	0.0%	0.0%	0.0%	100.0%
		% within Main Source of Information	15.4%	2.7%	20.4%	12.0%	11.0%	0.0%	0.0%	0.0%	12.4%
		% of Total	1.2%	.1%	3.4%	.3%	7.4%	0.0%	0.0%	0.0%	12.4%
	6000-8000	Count	9	3	20	5	128	0	0	2	167
		% within Total Monthly Income of Family	5.4%	1.8%	12.0%	3.0%	76.6%	0.0%	0.0%	1.2%	100.0%
		% within Main Source of Information	11.5%	8.1%	12.0%	20.0%	19.0%	0.0%	0.0%	66.7%	16.7%
		% of Total	.9%	.3%	2.0%	.5%	12.8%	0.0%	0.0%	.2%	16.7%
	8000-10000	Count	6	5	28	1	165	0	6	0	211
		% within Total Monthly Income of Family	2.8%	2.4%	13.3%	.5%	78.2%	0.0%	2.8%	0.0%	100.0%
		% within Main Source of Information	7.7%	13.5%	16.8%	4.0%	24.6%	0.0%	46.2%	0.0%	21.1%
		% of Total	.6%	.5%	2.8%	.1%	16.5%	0.0%	.6%	0.0%	21.1%
	10000 – above	Count	15	4	57	11	202	5	7	0	301
		% within Total Monthly Income of Family	5.0%	1.3%	18.9%	3.7%	67.1%	1.7%	2.3%	0.0%	100.0%
		% within Main Source of Information	19.2%	10.8%	34.1%	44.0%	30.1%	100.0%	53.8%	0.0%	30.1%
		% of Total	1.5%	.4%	5.7%	1.1%	20.2%	.5%	.7%	0.0%	30.1%
Total		Count	78	37	167	25	672	5	13	3	1000
		% within Total Monthly Income of Family	7.8%	3.7%	16.7%	2.5%	67.2%	.5%	1.3%	.3%	100.0%
		% within Main Source of Information	100.0 %	100.0%	100.0 %	100.0 %	100.0%	100.0%	100.0 %	100.0%	100.0%
		% of Total	7.8%	3.7%	16.7%	2.5%	67.2%	.5%	1.3%	.3%	100.0%

The above table -5.16 shows the cross tabulation output between total monthly income of the family and main source of information. In the first category of total income between zero to 2000, there are 27 respondents, out of that 17 (63%) respondents consider poster / wall painting as their main source of information while 1 (3.7%) respondent consider newspaper as main source of information.

In the second category of monthly income of rupees 2000 to 4000, there are total 170 respondents. Out of that majority of respondents i.e. 99 (58.2%) using television / DTH as their main source of information, while this income group consider newspaper and radio least important as a part of main source of information.

In the third income group of rupees 4000 to 6000, there are total 124 respondents, out of that majority of respondents i.e. 74 (59.7%) are using television as their main source of information, while 3 (2.4%) and 1 (0.8%) respondents consider radio and poster / wall painting as their main source of information.

In the fourth category of income, where income of the respondents is between 6000 to 8000, total number of respondents in that are 167. Out of that majority of respondents i.e. 128 (76.6%) are considered television as a main source of information, while only 5 (3%) and 3 (1.8%) respondents considered radio and television respectively as their main source of information.

In the fifth category of income that is between 8000 – 10000, there are total 211 respondents. Out of that majority of respondents i.e. 165 (78.2%) are considering television as a main source of getting information while very few respondent are using radio, internet and wall painting as their main source of information.

In the last and sixth category of income which is more than 10000, there are total 301 respondents, out of that majority of respondents i.e. 202 (67.1%) are using television as their main source of information while very few number of respondent are using poster / wall painting , radio, computer and internet as their main source of information.

So from the total 1000 respondents, majority i.e. 672 (67.2%) respondents are using television as their main source of information, while very less number of respondents are using computer, internet and other sources as their main sources of information.

Table : 5.17 – Cross Tabulation
Gender Versus Always prefers to buy the product which fulfils expectations.

			Always prefers to buy the product which fulfils expectations.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Gender	Male	Count	8	79	180	298	132	697
		% within Gender	1.1%	11.3%	25.8%	42.8%	18.9%	100.0%
		% within always prefer to buy the product which fulfils expectations.	40.0%	77.5%	71.1%	69.8%	66.7%	69.7%
		% of Total	.8%	7.9%	18.0%	29.8%	13.2%	69.7%
	Female	Count	12	23	73	129	66	303
		% within Gender	4.0%	7.6%	24.1%	42.6%	21.8%	100.0%
		% within always prefer to buy the product which fulfils expectations.	60.0%	22.5%	28.9%	30.2%	33.3%	30.3%
		% of Total	1.2%	2.3%	7.3%	12.9%	6.6%	30.3%
Total		Count	20	102	253	427	198	1000
		% within Gender	2.0%	10.2%	25.3%	42.7%	19.8%	100.0%
		% within always prefer to buy the product which fulfils expectations.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.0%	10.2%	25.3%	42.7%	19.8%	100.0%

Table – 5.17, shows the cross tabulation output between gender and statement – always prefer to buy the product which fulfils expectation. In the first category of male there are total 697 respondents. Out of that 8 (1.1%) respondents are strongly disagree with the statement, 79(11.3%) respondents are disagree with the statement, 180 (25.8%) respondents are giving their natural opinion towards statement, while 298 (42.8%) respondents are agree with the statement and 132 (18.9%) respondents are strongly agree with the statement.

In the second category of female, there are total 303 respondents. Out of that total 12 (4%) of respondents are strongly disagree with the statement, 23 (7.6%) respondents are showing disagreement with statement, 73(24.1%) respondents are showing their neutral opinion towards statement, while 129 (42.6%) respondents are agree with the statement and 66 (21.8%) respondents are strongly agree with the statement about the preference to buy the product which fulfil expectation.

Form the above calculation it can be concluded that, out of 1000 respondents there are 20 (2%) respondents are showing their strongly disagreement with the statement while 198 (19.8%) respondents are strongly agree with the statement. It can be also said that there are total 697 (69.7%) male respondents are there and 303(30.3%) of female respondents are there. In general , it can be concluded that only 122 (12.2%) respondents are showing their disagreement while 625 (62.5%) respondents are agree to that, they always prefer to buy the products which fulfils their expectation.

Table : 5.18 – Cross Tabulation Qualifications Versus In rural market price charged by the shopkeepers are always high.								
			In my opinion, In rural market price charged by the shopkeepers are always high.					Total
			Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Qualification	No Schooling	Count	3	13	19	46	19	100
		% within Qualification	3.0%	13.0%	19.0%	46.0%	19.0%	100.0%
		% within, In rural market price charged by the shopkeepers are always high.	10.3%	8.4%	14.3%	10.3%	8.0%	10.0%
		% of Total	.3%	1.3%	1.9%	4.6%	1.9%	10.0%
	Primary	Count	7	35	13	102	34	191
		% within Qualification	3.7%	18.3%	6.8%	53.4%	17.8%	100.0%
		% within, In rural market price charged by the shopkeepers are always high	24.1%	22.6%	9.8%	22.9%	14.3%	19.1%
		% of Total	.7%	3.5%	1.3%	10.2%	3.4%	19.1%
	Secondary	Count	4	26	38	120	53	241
		% within Qualification	1.7%	10.8%	15.8%	49.8%	22.0%	100.0%
		% within, In rural market price charged by the shopkeepers are always high	13.8%	16.8%	28.6%	27.0%	22.3%	24.1%
		% of Total	.4%	2.6%	3.8%	12.0%	5.3%	24.1%
	Higher secondary	Count	4	18	37	74	37	170
		% within Qualification	2.4%	10.6%	21.8%	43.5%	21.8%	100.0%
		% within, In rural market price charged by the shopkeepers are always high	13.8%	11.6%	27.8%	16.6%	15.5%	17.0%
		% of Total	.4%	1.8%	3.7%	7.4%	3.7%	17.0%
	Graduation	Count	10	55	24	79	83	251
		% within Qualification	4.0%	21.9%	9.6%	31.5%	33.1%	100.0%
		% within, In rural market price charged by the shopkeepers are always high	34.5%	35.5%	18.0%	17.8%	34.9%	25.1%
		% of Total	1.0%	5.5%	2.4%	7.9%	8.3%	25.1%
	Others	Count	1	8	2	24	12	47
		% within Qualification	2.1%	17.0%	4.3%	51.1%	25.5%	100.0%
		% within, In rural market price charged by the shopkeepers are always high	3.4%	5.2%	1.5%	5.4%	5.0%	4.7%
		% of Total	.1%	.8%	.2%	2.4%	1.2%	4.7%
Total		Count	29	155	133	445	238	1000
		% within Qualification	2.9%	15.5%	13.3%	44.5%	23.8%	100.0%
		% within, In rural market price charged by the shopkeepers are always high	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.9%	15.5%	13.3%	44.5%	23.8%	100.0%

The above table- 5.18 shows the crosstab output between qualification and statement- In rural market price charged by shopkeepers are always high. In the first category of no schooling there are total 100 respondents. Out of that, 3 (3%) are showing strongly disagreement with the statement, 13 (13%) respondents are disagree with the statement, 19 (19%) respondents are giving their neutral opinion towards statement, while 46 (46%) respondents are agree with the statement and 19 (19%) respondent are strongly agree with the statement.

In the secondary category qualification up to primary, there are total 191 respondents. Out of that, 7 (3.7%) are showing strongly disagreement with the statement, 35 (18.3%) respondents are disagree with the statement, 13 (6.8%) respondents are giving their neutral opinion towards statement, while 102 (53.4%) respondents are agree with the statement and 34 (17.8%) respondent are strongly agree with the statement.

In the third category qualification up to secondary, there are 241 respondents. Out of that, 4 (1.7%) are showing strongly disagreement with the statement, 26 (10.8%) respondents are disagree with the statement, 38 (15.8%) respondents are giving their neutral opinion towards statement, while 120 (49.8%) respondents are agree with the statement and 53 (22%) respondent are strongly agree with the statement.

In the fourth category of qualification up to higher secondary, there are 170 respondents. In that, 4 (2.4%) are showing strongly disagreement with the statement, 18 (10.6%) respondents are disagree with the statement, 37 (21.8%) respondents are giving their neutral opinion towards statement, while 74 (43.5%) respondents are agree with the statement and 37 (21.8%) respondent are strongly agree with the statement.

In the fifth category of qualification up to graduation, there are 251 respondents. In that, 10 (4%) are showing strongly disagreement with the statement, 55 (21.9%) respondents are disagree with the statement, 24 (9.6%) respondents are giving their neutral opinion towards statement, while 79 (31.5%) respondents are agree with the statement and 83 (33.1%) respondent are strongly agree with the statement.

In the last and sixth category of qualification of others, there are 47 respondents. In that, 1 (2.1%) are showing strongly disagreement with the statement, 8 (17%) respondents are disagree with the statement, 2 (4.3%) respondents are giving their neutral opinion towards statement, while 24 (51.1%) respondents are agree with the statement and 12 (25.5%) respondent are strongly agree with the statement.

From the above cross tabulation, it can be concluded that out of total of 1000 respondents, there are 29% are respondents who are strongly disagree with the statement while 238 (23.8%) respondents are strongly agree with the statement. In general it can be said that only 184 (18.4%) respondents are disagree with the statement, while 683 (68.3%) respondents are agree with the statement that, in rural market price charged by the shop keepers are always high.

Table :5.19 – Cross Tabulation
Total Monthly Income of Family Versus preference to buy those products on which they get credit facility irrespective of the brand.

			I prefer to buy those products on which, I get credit facility irrespective of the brand.					Total
			Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
Total Monthly Income of Family in Rupees	0-2000	Count	1	0	16	8	2	27
		% within Total Monthly Income of Family	3.7%	0.0%	59.3%	29.6%	7.4%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand.	1.6%	0.0%	6.4%	1.6%	3.5%	2.7%
		% of Total	.1%	0.0%	1.6%	.8%	.2%	2.7%
	2000-4000	Count	8	14	27	101	20	170
		% within Total Monthly Income of Family	4.7%	8.2%	15.9%	59.4%	11.8%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand.	13.1%	10.0%	10.8%	20.5%	35.1%	17.0%
		% of Total	.8%	1.4%	2.7%	10.1%	2.0%	17.0%
	4000-6000	Count	3	11	32	73	5	124
		% within Total Monthly Income of Family	2.4%	8.9%	25.8%	58.9%	4.0%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand.	4.9%	7.9%	12.8%	14.8%	8.8%	12.4%
		% of Total	.3%	1.1%	3.2%	7.3%	.5%	12.4%
	6000-8000	Count	2	16	41	99	9	167
		% within Total Monthly Income of Family	1.2%	9.6%	24.6%	59.3%	5.4%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand	3.3%	11.4%	16.4%	20.1%	15.8%	16.7%
		% of Total	.2%	1.6%	4.1%	9.9%	.9%	16.7%
	8000-10000	Count	9	39	53	102	8	211
		% within Total Monthly Income of Family	4.3%	18.5%	25.1%	48.3%	3.8%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand	14.8%	27.9%	21.2%	20.7%	14.0%	21.1%
		% of Total	.9%	3.9%	5.3%	10.2%	.8%	21.1%
	10000-above	Count	38	60	81	109	13	301
		% within Total Monthly Income of Family	12.6%	19.9%	26.9%	36.2%	4.3%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand	62.3%	42.9%	32.4%	22.2%	22.8%	30.1%
		% of Total	3.8%	6.0%	8.1%	10.9%	1.3%	30.1%
Total		Count	61	140	250	492	57	1000
		% within Total Monthly Income of Family	6.1%	14.0%	25.0%	49.2%	5.7%	100.0%
		% within preference to buy those products on which they get credit facility irrespective of the brand	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	6.1%	14.0%	25.0%	49.2%	5.7%	100.0%

The table- 5.19 shows the cross table output between qualification and statement - preference to buy those products on which they get credit facility irrespective of the brand. In the first category of monthly income between zero to 2000, there are 27 respondents, in that 1 (3.7%) of respondents are showing their strong disagreement with the statement, 16 (59.3%) of respondents are giving their neutral opinion, 8 (29.6%) respondents are showing their agreement with the statement while 2 (7.4%) respondents are strongly agree with the statement.

In the second category of the monthly income between 2000 to 4000, there are total 170 respondents, out of that 8 (4.7%) of respondents are showing their strong disagreement with the statement, 14 (8.2%) respondents are showing their disagreement with the statement, 27 (15.9%) of respondents are giving their neutral opinion, 101 (59.4%) respondents are showing their agreement with the statement while 20 (11.8%) respondents are strongly agree with the statement.

In the third category of the monthly income between 4000 to 6000, there are 124 respondents, out of that 3 (2.4%) of respondents are showing their strong disagreement with the statement, 11 (8.9%) respondents are showing their disagreement with the statement, 32 (25.8%) of respondents are giving their neutral opinion, 73 (58.9%) respondents are showing their agreement with the statement while 5 (4%) respondents are strongly agree with the statement.

In the fourth category of the monthly income between 6000 to 8000, there are total 167 respondents, out of that 2 (1.2%) of respondents are showing their strong disagreement with the statement, 16 (9.6%) respondents are showing their disagreement with the statement, 41 (24.6%) of respondents are giving their neutral opinion, 99 (59.3%) respondents are showing their agreement with the statement while 9 (5.4%) respondents are strongly agree with the statement.

In the fifth category of the monthly income between 8000 to 10000, there are 211 respondents, in that 9 (4.3%) respondents are giving their opinion of strongly disagreement with the statement, 39 (18.5%) respondents are disagree with the statement, while 53 (25.1%) respondents are giving their neutral opinion towards the statement, 102 (48.3%) respondents are agree with the statement and 8 (3.8%) respondents are strongly agree with the statement.

In the last and sixth category of the monthly income of rupees 10000 and more, there are 301 respondents, in that 38 (12.6%) respondents are giving their opinion of strongly disagreement with the statement, 60 (19.9%) respondents are disagree with the statement, while 81 (26.9%) respondents are giving their neutral opinion towards the statement, 109 (36.2%) respondents are agree with the statement and 13 (4.3%) respondents are strongly agree with the statement.

From the above cross tabulation it can be concluded that, out of total of 1000 rural respondents only 61 (6.1%) respondents are strongly disagree with the statement and 57 (5.7%) are strongly agree with the statement. More over there majority of respondents, i.e. 301 (30.1%) have monthly income more than 10000. So from the above cross tabulation it can be concluded in general that, out of 1000 respondents only 201 (20.1%) respondents are not agree with the statement, while majority of respondents i.e. 549 (54.9%) are agree with the statement that they would prefer to buy the products on which they get credit facility irrespective of brand.

Cross Tab: Awareness Of Product Versus It Is Always Difficult To Differentiate Between Spurious Products And Branded Products.

1) Lux Soap:

Table:5.20 ; Cross tabulation
Awareness of Lux Soap versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Lux	No	Count	2	7	5	17	13	44
		% within Awareness of Lux	4.5%	15.9%	11.4%	38.6%	29.5%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	7.1%	5.4%	2.6%	4.0%	5.9%	4.4%
		% of Total	.2%	.7%	.5%	1.7%	1.3%	4.4%
	Yes	Count	26	122	186	413	209	956
		% within Awareness of Lux	2.7%	12.8%	19.5%	43.2%	21.9%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	92.9%	94.6%	97.4%	96.0%	94.1%	95.6%
		% of Total	2.6%	12.2%	18.6%	41.3%	20.9%	95.6%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Lux	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table 5.20, shows the cross tabulation output between awareness of Lux soap and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Lux soap, there are 44 respondents. Out of that majority of 17 (38.6%) respondents are agree with the statement, while only 2 (4.5%) respondents are totally disagree with the statement.

In the second category of the respondents who are aware about the Lux soap, there are total 956 respondents. Out of that majority respondents 413 (43.2%) are agree with the statement, while only 26 (2.7%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

2) Lifebuoy Soap:

Table:5.21- Cross tabulation
Awareness of Lifebuoy Versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Lifebuoy	No	Count	0	7	10	18	12	47
		% within Awareness of Lifebuoy	0.0%	14.9%	21.3%	38.3%	25.5%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	5.4%	5.2%	4.2%	5.4%	4.7%
		% of Total	0.0%	.7%	1.0%	1.8%	1.2%	4.7%
	Yes	Count	28	122	181	412	210	953
		% within Awareness of Lifebuoy	2.9%	12.8%	19.0%	43.2%	22.0%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	94.6%	94.8%	95.8%	94.6%	95.3%
		% of Total	2.8%	12.2%	18.1%	41.2%	21.0%	95.3%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Lifebuoy	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table 5.21, shows the cross tabulation output between awareness of Lifebuoy soap and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Lifebuoy soap, there are 47 respondents. Out of that majority of 18 (38.3%) respondents are agree with the statement, while only 7 (14.9%) respondents are disagree with the statement.

In the second category of the respondents who are aware about the Lifebuoy soap, there are 953 respondents. Out of that majority respondents 412 (43.2%) are agree with the statement, while only 28 (2.9%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

3) Rin Soap:

Table:5.22 – Cross Tabulation
Awareness of Rin Versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products. Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	Total
Awareness of Rin	No	Count	0	6	13	23	12	54
		% within Awareness of Rin	0.0%	11.1%	24.1%	42.6%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	4.7%	6.8%	5.3%	5.4%	5.4%
		% of Total	0.0%	.6%	1.3%	2.3%	1.2%	5.4%
	Yes	Count	28	123	178	407	210	946
		% within Awareness of Rin	3.0%	13.0%	18.8%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products	100.0%	95.3%	93.2%	94.7%	94.6%	94.6%
		% of Total	2.8%	12.3%	17.8%	40.7%	21.0%	94.6%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Rin	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table-5.22 shows the cross tabulation output between awareness of Rin soap and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Rin soap, there are total 54 respondents. Out of that majority of 23 (42.6%) respondents are agree with the statement, while only 6 (11.1%) respondents are disagree with the statement.

In the second category of the respondents who are aware about the Rin soap, there are 946 respondents. Out of that majority respondents 407 (43%) are agree with the statement, while only 28 (3%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

4) Wheel Soap:

Table:5.23 - Cross tabulation
Awareness of Wheel It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Wheel	No	Count	0	6	9	19	13	47
		% within Awareness of Wheel	0.0%	12.8%	19.1%	40.4%	27.7%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	4.7%	4.7%	4.4%	5.9%	4.7%
		% of Total	0.0%	.6%	.9%	1.9%	1.3%	4.7%
	Yes	Count	28	123	182	411	209	953
		% within Awareness of Wheel	2.9%	12.9%	19.1%	43.1%	21.9%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	95.3%	95.3%	95.6%	94.1%	95.3%
		% of Total	2.8%	12.3%	18.2%	41.1%	20.9%	95.3%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Wheel	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table-5.23 shows the cross tabulation output between awareness of Wheel soap and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Wheel soap, there are 47 respondents. Out of that majority of 19 (40.4%) respondents are agree with the statement, while only 6 (12.8%) respondents are disagree with the statement.

In the second category of the respondents who are aware about the Wheel soap, there are 953 respondents. Out of that majority respondents 411 (43.1%) are agree with the statement, while only 28 (2.9%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

5) Pepsodent toothpaste:

Table:5.24 - Cross tabulation
Awareness of Pepsodent Versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Pepsodent	No	Count	0	5	13	24	12	54
		% within Awareness of Pepsodent	0.0%	9.3%	24.1%	44.4%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	3.9%	6.8%	5.6%	5.4%	5.4%
		% of Total	0.0%	.5%	1.3%	2.4%	1.2%	5.4%
	Yes	Count	28	124	178	406	210	946
		% within Awareness of Pepsodent	3.0%	13.1%	18.8%	42.9%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products..	100.0%	96.1%	93.2%	94.4%	94.6%	94.6%
		% of Total	2.8%	12.4%	17.8%	40.6%	21.0%	94.6%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Pepsodent	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table 5.24, shows the cross tabulation output between awareness of Pepsodent toothpaste and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Pepsodent toothpaste, there are 54 respondents. Out of that majority of 24 (44.4%) respondents are agree with the statement, while only 5 (9.3%) respondents are disagree with the statement.

In the second category of the respondents who are aware about the Pepsodent toothpaste, there are total 946 respondents. Out of that majority respondents 406 (42.9%) are agree with the statement, while only 28 (3%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

6) Closeup toothpaste:

Table:5.25 – Cross tabulation , Awareness of Closeup Versus It is always difficult to differentiate between spurious products and branded products.									
			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Closeup	No	Count	0	18	11	22	15	66
		% within Awareness of Closeup	0.0%	27.3%	16.7%	33.3%	22.7%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	14.0%	5.8%	5.1%	6.8%	6.6%
		% of Total	0.0%	1.8%	1.1%	2.2%	1.5%	6.6%
	Yes	Count	28	111	180	408	207	934
		% within Awareness of Closeup	3.0%	11.9%	19.3%	43.7%	22.2%	100.0%
		% within I believe that, It is always difficult to differentiate between spurious products and branded products.	100.0%	86.0%	94.2%	94.9%	93.2%	93.4%
		% of Total	2.8%	11.1%	18.0%	40.8%	20.7%	93.4%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Closeup	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within I believe that, It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table-5.25 shows the cross tabulation output between awareness of Closeup toothpaste and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Closeup toothpaste, there are 66 respondents. Out of that majority of 22 (33.3%) respondents are agree with the statement, while only 18 (27.3%) respondents are disagree with the statement.

In the second category of the respondents who are aware about the Closeup toothpaste, there are 934 respondents. Out of that majority respondents 408 (43.7%) are agree with the statement, while only 28 (3%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

7) Clinic hair shampoo:

Table:5.26- Cross tabulation
Awareness of Clinic Versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Clinic	No	Count	0	6	7	26	17	56
		% within Awareness of Clinic	0.0%	10.7%	12.5%	46.4%	30.4%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	4.7%	3.7%	6.0%	7.7%	5.6%
		% of Total	0.0%	.6%	.7%	2.6%	1.7%	5.6%
	Yes	Count	28	123	184	404	205	944
		% within Awareness of Clinic	3.0%	13.0%	19.5%	42.8%	21.7%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	95.3%	96.3%	94.0%	92.3%	94.4%
		% of Total	2.8%	12.3%	18.4%	40.4%	20.5%	94.4%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Clinic	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table -5.26, shows the cross tabulation output between awareness of Clinic hair shampoo and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Clinic hair shampoo, there are 56 respondents. Out of that majority of 26 (46.4%) respondents are agree with the statement, while only 6 (10.7%) respondents are showing disagreement with the statement.

In the second category of the respondents who are aware about the Clinic hair shampoo, there are total 944 respondents. Out of that majority respondents 404 (42.8%) are agree with the statement, while only 28 (3%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

8) Sunsilk hair shampoo:

Table:5.27 – Cross tabulation ,
Awareness of Sunsilk Versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Sunsilk	No	Count	0	17	10	30	17	74
		% within Awareness of Sunsilk	0.0%	23.0%	13.5%	40.5%	23.0%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	0.0%	13.2%	5.2%	7.0%	7.7%	7.4%
		% of Total	0.0%	1.7%	1.0%	3.0%	1.7%	7.4%
	Yes	Count	28	112	181	400	205	926
		% within Awareness of Sunsilk	3.0%	12.1%	19.5%	43.2%	22.1%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	86.8%	94.8%	93.0%	92.3%	92.6%
		% of Total	2.8%	11.2%	18.1%	40.0%	20.5%	92.6%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Sunsilk	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table -5.27, shows the cross tabulation output between awareness of Sunsilk hair shampoo and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Sunsilk hair shampoo, there are 74 respondents. Out of that majority of 30 (40.5%) respondents are agree with the statement, while only 10 (13.5%) respondents are giving their neutral opinion with the statement.

In the second category of the respondents who are aware about the Sunsilk hair shampoo, there are 926 respondents. Out of that majority respondents 400 (43.2%) are agree with the statement, while only 28 (3%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

9) Taaza tea:

Table:5.28 – Cross tabulation
Awareness of Taaza Versus, It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Taaza	No	Count	3	27	39	98	51	218
		% within Awareness of Taaza	1.4%	12.4%	17.9%	45.0%	23.4%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	10.7%	20.9%	20.4%	22.8%	23.0%	21.8%
		% of Total	.3%	2.7%	3.9%	9.8%	5.1%	21.8%
	Yes	Count	25	102	152	332	171	782
		% within Awareness of Taaza	3.2%	13.0%	19.4%	42.5%	21.9%	100.0%
		% within I believe that, It is always difficult to differentiate between spurious products and branded products.	89.3%	79.1%	79.6%	77.2%	77.0%	78.2%
		% of Total	2.5%	10.2%	15.2%	33.2%	17.1%	78.2%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Taaza	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within I believe that, It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table 5.28, shows the cross tabulation output between awareness of Taaza tea and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Taaza tea, there are 218 (21.8%) respondents. Out of that majority of 98 (45%) respondents are agree with the statement, while only 3 (1.4%) respondents are showing their strongly disagreement with the statement.

In the second category of the respondents who are aware about the Taaza tea, there are 782 (78.2%) respondents. Out of that majority respondents 332 (42.5%) are agree with the statement, while only 25 (3.2%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

10) Taj Mahal tea:

Table:5.29 – Cross tabulation
Awareness of Taj Mahal Versus It is always difficult to differentiate between spurious products and branded products.

			It is always difficult to differentiate between spurious products and branded products.					Total
			Strongly-Disagree	Disagree	Neutral	Agree	Strongly-Agree	
Awareness of Taj Mahal	No	Count	3	38	43	118	52	254
		% within Awareness of Taj Mahal	1.2%	15.0%	16.9%	46.5%	20.5%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	10.7%	29.5%	22.5%	27.4%	23.4%	25.4%
		% of Total	.3%	3.8%	4.3%	11.8%	5.2%	25.4%
	Yes	Count	25	91	148	312	170	746
		% within Awareness of Taj Mahal	3.4%	12.2%	19.8%	41.8%	22.8%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	89.3%	70.5%	77.5%	72.6%	76.6%	74.6%
		% of Total	2.5%	9.1%	14.8%	31.2%	17.0%	74.6%
Total		Count	28	129	191	430	222	1000
		% within Awareness of Taj Mahal	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%
		% within It is always difficult to differentiate between spurious products and branded products.	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.8%	12.9%	19.1%	43.0%	22.2%	100.0%

Table 5.29, shows the cross tabulation output between awareness of Taj Mahal tea and it is always difficult to differentiate between spurious products and branded product. In the first category of not aware of Taj Mahal tea, there are 254 (25.4%) respondents. Out of that majority of 118 (46.5%) respondents are agree with the statement, while only 3 (1.2%) respondents are showing their strongly disagreement with the statement.

In the second category of the respondents who are aware about the Taj Mahal tea, there are total 746 (74.6%) respondents. Out of that majority respondents 312 (41.8%) are agree with the statement, while only 25 (3.4%) are showing their strongly disagreement with the statement.

From the above cross tabulation it can be said that, from total of 1000 respondents, only 28(2.8%) are strongly disagree with the statement, while majority of respondents 430 (43%) are agree with that; it is always difficult to differentiate between spurious product and branded product.

Table : 5.30 Cross Tabulation
Total Monthly Income of Family Versus Preferred promotional activity of H.U.L. toilet soap users

			Total Monthly Income of Family in Rupees						Total
			0-2000	2000 – 4000	4000 – 6000	6000 – 8000	8000 – 10000	10000-above	
Preferred Promotional Activity for H.U.L. Toilet Soap	H.U.L. Non User	Count	0	23	2	0	1	4	30
		% within promotional activity	0.0%	76.7%	6.7%	0.0%	3.3%	13.3%	100.0%
		% within Total Monthly Income of Family	0.0%	13.5%	1.6%	0.0%	.5%	1.3%	3.0%
		% of Total	0.0%	2.3%	.2%	0.0%	.1%	.4%	3.0%
	Free Samples	Count	3	25	5	8	4	6	51
		% within promotional activity	5.9%	49.0%	9.8%	15.7%	7.8%	11.8%	100.0%
		% within Total Monthly Income of Family	11.1%	14.7%	4.0%	4.8%	1.9%	2.0%	5.1%
		% of Total	.3%	2.5%	.5%	.8%	.4%	.6%	5.1%
	Extra Quantity with same price	Count	5	19	17	25	38	58	162
		% within promotional activity	3.1%	11.7%	10.5%	15.4%	23.5%	35.8%	100.0%
		% within Total Monthly Income of Family	18.5%	11.2%	13.7%	15.0%	18.0%	19.3%	16.2%
		% of Total	.5%	1.9%	1.7%	2.5%	3.8%	5.8%	16.2%
	Advertisement Through different Media	Count	0	13	3	8	6	3	33
		% within promotional activity	0.0%	39.4%	9.1%	24.2%	18.2%	9.1%	100.0%
		% within Total Monthly Income of Family	0.0%	7.6%	2.4%	4.8%	2.8%	1.0%	3.3%
		% of Total	0.0%	1.3%	.3%	.8%	.6%	.3%	3.3%
	Attractive Packaging	Count	0	4	3	2	4	4	17
		% within promotional activity	0.0%	23.5%	17.6%	11.8%	23.5%	23.5%	100.0%
		% within Total Monthly Income of Family	0.0%	2.4%	2.4%	1.2%	1.9%	1.3%	1.7%
		% of Total	0.0%	.4%	.3%	.2%	.4%	.4%	1.7%
	Discounted price	Count	19	86	94	124	158	226	707
		% within promotional activity	2.7%	12.2%	13.3%	17.5%	22.3%	32.0%	100.0%
		% within Total Monthly Income of Family	70.4%	50.6%	75.8%	74.3%	74.9%	75.1%	70.7%
		% of Total	1.9%	8.6%	9.4%	12.4%	15.8%	22.6%	70.7%
Total		Count	27	170	124	167	211	301	1000
		% within promotional activity	2.7%	17.0%	12.4%	16.7%	21.1%	30.1%	100.0%
		% within Total Monthly Income of Family	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	2.7%	17.0%	12.4%	16.7%	21.1%	30.1%	100.0%

Table 5.30 shows the cross tabulation output between total monthly income of the family and preferred promotional activity for H.U.L. toilet soap users. The first category of the table indicates the non-users of H.U.L. toilet soap, there are 30 respondents in this category.

In the second category of preferred promotional activity of free samples in case of H.U.L. toilet soap, there are total 51 respondents in this category. Out of that majority 25 (49%) respondents belongs to the monthly income of 2000 to 4000 rupees, while only 3 (5.9%) respondents belongs to the monthly income of zero to 2000 rupees.

In the third category of preferred promotional activity of extra quantity with same price, there are 162 respondents are belongs to this category. Out of this majority 58 (35.8%) respondents preferred this promotional activity and they earn monthly income of rupees 10000 and above. While only 5 (3.1%) preferred this scheme and who earns monthly income of rupees zero to 2000.

In the fourth category of preferred promotional activity of advertisement through different media, there are 33 respondents are belongs to this category. Out of this majority 13 (39.4%) respondents preferred this promotional activity and they earn monthly income of rupees 2000 to 4000. While none of respondent preferred this scheme and who earns monthly income of rupees zero to 2000.

In the fifth category of preferred promotional activity attracting packaging, there are only 17 respondents are belongs to this category. Out of this majority 4 (23.5%) respondents preferred this promotional activity they belong to different income groups. While none of respondent preferred this scheme and who earns monthly income of rupees zero to 2000.

In the sixth category of preferred promotional activity of discounted price, there are 707 respondents are belongs to this category. Out of this majority 226 (32%) respondents preferred this promotional activity and they earn monthly income of rupees 10000 and more. While 19 (2.7%) respondent preferred this scheme and who earns monthly income of rupees zero to 2000.

On the basis of the above table it can be concluded that, out of total 1000 respondents, only 970 (97%) respondents are H.U.L. toilet soap users and 30 (3%) are H.U.L. Non users. Among them majority 301(30.1%) preferred discounted price promotional scheme and who earns monthly 10000 and above, while only 27 (2.7%) respondents like free samples scheme in case of toilet soap.

Table : 5.31 - Descriptive Statistics for Variables		
	Mean	Std. Deviation
Product		
My buying decisions depend on variety of size of products.	3.95	1.001
Fragrance and colour of the products are important factors in my buying decision.	3.32	.930
I buy another products in case of non- availability of H.U.L. products.	3.61	.877
Seasonal change does not affect my buying decision of the products.	2.90	1.176
I always prefer to buy the product which fulfils my expectations.	3.68	.969
I prefer to buy those products on which, I get credit facility irrespective of the product quality.	2.82	1.063
I prefer to buy those products on which, I get credit facility irrespective of the brand.	3.34	.993
In my opinion, the presences of spurious (duplicate) products are always higher in rural market.	3.64	.939
I believe that, It is always difficult to differentiate between spurious products and branded products.	3.69	1.042
Price		
I give more preference to price than brand name and quality in my buying decisions.	3.90	1.091
In my opinion, low priced products are not always inferior quality products.	3.62	.824
In my opinion, branded products are not always high priced products.	3.26	.979
In my opinion, Discounted products are not always outdated products.	3.60	.842
In my opinion, In rural market price charged by the shopkeepers are always high.	3.71	1.081
Place		
I purchase the products because it is easily available.	3.88	.757
I buy the products from the nearest shop.	3.53	.864
I like to buy the products from Hat.	3.15	.885
In case of non-availability of regular products at nearby shop, I always look for at another shop.	3.51	.977
In case of non-availability of regular products at nearby shop, I always wait for product to come.	2.75	.990
Promotion		
Free gifts always attracts me the most to buy the products.	3.67	.924
Advertisement always enhances my product knowledge.	3.78	.677
Advertisement always creates interest for the	3.20	.967

products which I purchase.		
Brand ambassador influences my buying decisions.	2.21	1.000
I believe that, Different sales promotion schemes increases the sales of the product	3.68	.730
I believe that, Company offers free products scheme, because to give tuff competition to the competitor.	3.86	.800
Source: SPSS Output		

Table -5.31, shows the outcome of descriptive statistics of four variables of marketing mix in the studies, which are namely Product, Price, Place and Promotion. The table gives an idea about the importance of all variables in designing of any new rural marketing strategy, to identify the importance of particular strategy from the rural perspective, opinion of rural respondents etc.

The first independent variable for this study is product, which comprises of 9 different attributes to find out overall opinion of the rural respondents. Respondents are well satisfied or giving much importance to the variety of size of product available in the market, with a mean value of 3.95 out of 5 and standard deviation 1.001. But the attributes to which majority of the respondents are giving less importance is, preference to buy products on credit facility irrespective of product quality with the mean value of 2.82. Other attributes which is also less important by rural respondents are seasonal changes does not affect buying decisions.

The second important variable for the study is price of the product. It comprises of total 5 attributes to find out the opinion of the rural respondents towards impact of different pricing attributes of product. In this giving more importance of price of the product compare to the brand name or quality of product in their buying decision has highest mean of 3.90 out of 5, with the standard deviation of 1.091.

In price factor rural respondents are showing their less agreement with the statement of branded products is not high price products with the low mean value of 3.26 out of 5 and with standard deviation of 0.979. Rural respondents believe that the branded products are high priced product. So from the above result it can be said that, rural respondents are giving more importance to the price of the product compare to other variable and they do believe that branded products are always high priced products.

The third important variable for the study is place of the product or availability of the product in the rural areas of Gujarat state. Among this they purchase the products because they are easily available has highest mean score of 3.88 out of 5, with the standard deviation of 0.757. So this factor may play an important role while formulating rural strategy for the product. But in front of that, rural respondent's response shows that there is a low mean score of 2.75 out of 5, with the opinion that, they are not ready to wait for their regular products to come to the market in case of non-availability. Means strategy maker needs to keep in the mind that tough customers using product on current bases, but if it is not available at the time of customers buying decision, they will not wait for the product to come, or try to maintain the brand loyalty, they may switchover the brand. So over all conclusion form this variable can be drawn that product must be always and easily available in the market at the time of purchases decision of customers to maintain high brand loyalty.

The fourth variable for the study is promotion. This variable is comprises of total 6 attributes to measure the effectiveness of the promotional schemes offered by the manufactures or agencies. In this high mean score is 3.86 out of 5 to the opinion of the respondents that the company offers free products scheme to give tuff competition to the competitor. While brand ambassador influences their buying decision has lowest mean score of 2.21 out of 5 with the standard deviation of 1. So from the data it can be said that, rural respondents does not influence much by brand ambassador while making purchase decision.

Table – 5.32: Factor Analysis				
Communalities	**Variables – 4P's**			
	F1	**F2**	**F3**	**F4**
My buying decisions depend on variety of size of products.	.92			
Fragrance and colour of the products are important factors in my buying decision.	.62			
I buy another products in case of non- availability of H.U.L. products.	.78			
Seasonal change does not affect my buying decision of the products.	.89			
I always prefer to buy the product which fulfils my expectations.	.87			
I prefer to buy those products on which, I get credit facility irrespective of the product quality.	.81			
I prefer to buy those products on which, I get credit facility irrespective of the brand.	.85			
In my opinion, the presences of spurious (duplicate) products are always higher in rural market.	.95			
I believe that, It is always difficult to differentiate between spurious products and branded products.	.98			
I give more preference to price than brand name and quality in my buying decisions.		.98		
In my opinion, low priced products are not always inferior quality products.		.68		
In my opinion, branded products are not always high priced products.		.61		
In my opinion, Discounted products are not always outdated products.		.68		

In my opinion, In rural market price charged by the shopkeepers are always high.		.92		
I purchase the products because it is easily available.			.97	
I buy the products from the nearest shop.			.89	
I like to buy the products from Hat.			.63	
In case of non-availability of regular products at nearby shop, I always look for at another shop.			.78	
In case of non-availability of regular products at nearby shop, I always wait for product to come.			.68	
Free gifts always attracts me the most to buy the products.				.76
Advertisement always enhances my product knowledge.				.79
Advertisement always creates interest for the products which I purchase.				.87
Brand ambassador influences my buying decisions.				.61
I believe that, Different sales promotion schemes increases the sales of the product				.81
I believe that, Company offers free products scheme, because to give tuff competition to the competitor.				.79
Extraction Method : Principal Component Analysis				

Source: SPSS Output

Construct validity seek agreement between a theoretical concept and a specific measuring device or procedure. Construct validity of the survey instruments was tested using factor analysis.

Factors were extracted from the survey responses using principal component extraction method with varimax rotation. Factors with Eigen value above 1 and loading of at least 0.40 is accepted as a desired result of PCA (Hair et al 1992).

Total four factors are included in the factor analysis i.e. Products, Price, Place and Promotion in rural marketing mix strategy.

F1 indicates the Product factor, in which 9 attributes, variety of size of product, importance of fragrance and colour, seasonal change effect on product purchase, expectation towards product, credit facility, presence of spurious products and difficulties in differentiate between spurious and branded product have been loaded and found to be more appropriate with Eigen value of more than .600 and hence no factor from this category has been excluded from this study.

F2 indicate the price factor, in which there are 5 attributes, more preference to price compare to brand name and quality of product, low price because of inferior products quality, branded products and pricing policy, discounted price and high price charged by rural respondents have been loaded and found to be more appropriate with a Eigen value of more than .600 and hence no attributes have been excluded from this study.

F3 indicate the place factor in rural marketing mix, in which there are 5 attributes, purchase the product because of easily availability, prefer to buy the product from nearest shop, in case of non-availability of product at nearby shop look for at another shop and in case of non-availability of product at nearby shop wait for product to come have been loaded and found to be appropriate for the inclusion of attribute in this study. Hence all attributes had been considered for the final analysis of the data.

F4 indicate the promotion strategy of rural marketing mix, in which there are 6 attributes, free gift always attracts the customers, advertisement always enhance the product knowledge, interest creation for the product due to advertisement, influence of brand ambassador, different sales promotion schemes increase the sales of the product and company offers different promotional schemes to give tuff competition of the competitor have been loaded in the factor analysis and found to be appropriate for the inclusion of attributes in this study. Hence all attributes have been considered for the final analysis of the data.

The results of factor analysis shows that all the attributes has a value of more than .600 which is best fitted for statistical analysis and validate the construct of the study. Not any value is found below .400; hence not a single attribute has been dropped out from the study.

CORRELATION ANALYSIS:

In this study attempt has been made to find out the correlation between two variables, and to study the impact of dependent factor on independent factor. In this portion of the study, relationship between few variables has been checked. They are as given below:

Correlation Analysis: 1

To study the correlation between monthly income and purchase frequency of different selected F.M.C.G. products by selected respondents of selected rural areas of Gujarat.

Table :5.33 - Correlations between total monthly income and purchase frequency of selected H.U.L. products

		Total Monthly Income of Family	Purchase freq. Of toilet soap	Purchase freq. Of detergent soap	Purchase freq. Of toothpaste	Purchase freq. Of hair shampoo	Purchase freq. Of tea
Total Monthly Income of Family	Pearson Correlation	1	.204**	.228**	.383**	.240**	.395**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Purchase freq. Of toilet soap	Pearson Correlation	.204**	1	.866**	.546**	.693**	.413**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Purchase freq. Of detergent soap	Pearson Correlation	.228**	.866**	1	.531**	.762**	.473**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Purchase freq. Of toothpaste	Pearson Correlation	.383**	.546**	.531**	1	.432**	.703**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	1000	1000	1000	1000	1000	1000
Purchase freq. Of hair shampoo	Pearson Correlation	.240**	.693**	.762**	.432**	1	.519**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	1000	1000	1000	1000	1000	1000
Purchase freq. Of tea	Pearson Correlation	.395**	.413**	.473**	.703**	.519**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	1000	1000	1000	1000	1000	1000

**. Correlation is significant at the 0.01 level (2-tailed). Source: SPSS Output

The main objective for performing correlation analysis is to measure the impact of change in independent variable and its impact in the change in dependent variable. In this correlation, the monthly income would be independent variable and purchase frequency is dependent variable. So needs to analyse the impact of change in monthly income and its impact of purchase frequency.

In this study we have five sleeted different categories of F.M.C.G. products, namely Toilet Soap, Detergent Soap, Toothpaste, Hair Shampoo and Tea. The correlation between total monthly income and purchase frequency with respect to all selected F.M.C.G. products needs to calculate differently, as shown in table.

The above table indicates that, there is positive correlation between total monthly income of the family and purchase frequency of toilet soap. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.204, which represents the weak correlation between two variable it means that change in total monthly income of the family will have less effect , in change in purchase frequency of toilet soap.

In the second category of detergent soap, there is positive correlation between total monthly income of the family and purchase frequency of detergent soap. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.228, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have less effect , in change in purchase frequency of detergent soap.

In the third category of toothpaste, there is positive correlation between total monthly income of the family and purchase frequency of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.383, which represents the moderate correlation between two variable, it means that there is less impact of change in total monthly income of the family, will less result in change in purchase frequency of toothpaste.

In the fourth category of hair shampoo, there is positive correlation between total monthly income of the family and purchase frequency of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.240, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have less effect , in change in purchase frequency of hair shampoo.

In the fifth category of tea, there is positive correlation between total monthly income of the family and purchase frequency of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.395, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have less effect , in change in purchase frequency of tea.

So in general it can be said that, the correlation between two variables indicates that there is weak positive correlation between monthly income of respondents and purchase frequency of selected H.U.L. products. It also indicates the existence of significant relationship between two variables.

Correlation Analysis: 2

To study the correlation between total monthly income of family and availability of selected F.M.C.G. products by selected respondents of selected rural areas of Gujarat.

The main objective for performing correlation analysis is to measure the impact of change in independent variable that is total monthly income and its impact in the change in dependent variable that is availability of selected F.M.C.G. products.

The above table indicates that, there is positive correlation between total monthly income of the family and availability of toilet soap. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.132, which represents the weak correlation between two variable, it means that change in total monthly income of the family will have less effect ,in availability of toilet soap.

In the second category of detergent soap, there is positive correlation between total monthly income of the family and purchase frequency of detergent soap. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.209, which represents the low correlation between two variable it means that change in total monthly income of the family will have less effect in availability of detergent soap.

In the third category of toothpaste, there is positive correlation between total monthly income of the family and purchase frequency of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.336, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have less effect, in availability of toothpaste.

Table 5.34- Correlations: Total Monthly Income versus Availability of selected H.U.L. Products.

		Total Monthly Income of Family	Lux /Lifebuoy	Rin /Wheel	Pepsodent / closeup	Clinic / Sunsilk	Taaza / Taj Mahal
Total Monthly Income of Family	Pearson Correlation	1	.132**	.209**	.336**	.323**	.387**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Lux /Lifebuoy	Pearson Correlation	.132**	1	.328**	.310**	.315**	.178**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Rin /Wheel	Pearson Correlation	.209**	.328**	1	.366**	.401**	.249**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Pepsodent / closeup	Pearson Correlation	.336**	.310**	.366**	1	.465**	.364**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	1000	1000	1000	1000	1000	1000
Clinic / Sunsilk	Pearson Correlation	.323**	.315**	.401**	.465**	1	.385**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	1000	1000	1000	1000	1000	1000
Taaza / Taj Mahal	Pearson Correlation	.387**	.178**	.249**	.364**	.385**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	1000	1000	1000	1000	1000	1000

**. Correlation is significant at the 0.01 level (2-tailed). Source: SPSS Output

In the fourth category of hair shampoo, there is positive correlation between total monthly income of the family and purchase frequency of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.323, which represents the moderate correlation between two variable it means that change in total monthly income of the family will have less effect , in change in availability of hair shampoo.

In the fifth category of tea, there is positive correlation between total monthly income of the family and purchase frequency of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.387, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have less effect, in availability of tea.

So in general it can be said that, the correlation between two variables indicates that there is weak positive correlation between monthly income of respondents and availability of selected H.U.L. products. It also indicates the existence of significant relationship between two variables.

Correlation Analysis: 3

To study the correlation between total monthly income of family and monthly budget for selected F.M.C.G. products by selected respondents of selected rural areas of Gujarat.

The main objective for performing correlation analysis is to measure the impact of change in independent variable that is satisfaction level and its impact in the change in dependent variable that is monthly budget allocation for selected F.M.C.G. products.

The mentioned in below table- 5.35 indicates that, there is positive correlation between total monthly income of the family and monthly budget allocation of toilet soap. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.402, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have medium effect on monthly budget allocation for toilet soap.

In the second category of detergent soap, there is positive correlation between total monthly income of the family and monthly budget allocation of detergent soap. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.430, which represents the moderate correlation between two variable it means that change in total monthly income of the family will have medium effect on monthly budget allocation for detergent soap.

In the third category of toothpaste, there is positive correlation between total monthly income of the family and monthly budget allocation of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.552, which represents the medium correlation between two variable, it means that change in total monthly income of the family will have medium effect on availability for toothpaste

Table 5.35 : Correlations between total monthly income and monthly budget allocation for F.M.C.G. Products:

		Total Monthly Income of Family	Monthly budget for: Toilet Soap	Monthly budget for : Detergent Soap	Monthly budget for: Toothpaste	Monthly budget: Hair Shampoo	Monthly budget for: Tea
Total Monthly Income of Family	Pearson Correlation	1	.402**	.430**	.522**	.455**	.481**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Monthly budget for: Toilet Soap	Pearson Correlation	.402**	1	.818**	.674**	.601**	.405**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Monthly budget for : Detergent Soap	Pearson Correlation	.430**	.818**	1	.669**	.646**	.544**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Monthly budget for: Toothpaste	Pearson Correlation	.522**	.674**	.669**	1	.738**	.640**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	1000	1000	1000	1000	1000	1000
Monthly budget: Hair Shampoo	Pearson Correlation	.455**	.601**	.646**	.738**	1	.692**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	1000	1000	1000	1000	1000	1000
Monthly budget for: Tea	Pearson Correlation	.481**	.405**	.544**	.640**	.692**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	1000	1000	1000	1000	1000	1000

**. Correlation is significant at the 0.01 level (2-tailed). Source : SPSS output

In the fourth category of hair shampoo, there is positive correlation between total monthly income of the family and monthly budget allocation of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.455, which represents the moderate correlation between two variable it means that change in total monthly income of the family will have medium effect on monthly budget allocation for hair shampoo.

In the fifth category of tea, there is positive correlation between total monthly income of the family and monthly budget allocation of toothpaste. The P value (0.000) is less than the level of significance 0.001, so there is significance relationship between two variables. The value of r = 0.481, which represents the moderate correlation between two variable, it means that change in total monthly income of the family will have medium effect on monthly budget allocation for tea.

So in general it can be said that, the correlation between two variables indicates that there is medium positive correlation between monthly income of respondents and monthly budget allocation of selected H.U.L. products. It also indicates the existence of significant relationship between two variables.

Correlation Analysis: 4

To study the correlation between importance of price factor and satisfaction level associated with selected H.U.L. products by selected respondents of selected rural areas of Gujarat.

The main objective for performing correlation analysis is to measure the impact of change in independent variable that is price of the product and its impact in the change in dependent variable that is satisfaction level for selected F.M.C.G. products.

The mentioned below table – 5.36 indicates that, there is negative correlation between importance to the price factor and satisfaction level associated with toilet soap. The P value (0.224) is more than the level of significance 0.001, so there is no significance relationship between two variables. The value of r = -0.039, which represents the negative weak correlation between two variables; it means that change in total price of the toilet soap will have opposite impact on satisfaction level for toilet soap.

In the second category of detergent soap, there is negative correlation between importance to the price factor and satisfaction level associated detergent soap. The P value (0.001) is equal to the level of significance 0.001, so there is significance relationship between two variables. The value of r = -0.103, which represents the weak negative correlation between two variables; it means that change in total price of the detergent soap will have opposite impact on satisfaction level for detergent soap.

Table 5.36 : Correlations between Price and Satisfaction Level for Selected H.U.L. Products

		Price	Lux / Lifebuoy	Rin / Wheel	Pepsodent / Closeup	Clinic / Sunsilk	Taaza / Taj Mahal
Price	Pearson Correlation	1	-.039	-.103**	-.166**	-.192**	-.310**
	Sig. (2-tailed)		.224	.001	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Lux / Lifebuoy	Pearson Correlation	-.039	1	.277**	.269**	.309**	.154**
	Sig. (2-tailed)	.224		.000	.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Rin / Wheel	Pearson Correlation	-.103**	.277**	1	.350**	.380**	.222**
	Sig. (2-tailed)	.001	.000		.000	.000	.000
	N	1000	1000	1000	1000	1000	1000
Pepsodent / Closeup	Pearson Correlation	-.166**	.269**	.350**	1	.455**	.349**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	1000	1000	1000	1000	1000	1000
Clinic / Sunsilk	Pearson Correlation	-.192**	.309**	.380**	.455**	1	.376**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	1000	1000	1000	1000	1000	1000
Taaza / Taj Mahal	Pearson Correlation	-.310**	.154**	.222**	.349**	.376**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	1000	1000	1000	1000	1000	1000

**. Correlation is significant at the 0.01 level (2-tailed). Source : SPSS output

In the third category of toothpaste, there is negative correlation between importance to the price factor and satisfaction level associated of toothpaste. The P value (0.001) is equal to the level of significance 0.001, so there is significance relationship between two variables. The value of r = - 0.166, which represents the negative weak correlation between two variables; it means that change in total price of the toothpaste will have opposite impact on satisfaction level for toothpaste.

In the fourth category of hair shampoo, there is negative correlation between importance to the price factor and satisfaction level associated of toothpaste. The P value (0.000) is less than the level of significance 0.000, so there is significance relationship between two variables. The value of r = -0.192, which represents the negative correlation between two variable it means that change in total price of the hair shampoo, will have opposite impact on satisfaction level for hair shampoo.

In the fifth category of tea, there is negative correlation between importance to the price factor and satisfaction level associated with tea. The P value (0.000) is less than the level of significance 0.000, so there is significance relationship between two variables. The value of r = -0.310, which represents the negative moderate correlation between two variables; it means that change in total price of the tea will have opposite medium impact on satisfaction level for tea.

So in general it can be said that, the correlation between two variables indicates that there is weak negative correlation between importance to the price factor and satisfaction level associated with selected H.U.L. products. It also indicates the existence of significant relationship between two variables except toilet soap.

HYPOTHESIS:

1. HYPOTHESIS: H_1

$H_{0:}$ There is no association between monthly income and preferences given to the price compared to brand name and quality of the product, by rural respondents.

$H_{1:}$ There is significant association between monthly income and preferences given to the price compared to brand name and quality of the product, by rural respondents.

Test used: In above hypothesis both the variable total monthly income and preferences to price are categorical. To test the relationship between two categorical variables Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.37: Chi-Square Tests – H_1

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	96.930[a]	20	.000
Likelihood Ratio	101.454	20	.000
Linear-by-Linear Association	31.622	1	.000
N of Valid Cases	1000		

a. 3 cells (10.0%) have expected count less than 5. The minimum expected count is 1.46.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong evidence to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between monthly income and preferences given to the price of the product compare to brand name and quality by the selected respondents in selected rural areas of Gujarat state. It indicates that though the respondents belongs to any of the income group but price factor plays an important role compare to brand name and quality of the product in the buying decision.

2. HYPOTHESIS: H_2

H_0: There is no association between knowledge enhancement by advertisement of the product and advertisement always creates interest for the product.

H_1: There is significant association between knowledge enhancement by advertisement of the product and advertisement always creates interest for the product.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.38: Chi-Square Tests – H_2

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	220.614[a]	16	.000
Likelihood Ratio	154.364	16	.000
Linear-by-Linear Association	80.005	1	.000
N of Valid Cases	1000		

a. 9 cells (36.0%) have expected count less than 5. The minimum expected count is .32.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong evidence to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between knowledge enhancement by advertisement and advertisement always creates interest for the product. So it can be stated that advertisement of product gives two kind of impact, i.e. it enhance the knowledge of the product and by the time creates the interest for the product, for the selected respondents of selected rural areas of Gujarat.

3. HYPOTHESIS: H_3

H_0: There is no relationship between total monthly income and preference given to the variety of size of product while making buying decision by rural respondents.

H_1: There is significant relationship between total monthly income and preference given to the variety of size of product while making buying decision by rural respondents.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.39: Chi-Square Tests – H_3

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	96.930[a]	20	.000
Likelihood Ratio	101.454	20	.000
Linear-by-Linear Association	31.622	1	.000
N of Valid Cases	1000		

a. 3 cells (10.0%) have expected count less than 5. The minimum expected count is 1.46.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant relationship between income and preference given to the variety of size the products. The significant relationship between two attributes indicates that, though there are variations in income of the rural respondents but those selected respondent's gives preference to the variety in size and variety of size indicates the variety in price in the selected areas of Gujarat.

4. HYPOTHESIS: H_4

H_0: There is no association between nature of accommodation and preference given to price compare to brand and quality of product by rural respondents.

H_1: There is association between nature of accommodation and preference given to price compare to brand and quality of product by rural respondents.

The SPSS output is given below.

Table 5.40: Chi-Square Tests – H_4

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	96.128[a]	8	.000
Likelihood Ratio	101.820	8	.000
Linear-by-Linear Association	61.825	1	.000
N of Valid Cases	1000		

a. 3 cells (20.0%) have expected count less than 5. The minimum expected count is 1.51.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between nature of accommodation and preferences given to the price compared to brand and quality of product by selected rural respondents of selected rural areas. The significant association between two attributes indicates that, respondents belong to different accommodation facility, but they give importance to price, in the selected rural areas of Gujarat.

5. HYPOTHESIS: H_5

H_0: There is no relationship between main source of information and knowledge enhancement due to advertisement.

H_1: There is significant relationship between main source of information and knowledge enhancement due to advertisement.

Test Used: We used Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.41: Chi-Square Tests – H_5

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	169.624[a]	28	.000
Likelihood Ratio	138.147	28	.000
Linear-by-Linear Association	29.747	1	.000
N of Valid Cases	1000		

a. 26 cells (65.0%) have expected count less than 5. The minimum expected count is .05.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant relationship between main source of information and knowledge enhancement due to advertisement, by selected rural respondents of selected rural areas. The significant relationship between two attributes indicates that, there is an impact of main source of information because the advertisement displayed through that medium plays an important role for enhancement of the knowledge, for the rural respondents of the selected rural areas of Gujarat.

6. HYPOTHESIS: H_6

$H6_{0a}$: There is no association between preferred promotional activity of selected H.U.L. toilet soaps and planning to switch over from the same by rural respondents.

$H6_{1a}$: There is significant association between preferred promotional activity of selected H.U.L. toilet soaps and planning to switch over from the same by rural respondents.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.42: Chi-Square Tests for Lux / Lifebuoy – H_{6a}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1358.804[a]	25	.000
Likelihood Ratio	437.535	25	.000
Linear-by-Linear Association	104.623	1	.000
N of Valid Cases	1000		

a. 20 cells (55.6%) have expected count less than 5. The minimum expected count is .15.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between preferred promotional activity and planning to switchover from the selected toilet soap of H.U.L. The significant association between two attributes indicates that, promotional activity associated with the selected product plays an important role, if respondent found change in that they may think for switchover to the other brand.

$H6_{0b}$: There is no significant association between preferred promotional activity of selected H.U.L. detergent soaps and planning to switch over the same by rural respondents.

$H6_{1b}$: There is significant association between preferred promotional activity of selected H.U.L. detergent soaps and planning to switch over the same by rural respondents.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.43: Chi-Square Tests for Rin / wheel – H_{6b}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1234.677[a]	25	.000
Likelihood Ratio	545.397	25	.000
Linear-by-Linear Association	159.384	1	.000
N of Valid Cases	1000		

a. 19 cells (52.8%) have expected count less than 5. The minimum expected count is .16.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between preferred promotional activity and planning to switchover the selected detergent soap of H.U.L. The significant association between two attributes indicates that, promotional activity associated with the selected product plays an important role, if respondent found change in that they may think for switchover to the other brand.

$H6_{0c}$: There is no significant association between preferred promotional activity of selected H.U.L. toothpastes and planning to switch over from the same by rural respondents.

$H6_{1c}$: There is significant association between preferred promotional activity of selected H.U.L. toothpastes and planning to switch over from the same by rural respondents.

The SPSS output is given below.

Table 5.44: Chi-Square Tests for Pepsodent /Closeup – H_{6c}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1269.760[a]	25	.000
Likelihood Ratio	920.638	25	.000
Linear-by-Linear Association	347.724	1	.000
N of Valid Cases	1000		

a. 16 cells (44.4%) have expected count less than 5. The minimum expected count is .25.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, α = 0.05, i.e. α = 5%.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between preferred promotional activity and planning to switchover the selected toothpastes of H.U.L. The significant association between two attributes indicates that, promotional activity associated with the selected product plays an important role, if respondent found change in that they may think for switchover to the other brand.

$H6_{0d}$: There is no significant association between preferred promotional activity of selected H.U.L. hair shampoo and planning to switch over from the same by rural respondents.

$H6_{1d}$: There is significant association between preferred promotional activity of selected H.U.L. hair shampoo and planning to switch over from the same by rural respondents.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, α = 0.05, i.e. α = 5%.

The SPSS output is given below.

Table 5.45: Chi-Square Tests for Clinic / Sunsilk – H_{6d}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1200.168[a]	25	.000
Likelihood Ratio	769.368	25	.000
Linear-by-Linear Association	247.737	1	.000
N of Valid Cases	1000		

a. 16 cells (44.4%) have expected count less than 5. The minimum expected count is .28.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between preferred promotional activity and planning to switchover the selected hair shampoo of H.U.L. The significant association between two attributes indicates that, promotional activity associated with the selected product plays an important role, if respondent found change in that they may think for switchover to the other brand.

$H6_{0e}$: There is no significant association between preferred promotional activity of selected H.U.L. tea and planning to switch over from the same by rural respondents.

$H6_{1e}$: There is significant association between preferred promotional activity of selected H.U.L. tea and planning to switch over from the same by rural respondents.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.46: Chi-Square Tests for Taaza / Taj Mahal - H_{6e}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1231.031[a]	25	.000
Likelihood Ratio	1442.890	25	.000
Linear-by-Linear Association	599.413	1	.000
N of Valid Cases	1000		

a. 15 cells (41.7%) have expected count less than 5. The minimum expected count is .34.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between preferred promotional activity and planning to switchover the selected tea of H.U.L. The significant association between two attributes indicates that, promotional activity associated with the selected product plays an important role, if respondent found change in that they may think for switchover to the other brand.

7. HYPOTHESIS: H_7

$H7_{0a}$: There is no relationship between main source of information for toilet soap between H.U.L. users and Non users.

$H7_{1a}$: There is significant relationship between main source of information for toilet soap between H.U.L. users and Non users.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.47: Chi-Square Tests for Toilet Soap – H_{7a}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	15	.000
Likelihood Ratio	269.484	15	.000
Linear-by-Linear Association	41.503	1	.000
N of Valid Cases	1000		

a. 17 cells (70.8%) have expected count less than 5. The minimum expected count is .01.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that, there is significant association between source of information for H.U.L. toilet soap between, users and non-users of H.U.L.

from selected respondent of selected rural areas of Gujarat. It means that the source of information remains common for the toilet soap.

$H7_{0b}$: There is no relationship between main source of information for detergent soap between H.U.L. users and Non users.

$H7_{1b}$: There is relationship between main source of information for detergent soap between H.U.L. users and Non users.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.48: Chi-Square Tests for detergent Soap – H_{7b}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	15	.000
Likelihood Ratio	420.257	15	.000
Linear-by-Linear Association	73.939	1	.000
N of Valid Cases	1000		

a. 17 cells (70.8%) have expected count less than 5. The minimum expected count is .02.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that, there is significant association between source of information for H.U.L. detergent soap, between users and non-users of H.U.L. from selected respondent of selected rural areas of Gujarat. It means that the source of information remains common for the detergent soap.

$H7_{0c}$: There is no relationship between main source of information for toothpaste between H.U.L. users and Non users.

$H7_{1c}$: There is relationship between main source of information for toothpaste between H.U.L. users and Non users.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.49: Chi-Square Tests for Toothpaste – H_{7c}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	20	.000
Likelihood Ratio	795.271	20	.000
Linear-by-Linear Association	139.635	1	.000
N of Valid Cases	1000		

a. 22 cells (73.3%) have expected count less than 5. The minimum expected count is .00.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that, there is significant association between source of information for H.U.L. toothpaste, between users and non-users of H.U.L. from selected respondent of selected rural areas of Gujarat. It means that the source of information remains common for the toothpaste.

$H7_{0d}$: There is no relationship between main source of information for hair shampoo between H.U.L. users and Non users.

$H7_{1d}$: There is relationship between main source of information for hair shampoo between H.U.L. users and Non users.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.50: Chi-Square Tests for shampoo – H_{7d}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	978.263[a]	15	.000
Likelihood Ratio	629.705	15	.000
Linear-by-Linear Association	144.986	1	.000
N of Valid Cases	1000		

a. 16 cells (66.7%) have expected count less than 5. The minimum expected count is .02.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that, there is significant association between source of information for H.U.L. shampoo, between users and non-users of H.U.L. from selected respondent of selected rural areas of Gujarat. It means that the source of information remains common for the shampoo.

$H7_{0e}$: There is no relationship between main source of information for tea between H.U.L. users and Non users.

$H7_{1e}$: There is relationship between main source of information for tea between H.U.L. users and Non users.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.51: Chi-Square Tests for tea – H_{7e}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	25	.000
Likelihood Ratio	1359.276	25	.000
Linear-by-Linear Association	371.888	1	.000
N of Valid Cases	1000		

a. 27 cells (75.0%) have expected count less than 5. The minimum expected count is .00.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that, there is significant association between source of information for H.U.L. tea, between users and non-users of H.U.L. from selected respondent of selected rural areas of Gujarat. It means that the source of information remains common for the tea.

8. HYPOTHESIS: H_8

$H8_{0a}$: There is no significant association between awareness of Lux and availability of Lux / Lifebuoy.

$H8_{1a}$: There is significant association between awareness of Lux and availability of Lux / Lifebuoy.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.52: Chi-Square Tests for lux – H_{8a}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.429[a]	5	.000
Likelihood Ratio	14.782	5	.011
Linear-by-Linear Association	10.923	1	.001
N of Valid Cases	1000		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .40.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected toilet soaps of H.U.L. The significant association between two attributes indicates that, availability of Lux helps to create the awareness of the selected H.U.L. toilet soap.

$H8_{0b}$: There is no significant association between awareness of Lifebuoy and availability of Lux / Lifebuoy.

$H81_b$: There is significant association between awareness of Lifebuoy and availability of Lux / Lifebuoy.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.53: Chi-Square Tests for Lifebuoy – H_{8b}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	58.696[a]	5	.000
Likelihood Ratio	24.383	5	.000
Linear-by-Linear Association	16.210	1	.000
N of Valid Cases	1000		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .42.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected toilet soaps of H.U.L. The significant association between two attributes indicates that, availability of Lifebuoy helps to create the awareness of the selected H.U.L. toilet soap.

$H8_{0c}$: There is no significant association between awareness of Rin and availability of Rin / Wheel.

$H8_{1c}$: There is significant association between awareness of Rin and availability of Rin / Wheel.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.54: Chi-Square Tests for Rin – H_{8c}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	80.142[a]	5	.000
Likelihood Ratio	33.872	5	.000
Linear-by-Linear Association	16.837	1	.000
N of Valid Cases	1000		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is .16.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected detergent soap of H.U.L. The significant association between two attributes indicates that, availability of the Rin helps to create the awareness of the selected H.U.L. detergent soaps.

$H8_{0d}$: There is no significant association between awareness of Wheel and availability of Rin / Wheel.

$H8_{1d}$: There is significant association between awareness of Wheel and availability of Rin / Wheel.

Test Used: We used Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.55: Chi-Square Tests for Wheel – H_{8d}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	74.326[a]	5	.000
Likelihood Ratio	31.764	5	.000
Linear-by-Linear Association	16.596	1	.000
N of Valid Cases	1000		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is .14.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected detergent soap of H.U.L. The significant association between two attributes indicates that, availability of the Wheel helps to create the awareness of the selected H.U.L. detergent soaps.

$H8_{0e}$: There is no significant association between awareness of Pepsodent and availability of Pepsodent / Closeup.

$H8_{1e}$: There is significant association between awareness of Pepsodent and availability of Pepsodent / Closeup.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance t of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.56: Chi-Square Tests for Pepsodent – H_{8e}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	931.686[a]	25	.000
Likelihood Ratio	711.825	25	.000
Linear-by-Linear Association	65.873	1	.000
N of Valid Cases	1000		

a. 16 cells (44.4%) have expected count less than 5. The minimum expected count is .24.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected toothpaste of H.U.L. The significant association between two attributes indicates that, availability of the Pepsodent helps to create the awareness of the selected H.U.L. toothpaste.

$H8_{0f}$: There is no significant association between awareness of Closeup and availability of Pepsodent / Closeup.

$H8_{1f}$: There is significant association between awareness of Closeup and availability of Pepsodent / Closeup.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.57: Chi-Square Tests for Closeup – H_{8f}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	247.329[a]	25	.000
Likelihood Ratio	183.633	25	.000
Linear-by-Linear Association	42.214	1	.000
N of Valid Cases	1000		

a. 16 cells (44.4%) have expected count less than 5. The minimum expected count is .40.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected toothpaste of H.U.L. The significant association between two attributes indicates that, availability of the Closeup helps to create the awareness of the selected H.U.L. toothpaste.

$H8_{0g}$: There is no significant association between awareness of Clinic and availability of Clinic / Sunsilk.

$H8_{1g}$: There is significant association between awareness of Clinic and availability of Clinic / Sunsilk.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.58: Chi-Square Tests for Clinic – H_{8g}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.467[a]	25	.120
Likelihood Ratio	29.234	25	.254
Linear-by-Linear Association	2.609	1	.106
N of Valid Cases	1000		

a. 18 cells (50.0%) have expected count less than 5. The minimum expected count is .05.

Decision: From the above table of Chi-square test, the P- value of test (0.120) is more than the level of significant 0.05, hence there is strong reason to accept null hypothesis.

Conclusion: Hence it can be conclude that there is no significant association between awareness and availability for the selected hair shampoo of H.U.L. The no significant association between two attributes indicates that, availability of the clinic does not help to create the awareness of the selected H.U.L. hair shampoo.

$H8_{0h}$: There is no significant association between awareness of Sunsilk and availability of Clinic / Sunsilk.

$H8_{1h}$: There is significant association between awareness of Sunsilk and availability of Clinic / Sunsilk.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, α = 0.05, i.e. α = 5%.

The SPSS output is given below.

Table 5.59: Chi-Square Tests for Sunsilk – H_{8h}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	162.978[a]	25	.000
Likelihood Ratio	84.429	25	.000
Linear-by-Linear Association	7.931	1	.005
N of Valid Cases	1000		

a. 25 cells (69.4%) have expected count less than 5. The minimum expected count is .05.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected hair shampoo of H.U.L. The significant association between two attributes indicates that, availability of the Sunsilk help to create the awareness of the selected H.U.L. hair shampoo.

$H8_{0i}$: There is no significant association between awareness of Taaza and availability of Taaza / Taj Mahal.

$H8_{1i}$: There is significant association between awareness of Taaza and availability of Taaza / Taj Mahal.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.60: Chi-Square Tests for Taaza – H_{8i}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	812.450[a]	25	.000
Likelihood Ratio	971.302	25	.000
Linear-by-Linear Association	232.244	1	.000
N of Valid Cases	1000		

a. 14 cells (38.9%) have expected count less than 5. The minimum expected count is .53.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected tea of H.U.L. The significant association between two attributes indicates that, availability of the Taaza help to create the awareness of the selected H.U.L. tea.

$H8_{0j}$: There is no significant association between awareness of Taj Mahal and availability of Taaza / Taj Mahal.

$H8_{1j}$: There is significant association between awareness of Taj Mahal and availability of Taaza / Taj Mahal.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$ i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.61: Chi-Square Tests for Taj Mahal – H_{8j}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	226.661[a]	25	.000
Likelihood Ratio	220.538	25	.000
Linear-by-Linear Association	58.543	1	.000
N of Valid Cases	1000		

a. 20 cells (55.6%) have expected count less than 5. The minimum expected count is .18.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between awareness and availability for the selected tea of H.U.L. The significant association between two attributes indicates that, availability of the Taj Mahal help to create the awareness of the selected H.U.L. tea.

9. HYPOTHESIS: H_9

$H9_{0a}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. toilet soap.

$H9_{1a}$: There is significant association between satisfaction level and brand loyalty for selected H.U.L. toilet soap.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.62: Chi-Square Tests – H_{9a}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.961[a]	5	.000
Likelihood Ratio	17.002	5	.004
Linear-by-Linear Association	.313	1	.576
N of Valid Cases	1000		

a. 4 cells (33.3%) have expected count less than 5. The minimum expected count is .45.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between satisfaction level and brand loyalty for the selected toilet soap of H.U.L. The significant association between two attributes indicates that, satisfaction with the product leads to the brand loyalty of the product.

$H9_{0b}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. detergent soap.

$H9_{1b}$: There is significant association between satisfaction level and brand loyalty for selected H.U.L. detergent soap.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.63: Chi-Square Tests – H_{9b}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	52.173[a]	5	.000
Likelihood Ratio	33.620	5	.000
Linear-by-Linear Association	5.808	1	.016
N of Valid Cases	1000		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is .15.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between satisfaction level and brand loyalty for the selected detergent soap of H.U.L. The significant association between two attributes indicates that, satisfaction with the product leads to the brand loyalty of the product.

$H9_{0c}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. toothpaste.

$H9_{1c}$: There is significant association between satisfaction level and brand loyalty for selected H.U.L. toothpaste.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.64: Chi-Square Tests – H_{9c}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.546[a]	5	.000
Likelihood Ratio	30.212	5	.000
Linear-by-Linear Association	11.274	1	.001
N of Valid Cases	1000		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is .17.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between satisfaction level and brand loyalty for the selected toothpaste of H.U.L. The significant association between two attributes indicates that, satisfaction with the product leads to the brand loyalty of the product.

$H9_{0d}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. hair shampoo.

$H9_{1d}$: There is significant association between satisfaction level and brand loyalty for selected H.U.L. hair shampoo.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, $\alpha = 0.05$, i.e. $\alpha = 5\%$.

The SPSS output is given below.

Table 5.65: Chi-Square Tests – H_{9d}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	54.461[a]	5	.000
Likelihood Ratio	30.955	5	.000
Linear-by-Linear Association	.717	1	.397
N of Valid Cases	1000		

a. 5 cells (41.7%) have expected count less than 5. The minimum expected count is .23.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between satisfaction level and brand loyalty for the selected hair shampoo of H.U.L. The significant association between two attributes indicates that, satisfaction with the product leads to the brand loyalty of the product.

$H9_{0e}$: There is no significant association between satisfaction level and brand loyalty for selected H.U.L. tea.

$H9_{1e}$: There is significant association between satisfaction level and brand loyalty for selected H.U.L. tea.

Test Used: Non – Parametric Chi-square test of independence.

The level of significance of test is, α = 0.05, i.e. α = 5%.

The SPSS output is given below.

Table 5.66: Chi-Square Tests – H_{9e}

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	102.542[a]	10	.000
Likelihood Ratio	32.357	10	.000
Linear-by-Linear Association	2.364	1	.124
N of Valid Cases	1000		

a. 11 cells (61.1%) have expected count less than 5. The minimum expected count is .01.

Decision: From the above table of Chi-square test, the P- value of test (0.000) is less than the level of significant 0.05, hence there is strong reason to reject null hypothesis.

Conclusion: Hence it can be conclude that there is significant association between satisfaction level and brand loyalty for the selected tea of H.U.L. The significant association between two attributes indicates that, satisfaction with the product leads to the brand loyalty of the product.

HYPOTHESIS TESTING SUMMARY:

Sr. No.	Hypothesis	Value	df	Asymp. Sig. (2-sided)	Result
$H1_0$	There is no association between monthly income and preferences given to the price compared to brand name and quality of the product, by rural respondents.	96.930[a]	20	.000	Rejected
$H2_0$	There is no association between knowledge enhancement by advertisement of the product and advertisement always creates interest for the product.	220.614[a]	16	.000	Rejected
$H3_0$	There is no relationship between total monthly income and preference given to the variety of size of product while making buying decision by rural respondents.	96.930[a]	20	.000	Rejected
$H4_0$	There is no association between nature of accommodation and preference given to price compare to brand and quality of product by rural respondents.	96.128[a]	8	.000	Rejected

$H5_0$	There is no relationship between main source of information and knowledge enhancement due to advertisement.	169.624[a]	28	.000	Rejected
$H6_{0a}$	There is no association between preferred promotional activity of selected H.U.L. toilet soaps and planning to switch over from the same by rural respondents.	1358.804[a]	25	.000	Rejected
$H6_{0b}$	There is no significant association between preferred promotional activity of selected H.U.L. detergent soaps and planning to switch over the same by rural respondents.	1234.677[a]	25	.000	Rejected
$H6_{0c}$	There is no significant association between preferred promotional activity of selected H.U.L. toothpastes and planning to switch over from the same by rural respondents.	1269.760[a]	25	.000	Rejected
$H6_{0d}$	There is no significant association between preferred promotional activity of selected H.U.L.	1200.168[a]	25	.000	Rejected

	hair shampoo and planning to switch over from the same by rural respondents.				
$H6_{0e}$	There is no significant association between preferred promotional activity of selected H.U.L. tea and planning to switch oven from the same by rural respondents.	1231.031[a]	25	.000	Rejected
$H7_{0a}$	There is no relationship between main source of information for toilet soap between H.U.L. users and non-users.	1000.000[a]	15	.000	Rejected
$H7_{0b}$	There is no relationship between main source of information for detergent soap between H.U.L. users and non-users.	1000.000[a]	15	.000	Rejected
$H7_{0c}$	There is no relationship between main source of information for toothpaste between H.U.L. users and non-users.	1000.000[a]	20	.000	Rejected
$H7_{0d}$	There is no relationship between main source of	978.263[a]	15	.000	Rejected

	information for hair shampoo between H.U.L. users and non-users.				
$H7_{0e}$	There is no relationship between main source of information for tea between H.U.L. users and non-users.	1000.000[a]	25	.000	Rejected
$H8_{0a}$	There is no significant association between awareness of Lux and availability of Lux/Lifebuoy.	28.429[a]	5	.000	Rejected
$H8_{0b}$	There is no significant association between awareness of Lifebuoy and availability of Lux/Lifebuoy.	58.696[a]	5	.000	Rejected
$H8_{0c}$	There is no significant between awareness of Rin and availability of Rin/Wheel.	80.142[a]	5	.000	Rejected
$H8_{0d}$	There is no significant between awareness of Wheel and availability of Rin/Wheel.	74.326[a]	5	.000	Rejected
$H8_{0e}$	There is no significant association between awareness of Pepsodent and availability of Pepsodent / Closeup.	931.686[a]	25	.000	Rejected
$H8_{0f}$	There is no significant association between awareness of Closeup and	247.329[a]	25	.000	Rejected

	availability of Pepsodent / Closeup.				
$H8_{0g}$	There is no significant association between awareness of Clinic and availability of Clinic / Sunsilk.	33.467[a]	25	.120	Accepted
$H8_{0h}$	There is no significant association between awareness of Sunsilk and availability of Clinic / Sunsilk.	162.978[a]	25	.000	Rejected
$H8_{0i}$	There is no significant association between awareness of Taaza and availability of Taaza / Taj Mahal.	812.450[a]	25	.000	Rejected
$H8_{0j}$	There is no significant association between awareness of Taj Mahal and availability of Taaza / Taj Mahal.	226.661[a]	25	.000	Rejected
$H9_{0a}$	There is no significant association between satisfaction level and brand loyalty for selected H.U.L. toilet soap.	24.961[a]	5	.000	Rejected

$H9_{0b}$	There is no significant association between satisfaction level and brand loyalty for selected H.U.L. detergent soap.	52.173[a]	5	.000	Rejected
$H9_{0c}$	There is no significant association between satisfaction level and brand loyalty for selected H.U.L. toothpaste.	32.546[a]	5	.000	Rejected
$H9_{0d}$	There is no significant association between satisfaction level and brand loyalty for selected H.U.L. hair shampoo.	54.461[a]	5	.000	Rejected
$H9_{0e}$	There is no significant association between satisfaction level and brand loyalty for selected H.U.L. tea.	102.542[a]	10	.000	Rejected

CHAPTER-6

FINDINGS, SUGGESTIONS, RECOMMENDATIONS, MANAGERIAL IMPLICATIONS, SCOPE FOR FUTURE RESEARCH AND CONCLUSION

- Findings of the Study
- Suggestions of the Study
- Recommendations of the Study
- Managerial Implications of the Study
- Scope for Further Research
- Conclusion of the Study

CHAPTER – 6

FINDINGS, SUGGESTIONS, RECOMMENDATIONS, MANAGERIAL IMPLICATIONS, SCOPE FOR FUTURE RESEARCH AND CONCLUSION

INTRODUCTION:

This chapter is derived to present (i) Findings of the study (ii) Suggestions of the study(iii) Recommendations of the study (iv) Managerial Implications of the Study (v) Scope for Future Research and (vi) Conclusion of the study. The evaluation of the result obtained after the analysis of data is discussed in this section.

6.1. FINDINGS OF THE STUDY:

The results are evaluated vis-à-vis the objectives have been justified with the support of data. Therefore the objectives of the study are highlighted once again before the discussion of the results. This study has one main objective and nine sub objectives comprising of:

MAIN OBJECTIVE:

To study the Rural Marketing Strategies of selected H.U.L. products and its influence on buying behaviour of the selected rural respondents from rural market in Gujarat State.

Rural marketing strategies are comprises of various thoughtful planning and activities and the bunch of all those are known as strategies. Mainly in marketing, 4P's are considered as marketing mix. The combination of various P's namely Product, Price, Place and Promotion are being implemented effectively to get success in to market. In the rural areas there are 4A's as like 4P's, namely Availability, Awareness, Affordability and Acceptability. So all the company needs to consider the 4A's and design their strategies accordingly to get more success specifically in rural market.

The main objective is to study the Rural Marketing Strategies being implemented by H.U.L. for the selected products category and selected products among that category in the selected areas of Gujarat state. To study this objective in detail it has been divided in to the sub objectives and the combine result of that sub objectives supports the main objective of the study.

The one of the sub objective has been designed to know the awareness level of selected H.U.L. products in to selected areas of Gujarat state, which is an important parameter to measure the effectiveness and study concludes that, for selected tea of H.U.L., that is Taaza and Taj Mahal have only awareness level of 75 percent of rural respondents, while in other all selected eight products the awareness level is almost 95 percent. So it can be said that company has achieved satisfactory awareness level in the selected rural areas of Gujarat state.

In the other sub objective an attempt has been made to identify, the factors which plays an important role while making buying decision towards selected H.U.L. products, and It can be concluded from the collected data of selected rural respondents that, majority of respondents give first priority to the good quality of products and almost similar importance has been given to the low price of the products, so rural respondents are looking for good quality of products in low price. With this they do give importance to the some of the factors like easily availability of the products, discounted price and in some products fragrance and colour variations in the products. While there are such factors which are being least considered by the selected rural respondents those are brand loyalty, brand ambassador, advertisement and seasonal effect associated with the selected H.U.L. products, while making purchase decision. So it clearly indicates that the product strategy form the H.U.L. is being well accepted and people are using H.U.L. products because of above mentioned reasons.

Same way attempt has been made to identify the reason for switchover from the selected H.U.L. brands to some other brands, are almost alike the reasons for purchasing H.U.L. products. As rural respondents are more price conscious, they give first preference to the low price product, and if they found the low price with good quality they will switchover the brand. With price they also give importance to the availability of the product at their buying place and discount price to making buying decision.

The effectiveness of the marketing strategy can also be measured by the satisfaction level of rural consumers. So the same has been analysed with the help of collected data and it can be said that the majority of the rural respondents are quite satisfy with the products and overall product attributes.

The other important aspect of marketing strategy is the price of the product, the collected data says that, rural consumers are more price savvy compare to brand name and quality of the product. They give first preference to the price of the product and with this they are looking for good quality of product. So customer prefers the H.U.L. products because of in some cases it is low price and good quality product.

The other important factor of marketing strategy is promotion of the products. Specifically in the case of selected H.U.L. products in selected rural areas of Gujarat state, rural respondents are price conscious and so in rural areas, the most preferred promotional activity for the selected H.U.L. brands is price discounts on MRP of the product. Rural respondents prefer to purchase the branded products but with this they give equal importance to the price of the products, so they are looking for price discount. While very few rural respondents prefers the extra quantity in the same price as a part of promotional activity.

The last but not least, the important factor of the rural marketing strategies is availability of the product at the regular buying places of rural consumers. The collected data says that, in case of selected H.U.L. products, in majority of selected product the availability is almost 95%. As par the collected data, the lowest availability among selected H.U.L. product is tea and its availability is also 77%. It means that the selected H.U.L. products have satisfactory presence in the selected rural areas of Gujarat state.

So, overall it can be said that, the rural marketing strategies being implemented by the H.U.L. for selected products and in the selected rural areas are quite satisfactory, their strategy helps them to achieve the results like good awareness level of H.U.L. products, good acceptance level of selected H.U.L. products by customers, satisfy customers, makes the products available at majority of places, respondents are happy with the pricing of the product and they are also happy with the promotional activity being offer by the H.U.L. , for the selected products in selected rural areas of Gujarat State.

Sub Objective 1:

To assess consumer awareness for H.U.L. products in selected rural areas of Gujarat State.

There has been noticeable change in the rural consumer's inclination towards branded F.M.C.G. products. Also there has been shift in acceptance level, from low priced F.M.C.G. products to medium and high price F.M.C.G. products. Majority of respondents found aware about the availability of selected F.M.C.G. products. Rural consumers generally prefer to buy the products, which are easily available at their regular buying places. In case of brand awareness level of the rural consumers, it has been found that they were aware of the leading brands in case of F.M.C.G. products.

From the collected data, table- 5.4 it has been observed that, out of ten selected H.U.L. products, in eight products, respondent's awareness level towards that selected products is 95%. Only in case of selected Tea from H.U.L. namely Taaza and Taj Mahal, the awareness level of selected rural respondents is near to 75%. So it can be said that there is ample of awareness towards selected H.U.L. brands in selected rural areas of Gujarat state.

From the table 5.20 to 5.29,which represent cross tabulation output between awareness of selected H.U.L. products versus it is always difficult to differentiate between spurious products and branded products, findings of the tables represents that majority 652 respondents are agree with the difficulty of differentiation between spurious and branded products. It can be commonly concluded that as mentioned above majority of rural respondents are aware about selected H.U.L. products, though majority of them facing the problem of brand differentiate.

From the Hypothesis H_8 and with the help of chi-square test it has been observed that only in case of clinic hair shampoo the null hypothesis has been accepted, it means that there is no relationship between awareness and availability of clinic hair shampoo. While in rest of all selected H.U.L. products hypothesis has been rejected. It means that, there is a significance relationship between awareness and availability between selected

H.U.L. products. So it can be concluded that more awareness of the products leads to more availability of the products.

So form the above it can be concluded that, for selected tea of H.U.L., that is Taaza and Taj Mahal have only awareness level of 75 percent among rural respondents, while in other all selected eight products the awareness level is almost 95 percent. So it can be said that company has achieved satisfactory awareness level in the selected rural areas of Gujarat state.

Sub Objective 2:

To examine the factors responsible for increasing competitiveness among F.M.C.G. manufacturers for entry into the rural market segment of Gujarat State.

Rural Culture is comprises of shared values, beliefs and perceptions that persuade the behaviour of rural consumers. There are different groups based on qualification, occupation, monthly income, size of family and standard of living, and each group exerts influence on the buying behaviour of rural people in villages.

The first factor which plays an important role to increase competitiveness among F.M.C.G. brands is increasing literacy ratio of rural people. Table 5.1 represents the qualification level of rural respondents. Out of 1000 selected rural respondents, only 100 (10%) respondents had not gone to school. It means that 90% of the rural respondents are qualified respondents. Generally it is said that, more the literacy level leads to more awareness of the products. It has been also seen from the Annexure-1; Hypothesis-1**,** there is a significant relation between qualification and awareness of selected H.U.L. products. Only in the case of Closeup and Pepsodent toothpaste, the null hypothesis has been accepted. So in general it can be said that the increasing level of literacy among rural people leads to more awareness about the market scenario and make them aware about the options available in the market, and this leads to the competitiveness for F.M.C.G. brands.

The second factor which plays an important role to increase competitiveness among various F.M.C.G. brands is increasing monthly income of rural people. Table 5.1

represents the various slab of monthly income of family of selected rural respondents. It indicates that majority 301(30.1%) respondents have monthly earning of more than rupees 10,000 and above. While only 27 (2.7%) respondents have monthly income between zero to 2,000.With reference to the correlation Analysis Table – 5.35, it shows that there is a moderate relationship between monthly income and monthly budget allocation for selected F.M.C.G. products. So from the collected data it can be said that more the income more the purchasing power. Hence it provides more options to rural people while making purchase decision, and it increases competitiveness for different F.M.C.G. brands.

The third important factor which plays an important role to increase competitiveness among various F.M.C.G. brands is awareness about different F.M.C.G. brands available in rural areas. The same has been already justified in sub objective no. 1. So in general it can be concluded that more the awareness of the different available products in the market more the competition faced by available brands.

Fourth important factor which leads to increase competitiveness among various F.M.C.G. brands is main source of information. From the table number 5.6, it can be said that almost 95% of respondents using television as main source of information for different selected H.U.L. brands. It also strongly indicates that, the rural respondents who uses television as their main source of information would be definitely getting knowledge of other brands from the same source. So it can be said that television plays an important role to increase competitiveness among different F.M.C.G. products.

Another important factor which leads to increase competitiveness among various F.M.C.G. brands is available variety of size of products in to the rural market. According to table 5.31, rural respondents gives more preference to the variety of the size of products available in the market, which has been represented as mean value of 3.95 out of 5 in the table.

Another important factor which leads to increase competitiveness among various F.M.C.G. brands is price of products in to the rural market. According to table 5.31, rural respondents give more preference to the price compare to, which has been represented as mean value of 3.90 out of 5 in the table.

Another important factor which leads to increase competitiveness among various F.M.C.G. brands is easily availability of products in to the rural market. According to table 5.31, rural respondents give more preference to the easily availability of F.M.C.G. products while making buying decision. This has been represented as mean value of 3.88 out of 5 in the table.

Sub Objective 3:

To study the impact of various factors affecting the rural consumer buying behaviour, towards selected H.U.L. products in rural areas of Gujarat State.

Rural consumers are not only looking for cheap products but they are seeking value for money, and if a brand fits into this category, they are ready to pay for it. Also when they can afford, they would prefer experiment with the brands. They show their willingness to try other brands too, if they found more benefits associated with the product in the nearby price. Consumer behaviour is often based on perception rather than reality. Most rural residents want to shop locally, but there is a perception that prices charged by rural shop keeper are higher and there is a lack of variety in selection and availability in selected rural areas.

As per table -5.11, respondents were asked to give their opinion towards the products attributes which plays an important role in their buying behaviour. Out of fifteen products attributes, most preferred important factor of rural respondent in case of Lux / Lifebuoy is the good quality of the product. Almost 92% respondents give first preference to the good quality for toilet soap. The second most preferred attribute in case of toilet soap is low price of the product, in this category of toilet soap 85.15% respondents give their preference to the low price association with the product. The other important factor from the perspective of rural respondent in case of toilet soap is variety of size of the product and easily availability of the toilet soap at their buying place. Fragrance of toilet soap is also playing important role in case of rural buying behaviour, as per the data 42.58% of respondents give importance to the fragrance of toilet soap while making purchase decision.

In case of selected H.U.L. detergent soap, namely Rin / Wheel, respondents give first preference to the good quality of detergent soap, from the collected data as per table -

5.11, majority 89.75% respondents have given their preference to the good quality of the detergent soap. The second factor which plays an important role while making purchase decision is the low price association with the detergent soap. In case of detergent soap rural respondents gives almost equal preference to the variety of size of products and easily availability of product while making purchase decision. Another important factor while making purchase decision is price discount available on product.

In case of selected H.U.L. tooth paste, namely Pepsodent / Closeup, customer give first preference to the good quality of tooth paste, from the collected data as per table -5.11, majority 87.62% respondents have given their preference to the good quality of the tooth paste. Another important factor is low price of the tooth paste, 79.75% respondents have given their preference to the low price of the product while making purchase decision. In case of selected toothpaste almost47% respondents have given their preference to easy availability of product at their regular buying place and various size of product. Other important factor in case of selected tooth paste is discounted price of tooth paste and variety of flavours available in tooth paste. Few of the respondents do give importance to the availability of colours in tooth paste.

In case of selected H.U.L. hair shampoo, namely Clinic/ Sunsilk, from the collected data as per table -5.11, the first important factor is good quality of product. Next important factor that rural respondents consider is low price associated with shampoo. Almost 46% respondents have equally given preference to the easily availability of the product and variety of size available in shampoo while making purchase decision.39.38% respondents gave importance to fragrance of the shampoo and few of respondents give importance to the price discount while making purchase decision.

In case of selected H.U.L. tea, namely Taaza/ Taj Mahal, with reference to table 5.11, it can be said that 81.27% rural respondents give first preference to the good quality of tea. Another important factor is low price of product. Rural respondents do give importance to the easily availability of the products and fragrance of tea, while making purchase decision.

It can be concluded from the collected data of selected rural respondents that, majority of respondents give first priority to the good quality of products and almost similar importance has been given to the low price of the products, so rural respondents are looking for good quality of products in low price. With this they do give importance to the some of the factors like easily availability of the products, discounted price and in some products fragrance and colour variations in the products. While there are such factors which are being least consider by the selected rural respondents were brand loyalty, brand ambassador, advertisement and seasonal effect associated with the selected H.U.L. products, while making purchase decision.

Sub Objective 4:

To study the satisfaction level associated with selected H.U.L. products in rural areas of Gujarat state.

Product expectations in rural consumer are not so high, therefore a product with basic requisite with reasonable price is being preferred by the rural people compare to high price products. Now a day's literacy level is increasing in rural area but still there is a presence of illiteracy among them. So they identify a product by its packaging, colour, visuals, size etc.

As par table 5.7, almost 90% of rural respondents were satisfied with selected toilet soap, detergent soap, tooth paste and hair shampoo of H.U.L., while almost 67% rural respondents are satisfied with tea of H.U.L.. So it can be said that there is a satisfactory awareness of selected products of H.U.L. in selected areas of Gujarat.

The significant relationship between the satisfaction level with product and brand loyalty has been tested by Hypothesis H_9 and with the help of Chi-Square test which shows the rejection of null hypothesis. It means that there is significance association between satisfaction level with product and brand loyalty towards the product.

As per the correlation analysis, Table – 5.36, it can be said that there is a weak negative correlation between price of the product and satisfaction level associated with it. Means that price reduction has very less impact on satisfaction level increment in case of selected H.U.L. products.

So it can be concluded that, in the selected rural areas of Gujarat state, majority of the rural respondents are satisfied with the selected H.U.L. products.

Sub Objective 5:

To study the impact of pricing factor for selected F.M.C.G. products of H.U.L. in rural areas of Gujarat State.

Penetration or low price is preferred marketing strategy to get entry into the rural market and product can establish a strong hold on the market share. By the time this strategy creates difficulties for the future entry of rival’s products. A higher price generates resistance to sales. For every paisa increase in price, the rural customer asks more and more justifications for it. In general, moderately priced and low price brands do well in rural market.

As shown in the table 5.11, it can be said that, for all the selected H.U.L. products, the rural respondents consider second most importance factor to the price of the product, except good quality of product all other factors comes afterwards.

The same importance of price factor has been also checked by chi-square test between two variables that are total monthly income and preference given to the price of the product, by the Hypothesis H3 and with the help of Chi-Square test, it can be conclude that there is significance association between monthly income and preference given to the variety of size the products. The significant association between two attributes indicates that, though there are variations in income of the rural respondents but those selected respondent’s gives preference to the variety in size and variety of size indicates the variety in price in the selected areas of Gujarat. The same has been also calculated with the help of cross tabulation , table – 5.13, from the table it can be said that out of 1000 rural respondents 796 (79.6%) of rural respondents gives more preference to the price of the product compare to the brand name and quality of the product.

According to table 5.31, rural respondents give more preference to the price compare to brand name and quality of the product. This has been represented as mean value of 3.90 out of 5 in the table.

According to correlation Analysis Table – 5.36, it is clearly seen that there is a there is weak negative correlation between importance to the price factor and satisfaction level associated with selected H.U.L. products. It also indicates the existence of significant relationship between two variables except toilet soap.

So from above all, it can be concluded that price factor plays an important role in rural respondents buying behaviour and F.M.C.G. brands manufacturer / agencies needs to give due consideration while designing their marketing strategies for rural respondents.

Sub Objective 6:

To study the present promotion strategies for selected F.M.C.G. products of H.U.L. in selected rural areas of Gujarat State.

Over the years, the attitude and standard of living of rural people has been changed due revelation through television and exposure through a move up in literacy level and urban proximity. Reach of media is a strong reason for the penetration of essential commodities in to the rural areas. Increasing awareness and knowledge on different products and brands step up the demand. The word of mouth is an important way of communication in rural areas. Infect the opinion leaders are the most influencing part of promotion strategy of rural promotion efforts.

From the table-5.10, it can be said that almost 70% of rural respondents prefers discounted price, as a favourite promotional scheme on the selected F.M.C.G. products. While 17% of rural respondents prefers extra quantity with the same price as a favourite promotional activity on selected F.M.C.G. products. And nearby only 2% of respondents prefers the attractive packaging as a part of the promotional activity for their selected H.U.L. products.

Product advertisement which leads to awareness of the product and enhance the product knowledge is also important factor being considered by the selected rural respondents, and the same has been represented with the mean value of 3.78 out of 5 in table number-5.31.The effect of advertisement has been also tested by the chi- square test by the hypothesis – H2. Where the significant relations between the enhancement of product knowledge by the advertisement and advertisement always creates always interest for the product has been checked and can be concluded that there is significant relationship between the two selected variables.

So it can be concluded that, rural respondents are price conscious and so in rural areas the most preferred promotional activity for the selected H.U.L. brands is price discounts on MRP. Rural respondents prefer to purchase the branded products but with this they give equal importance to the price of the product, so they are looking for price discount. While very few rural respondents prefers the extra quantity in the same price as a part of promotional activity.

Sub Objective 7:

To analyse the factors responsible for switch over from the H.U.L. products by the customers in the rural areas of Gujarat State.

Rural consumer’s literacy ratio is increasing day by day, which leads to the improvement in the knowledge and general awareness about the present market scenario. As well in the majority of cases, the main source of information for the F.M.C.G. products have been shifted to the television. Due to television they become aware of recent products available in the market and which leads to comparison between different products of different competitors.

As per table -5.12, respondents were asked to give their opinion towards the products attributes which plays an important role in switch over from the selected H.U.L. products. Out of fifteen products attributes, most preferred important factor for switch over among rural respondent in case of Lux / Lifebuoy is the low price of the product. Almost 86% respondents has given first preference to the low price in case of toilet soap. The second most preferred attribute in case of toilet soap is choice of good quality of the product, in this category of toilet soap 84% respondents have given their preference to availability of the good quality products in the market for switch over. Another important factor from the perspective of rural respondent in case of toilet soap for switch over is discount on the product and easily availability of the toilet soap at their buying place.

In case of selected H.U.L. detergent soap, namely Rin / Wheel, respondents give first preference to the low price of detergent soap, from the collected data as per table -5.12, majority i.e. 86% respondents have given their preference to the low price of the detergent soap. The second factor which plays an important role while making switch over decision is the availability of good quality of detergent soap. In case of detergent soap rural respondents gives importance to easily availability of product and price discount available on product while making switch over decision.

In case of selected H.U.L. tooth paste, namely Pepsodent / Closeup, respondents gives first preference to the low price of tooth paste, from the collected data as per table -5.12, majority i.e. 86% respondents giving their preference to the low price of the tooth paste. Another important factor is choice of good quality of the tooth paste, 80.32% respondents have given their preference to the good quality of the product while making switchover decision. In case of selected tooth paste almost 36% respondents have given their preference to easy availability of product at their regular buying place and other important factor in case of selected tooth paste is discounted price of tooth paste, while making switchover decision.

In case of selected H.U.L. hair shampoo, namely Clinic/ Sunsilk, from the collected data as per table -5.12, the first important factor for switch over is low price of product. Next important factor that rural respondents consider is good quality of shampoo. Almost 34% respondents have given their preference to the easily availability of the product and few respondents gave importance to the price discount while planning to switch over the selected H.U.L. brand.

In case of selected H.U.L. tea, namely Taaza/ Taj Mahal, with reference to table 5.12, it can be said that 80% rural respondents have given their first preference to the good quality of tea. Another important factor is low price of product. Rural respondents also give importance to the easily availability of the products while making switch over decision in case of selected H.U.L. tea.

It can be concluded from the collected data of selected rural respondents that, majority of respondents have given first priority to the low price of products and almost similar importance has been given to the good quality of the products, so rural respondents are looking for good quality of products in low price while thinking for switch over selected H.U.L. products. With this they also give importance to the some of the factors like easily availability of the products, discounted price of the products. While there are such factors which are being least consider by the selected rural respondents are brand loyalty, brand ambassador, advertisement and seasonal effect associated with the selected H.U.L. products, while making switch over decision.

Sub Objective8:

To study the present Distribution strategies of H.U.L. for selected F.M.C.G. products in rural market of Gujarat State.

A good distribution system means that the company has a greater chance of selling its products as compared to competitors. A company that can make its product available over wide areas and at lower cost as compared to its competitors will leads to success of capturing larger market share. In rural India, the major road-blocks related to distribution and channel management are identified as; Lack of retail infrastructure, Lack of proper warehousing facility, Transportation problem, Large and scattered market, etc.

From the table-5.8, it can be said that among the selected H.U.L. products in case of toilet soap, detergent soap, tooth paste and hair shampoo has the availability ratio of almost 95%, it means that the above said products are most of the times available in the selected rural areas. While in case of selected tea the availability frequency is 77%, it means that the availability of selected tea may not be there at all the time and at all regular buying places in the selected rural areas.

As par the correlation analysis as shown in the Table – 5.34, the correlation analysis between two variables, which are the availability of the product and income of the respondents. The result indicates that, there is almost low positive correlation between two variables, but there is a presence of significant association between two variables.

So it can be concluded that, in case of selected H.U.L. products, in majority of selected product the availability is almost 95%. As par the collected data the lowest availability of selected H.U.L. tea is also 77%. It means that the selected H.U.L. products have satisfactory presence in the selected rural areas of Gujarat state.

Sub Objective9:

To study the present scenario of H.U.L. in rural marketing in Gujarat State (With a selected products and geographical area).

There has been visible change in the rural consumer's opinion towards branded F.M.C.G. products. Also with increasing literacy level and disposable income, there has been shift in acceptance level of different branded F.M.C.G. products available in the market, where rural respondents are found mainly price conscious.

The present scenario of selected H.U.L. products in selected rural areas of Gujarat state is quite satisfactory, it can be concluded from the collected data that, there is a good awareness about selected H.U.L. products in selected rural areas of Gujarat state. As par table 5.4, almost 95% of rural respondents are aware about toilet soap, detergent soap, tooth paste and hair shampoo of H.U.L., while almost 75% rural respondents are aware about tea of H.U.L.. So it can be said that there is a satisfactory awareness of selected products of H.U.L. in selected areas of Gujarat.

As per the table 5.5, it represents the actual users of selected H.U.L. products in the selected rural areas of Gujarat state. According to data, in case of toilet soap, 97% respondents have used H.U.L. toilet soap, 94.6% respondents have used H.U.L. detergent, 86.4% rural respondents have used H.U.L. tooth paste and 89.9% rural respondents have used H.U.L. hair shampoo. While near to 58% respondents have used H.U.L. tea. So it can be concluded that majority of the selected rural respondents have used selected H.U.L. products except selected tea.

In terms of satisfaction level with selected H.U.L. products shows that satisfactory result. As par table 5.7, almost 90% of rural respondents are satisfied with selected toilet soap, detergent soap, tooth paste and hair shampoo of H.U.L., while almost 67% rural respondents are satisfied with tea of H.U.L.. So it can be said that there is a satisfactory awareness of selected products of H.U.L. in selected areas of Gujarat.

With reference to the availability of selected H.U.L. products, the data represents reasonable availability in selected rural areas. From the table-5.8, it can be said that among the selected H.U.L. products toilet soap, detergent soap, tooth paste and hair shampoo the availability ratio is almost 95%, it means that the above said products are most of the times available in the selected rural areas. While in case of selected tea the availability frequency is 77%, it means that the availability of the product does not mean the presence of selected tea at all the time and at all regular buying places in the selected rural areas.

The factor which plays an important role in purchasing decision with reference to selected H.U.L. products are positively associated with it. According to collected data, majority of respondents give first priority to the good quality of products and almost similar importance has been given to the low price of the products, so rural respondents are looking for good quality of products in low price. With this they also give importance to the some of the factors like easily availability of the products, discounted price and in some products fragrance and colour variations in the products. It proves that, selected H.U.L. products have some of the key features as per the rural respondents requirement, which attracts the rural consumers to buy the selected H.U.L. products to fulfil the requirements in selected areas of Gujarat state.

So it can be concluded that the present scenario of selected H.U.L. products is quite satisfactory because majority of the respondents are aware about the selected H.U.L. products, majority of the respondents are using selecting H.U.L. products, majority of the rural respondents are satisfied with the H.U.L. products and they do have valid reason and associate product attributes to purchase selected H.U.L. products compare to other brands.

6.2 SUGGESTIONS OF THE STUDY:

The suggestions from the study are as mention below:

- As per collected data it can be said that, 95% of rural respondents are using television as their main source of information. So H.U.L. should focus more on television advertisement.
- As per the collected data, table 5.14 of cross tabulation, it can be said that, almost 65% of rural respondents are saying that, they faced problem of product differentiation between branded products and spurious product. So company should consider this point while framing strategy related to products and try to

give some unique identification with high level of awareness to the products, which makes them different from other brands and easy to recognize.

- It is clearly seen that from table 5.15, advertisement helps to enhance the product knowledge. So to increases the product awareness, company should focus more on advertisement. As far as the rural consumers are concern, company should think about regional language advertisement, which may lead to more awareness with deep reach in to the rural areas.
- As per collected data, it can be said that out of five H.U.L. selected products categories, except tea other four categories namely; toilet soap, detergent soap, tooth paste and hair shampoo are being used almost 95% by rural respondents in selected areas of Gujarat state. While in case of tea about 75% of rural respondents have used it. So company should more emphasis on increasing awareness and acceptance level of selected H.U.L. tea in selected rural areas of Gujarat state.
- As per collected data and shown in table (annexure-1), almost 70% of rural respondents are giving reference to medium size product, while making purchase decision, specifically in selected rural areas of Gujarat state. So company should try to focus on designing the products in medium size packaging, which may fulfill the rural requirements and helps the company to increase their market share.
- It has been observed thorough collected data that, there is an increment in the family income of the rural respondents. It indicate that it may lead to more purchasing power so company should understand the requirement of the rural respondents and make products according to their requirements to get quick acceptance of the product in the rural area of Gujarat state.
- Rural respondents give more preference to the price of the product compare to the brand name and quality of the product. So companies should frame their pricing strategy accordingly to attract the majority of rural consumer towards the product. As per the data collected and with reference to designed hypothesis, it can be said that, rural respondents satisfaction level is indirectly associated with price of the products.
- As per data collection, rural respondents shows very low brand loyalty towards selected H.U.L. products. So if rural respondents get an option of low price with

good quality product, they may switchover the brand. So F.M.C.G. manufacturer / Agencies need to consider this point while framing rural marketing strategy and try to frame such promotional activity which leads them to make at least repetitive costumer and slowly move them towards the aim of brand loyal costumer.

- There is no doubt that high price products, have high customer involvement and lead towards the high product satisfaction with brand loyalty. But here H.U.L. being F.M.C.G. company, it should be ensured that customers have repetitive purchase which may turn them in loyal customers and to ensure the loyalty, the blending of 4p's should be devised considering the specific needs, wants, perceived performance and various products attributes for the rural consumers.
- As per collected data, Annexure -1 Table-3, majority 93% of the rural respondents give first preference to the price of the products and subsequently they give importance to quality of products, quantity of products, awareness of products, and availability of products. They give less importance to credit facility and opinions by friends and family.
- As per the collected data and Annexure -1, Table- 4, total 61.6% of selected rural respondents have mobile phone connectivity, 50% of respondents owned two wheeler and 32% of respondents have land ownership. It means that majority of selected rural respondents have good standard of living and purchasing power. So company should understand the needs of rural consumers and accordingly product should be design to get high level of acceptance.
- It has been found that majority of rural respondents that is 25.1% are graduates, and 24.1% of rural respondents have qualification up secondary school. Only 10% of rural respondents have not been to school that means 90% of rural respondents are literate and so company should design their marketing mix strategies by considering this factor.
- From the collected data table-5.1, it can be said that 40.1% of rural respondents were found monthly salaried or work on monthly wages system. It means that, they have fix monthly income and budget allocation for F.M.C.G. products. So company should design the product accordingly, which best fitted in to the budget allocation of the rural respondents and fulfill their expectation towards the products.

6.3 RECOMMENDATIONS OF THE STUDY:

- Today's consumers are very smart, so business should be carried out in an ethical ways. Even day by day various laws are being enforced for protecting consumers rights. Hence company should be transparent enough to provide details about various products and special campaigns should be launch to make consumers aware about how to differentiate spurious products and the company should legally resort to initiate action against those who are involved in it and strict legal actions should be enforced.
- For the betterment and making rural consumer well aware, a separate department at company level should be created which will take care of the issues and problems of rural consumers.
- Company should think about price differentiate strategy for urban and rural consumer.
- Rural consumers generally prefer to buy those products, where they can have credit facilities. Specifically in rural areas people are closely known to each other. So rural consumers would prefer to purchase the products from where they can avail credit facility. So company should extend their support specifically for rural shop keepers by providing Credit facility with reasonable rate of interest to increase the sales of the products in the rural areas.
- An attempt should be made to measure the advertisement effectiveness in rural areas. There is no doubt that, advertisement is meant for creating awareness but subsequently it should also be ensured that AIDA model is adopted effectively by the rural consumers.
- The haat is very basic and local platform promoted by the rural people and for the rural people, and which has already gain a good acceptance level by rural consumers, so company should thinks to take the advantage of the same market by making their presence available in to the haat culture and make the rural people feel that the products are made for them only.
- As F.M.C.G. products are low price products and their consumption depends on many factors, so the brand loyalty associated with it is generally low. Hence company should design their marketing strategies in such a way, where a rural consumer would like to purchase the product repetitively due to associated benefit and by the time company get advantage of brand loyalty.

- Rural consumers are influenced by local leaders, hence an attempt should be made to involve local representative, Opinion leader, etc for promotional activity of the products to get easy acceptance and faith of word of mouth publicity.
- Continuous Research and Development activities should be focused upon to understand the changing pattern of test and preferences of the products by the rural customers and according the products should be developed.
- F.M.C.G. company may think for local level, state level, regional level, national level and international level event sponsorship to increase the awareness of the products.
- It has been observed that, as far as consumer adoption process is concerned rural customers feet in category of late majority. They generally do not try the new products available in the market on experiment bases. So an attempt should be made by way of formulating effective strategies that rural consumers turn from late majority stage to the early majority stage and to increase the acceptance level towards modified or new products by rural consumers.

6.4 MANAGERIAL IMPLICATION OF THE STUDY:

- The collected data says that, the rural consumers are more price conscious, but with this, they are looking for good quality products too. So now company should design their marketing strategy where they can offer quality product with reasonable price.
- Company should keep in mind the rural consumer behavior of less brand loyalty towards F.M.C.G. products, so company should offer their product in such a way to the rural consumer, so that rural consumer would like to buy the product again and again and company should by the time get the advantage of brand loyalty.
- In the rural area, there is a presence of spurious products, and due to variation in literacy and product awareness level, this spurious products has got benefits of getting place in to the regular market. So company has to take action against this and make the rural people aware about the brand and brand should create some uniqueness in their product, so one can easily recognized the real brand compare to the spurious product.
- Rural market is untapped market and has huge potential, this fact is known to the every company / brand in to the market. So they are also putting their hard efforts

to get the success in the untapped market. Though H.U.L. is having high market share in some of the product category but their competitors are not so far from them, while in some category there are local brands that had got the number one position. So to maintain the market share and to capture the new market company has to bring some changes in their existing policies time to time.

- Company should design their distribution system in such a way that, the product remains available all time in to the rural areas. Because the rural customer prefers the products which are easily available.
- Company should try to offer small packaging for the products wherever it is possible, because the rural customers prefer medium size products while making purchase decision.
- Rural consumer prefers price discounts on the product as the best promotional scheme as per collected data, so company should design their promotional schemes accordingly to get more acceptances by the rural customers.

6.5SCOPE FOR FUTURE RESEARCH:

The scopes for further research are as mentioned below:

- The study has been restricted to the five zones and ten districts of that zone, of Gujarat state only. So further study can be done by considering more zone and districts of Gujarat state and may be with regional, state and national level.
- The sample size for this research study has been finalized to 1200 respondents. So further study can be done with more statistical significant sample size.
- The study has been restricted to five categories of H.U.L. products and out of those two products in each category has been selected for this study. So further study can be done by considering more numbers of categories and products and even with different brands.
- This study is based on multistage sampling comprising of Cluster, Stratified and Convenience sampling for selected rural areas of Gujarat state. So further study could be done in a more scientific way with a other appropriate sampling methods and with a statistically significant sample size.
- Future studies could focus on the reasons for not using H.U.L. brands and to design marketing strategies specifically for H.U.L. non users.

- This study has been restricted to the selection of some developed villages or fast developing villages. So further study can be done by considering backward and interior villages.

6.6 CONCLUSION OF THE STUDY:

The rural marketing strategies for the selected H.U.L. products in the selected areas of Gujarat state topic has been selected because of the reason that, the rural areas are the untapped market with high potential. The urban market is now stagnant, so for the growth of market share, company has to go rural. As H.U.L. is consider as market leader in F.M.C.G. products, the objective was to verify the same with the actual data collection, and for that rural areas of Gujarat state has been selected.

For the data collection, multistage sampling comprising of Cluster, Stratified and Convenience sampling has been used to draw a required sample size for this study. At the initial stage, rural areas of Gujarat have been clustered in a five zone namely North, South, East, West and central Gujarat. Out of these five clusters, two districts which is developing fast and supposed to be developed in near future from each cluster have been taken into consideration for the study. From each districts, two talukas have been selected on the basis of population, distance from each other, nearness to the districts and the fast developing talukas in that districts. From each talukas, three fast developing villages have been considered for the study and sample size of 1200 has been finalized after having discussion with the experts of this areas and references of the books.

The questionnaire has 59 questions comprising of three sections namely demographic profile of the respondents, Likert type 4p’s rural marketing questions and section 3 has again two parts, consist of H.U.L. users and H.U.L. non users. It was pre tested and on the bases of the data and experience, the necessary changes have been made. The reliability test result give the value of Cronbach’s Alpha is 0.694, which is near to 0.7, so can be considered as good for further analysis of data.

During the data collection 1200 questionnaire was distributed in selected rural areas and out of that 1049 questionnaire has been received back, and among that 49 were found not filled properly so discarded and not consider for the further study. So final sample size has been considered as 1000, for all further data calculations. The collected data has been analysed with the help of SPSS software and the data has been analysed with the help of different statistical techniques, hypothesis has been framed and it was tested with the help of chi- square test.

On the basis of data analysis, findings of the study has been carried out, suggestions has been finalized, recommendation has been drawn, managerial implications has been drawn and scope for the future study has been finalised.

So at the end of the study it can be concluded from the collected data that, the literacy rate is high in selected areas of Gujarat state, 95% rural respondents have awareness about H.U.L. brand, majority of the rural respondents are satisfied with the selected H.U.L. products, they are satisfied with the availability of the selected H.U.L. products at their regular buying places, they are happy with their product quality and price of the product. The rural people are mainly price conscious but not so brand loyal, so they may switch to other brand in case, other brand offer them comparative quality product with low price, they do not consider the fragrance and taste as important factor while making purchase decision. As well there is very low effect of brand ambassador on their buying behaviour but advertisement definitely helps them to increase their product knowledge and which helps them to differentiate between branded products and spurious products.

Overall it can be concluded that, among five selected product categories except tea, the performance of H.U.L. products are excellent, in case of H.U.L. tea, it has less market share and awareness. So company should focus on this point and make the future strategy. With reference to other selected products H.U.L. needs to change their strategies time to time to maintain satisfied customers and good position as per the trends in the market.

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ANNEXURE:1

SPSS OUTPUT

1) CHI- SQUARE TEST:

H1$_{0a}$: There is no significance association between qualification and awareness of Lux.

H1$_{1a}$: There is significance association between qualification and awareness of Lux.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.692[a]	5	.000
Likelihood Ratio	21.797	5	.001
Linear-by-Linear Association	2.132	1	.144
N of Valid Cases	1000		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 2.07.

Result: Null Hypothesis Rejected

H1$_{0b}$: There is no significance association between qualification and awareness of Lifebuoy.

H1$_{1b}$: There is significance association between qualification and awareness of Lifebuoy.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	21.786[a]	5	.001
Likelihood Ratio	20.812	5	.001
Linear-by-Linear Association	.740	1	.390
N of Valid Cases	1000		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 2.21.

Result: Null Hypothesis Rejected

H1$_{0c}$: There is no significance association between qualification and awareness of Rin.

H1$_{1c}$: There is significance association between qualification and awareness of Rin.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.370[a]	5	.006
Likelihood Ratio	16.400	5	.006
Linear-by-Linear Association	1.015	1	.314
N of Valid Cases	1000		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 2.54.

Result: Null Hypothesis Rejected

$H1_{0d}$: There is no significance association between qualification and awareness of Wheel.

$H1_{1d}$: There is significance association between qualification and awareness of Wheel.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.000[a]	5	.003
Likelihood Ratio	16.535	5	.005
Linear-by-Linear Association	.193	1	.661
N of Valid Cases	1000		

a. 2 cells (16.7%) have expected count less than 5. The minimum expected count is 2.21.

Result: Null Hypothesis Rejected

$H1_{0e}$: There is no significance association between qualification and awareness of Pepsodent.

$H1_{1e}$: There is significance association between qualification and awareness of Pepsodent.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.458[a]	5	.006
Likelihood Ratio	15.092	5	.010
Linear-by-Linear Association	.031	1	.860
N of Valid Cases	1000		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 2.54.

Result: Null Hypothesis Accepted

$H1_{0f}$: There is no significance association between qualification and awareness of Closeup.

$H1_{1f}$: There is significance association between qualification and awareness of Closeup.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	12.331[a]	5	.031
Likelihood Ratio	12.625	5	.027
Linear-by-Linear Association	.120	1	.729
N of Valid Cases	1000		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 3.10.

Result: Null Hypothesis accepted

$H1_{0g}$: There is no significance association between qualification and awareness of Clinic.

$H1_{1g}$: There is significance association between qualification and awareness of Clinic.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	17.695[a]	5	.003
Likelihood Ratio	15.777	5	.008
Linear-by-Linear Association	.124	1	.725
N of Valid Cases	1000		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 2.63.

Result: Null Hypothesis Rejected

$H1_{0h}$: There is no significance association between qualification and awareness of Sunsilk.

$H1_{1h}$: There is significance association between qualification and awareness of Sunsilk.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	32.072[a]	5	.000
Likelihood Ratio	24.470	5	.000
Linear-by-Linear Association	6.196	1	.013
N of Valid Cases	1000		

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 3.48.

Result: Null Hypothesis Rejected

$H1_{0i}$: There is no significance association between qualification and awareness of Taaza.

$H1_{1i}$: There is significance association between qualification and awareness of Taaza.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	90.488[a]	5	.000
Likelihood Ratio	85.930	5	.000
Linear-by-Linear Association	77.460	1	.000
N of Valid Cases	1000		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 10.25.

Result: Null Hypothesis Rejected

$H1_{0i}$: There is no significance association between qualification and awareness of Taj Mahal.

$H1_{1i}$: There is significance association between qualification and awareness of Taj Mahal.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	73.694[a]	5	.000
Likelihood Ratio	71.137	5	.000
Linear-by-Linear Association	67.309	1	.000
N of Valid Cases	1000		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 11.94.

Result: Null Hypothesis Rejected

$H9_{0a}$: There is no significance difference between planning to switch over of toilet soap between user and non user of H.U.L.

$H9_{1a}$: There is significance difference between planning to switch over of toilet soap between user and non user of H.U.L.

Chi-Square Tests for Toilet Soap

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	15	.000
Likelihood Ratio	269.484	15	.000
Linear-by-Linear Association	269.947	1	.000
N of Valid Cases	1000		

a. 16 cells (66.7%) have expected count less than 5. The minimum expected count is .03.

Result: Null Hypothesis Rejected

$H9_{0b}$: There is no significance difference between planning to switch over of detergent soap between user and non user of H.U.L.

$H9_{1b}$: There is significance difference between planning to switch over of detergent soap between user and non user of H.U.L.

Chi-Square Tests for Detergent Soap

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	20	.000
Likelihood Ratio	420.257	20	.000
Linear-by-Linear Association	370.615	1	.000
N of Valid Cases	1000		

a. 21 cells (70.0%) have expected count less than 5. The minimum expected count is .01.

Result: Null Hypothesis Rejected

$H9_{0c}$: There is no significant difference between planning to switch over of tooth paste between user and non user of H.U.L.

$H9_{1c}$: There is significant difference between planning to switch over of tooth paste between user and non user of H.U.L.

Chi-Square Tests for Tooth Paste

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1000.000[a]	25	.000
Likelihood Ratio	795.271	25	.000
Linear-by-Linear Association	565.368	1	.000
N of Valid Cases	1000		

a. 24 cells (66.7%) have expected count less than 5. The minimum expected count is .01.

Result: Null Hypothesis Rejected

$H9_{0d}$: There is no significant difference between planning to switch over of hair shampoo between user and non user of H.U.L.

$H9_{1d}$: There is significant difference between planning to switch over of hair shampoo between user and non user of H.U.L.

Chi-Square Tests for Hair Shampoo

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	936.555[a]	20	.000
Likelihood Ratio	598.245	20	.000
Linear-by-Linear Association	434.899	1	.000
N of Valid Cases	1000		

a. 18 cells (60.0%) have expected count less than 5. The minimum expected count is .04.

$H9_{0e}$: There is no significance difference between planning to switch over of tea between user and non user of H.U.L.

$H9_{1e}$: There is significance difference between planning to switch over of tea between user and non user of H.U.L.

Chi-Square Tests for Tea

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	992.023[a]	25	.000
Likelihood Ratio	1337.761	25	.000
Linear-by-Linear Association	632.357	1	.000
N of Valid Cases	1000		

a. 13 cells (36.1%) have expected count less than 5. The minimum expected count is .12.

Result: Null Hypothesis Rejected

FREQUENCY ANALYSIS:

Table:2

<u>Preference in terms of size of the product by rural respondents:</u>

	Frequency	Percent
Sachet(pouch)	65	6.5
Small Size	193	19.3
Medium Size	694	69.4
Large Size	48	4.8
Total	1000	100

Table: 3

<u>Importance of the factors, while making buying decision</u>:

		Frequency	Percent
Price	Not at all Important	23	2.3
	Less Important	24	2.4
	Cannot say	19	1.9
	Important	404	40.4
	Most Important	530	53.0
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Quality	Not at all Important	10	1.0
	Less Important	21	2.1
	Cannot say	88	8.8
	Important	644	64.4
	Most Important	237	23.7
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Quantity	Not at all Important	14	1.4
	Less Important	32	3.2
	Cannot say	155	15.5
	Important	494	49.4
	Most Important	305	30.5
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Awareness	Not at all Important	4	.4
	Less Important	42	4.2
	Cannot say	232	23.2
	Important	537	53.7
	Most Important	185	18.5
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Availability	Not at all Important	16	1.6
	Less Important	77	7.7
	Cannot say	225	22.5
	Important	473	47.3
	Most Important	209	20.0
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Good Look	Not at all Important	30	3.0
	Less Important	157	15.7
	Cannot say	272	27.2
	Important	423	42.3
	Most Important	118	11.8
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Easy to Handle	Not at all Important	17	1.7
	Less Important	79	7.9
	Cannot say	223	22.3
	Important	565	56.4
	Most Important	116	11.6
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Fragrance /Taste	Not at all Important	19	1.9
	Less Important	120	12.0
	Cannot say	165	16.5
	Important	553	55.3
	Most Important	143	14.3
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Advertisement	Not at all Important	29	2.9
	Less Important	111	11.1
	Cannot say	276	27.6
	Important	466	46.6
	Most Important	118	11.8
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Credit Facility	Not at all Important	59	5.9
	Less Important	212	21.2
	Cannot say	256	25.6
	Important	304	30.4
	Most Important	169	16.9
	Total	1000	100
Total		1000	100.0

		Frequency	Percent
Influence by Friends and family	Not at all Important	34	3.4
	Less Important	205	20.5
	Cannot say	255	25.5
	Important	396	39.6
	Most Important	109	10.9
	Total	100	100
Total		1000	100.0

Table – 4 :

<u>Availability of Following with selected rural respondents :</u>

Availability of folowing in your family	**Frequency**	**Percent**
Regular availability of drinking water facility	756	75.6
Continuous supply of electricity	869	86.9
Fan	921	92.1
Land line telephone	291	29.1
Mobile connectivity	615	61.5
Refrigerator	470	47.0
Washing Machine	143	14.3
Air Conditioner	85	8.5
Two Wheeler	500	50.0
Four Wheeler	112	11.2
Land Ownership	320	32.0
Latest technology for agriculture	39	3.9
Technical mode of Irrigation facility	25	2.5

ANNEXURE:2
QUESTIONNAIRE

AN EMPIRICAL STUDY OF SELECTED CUSTOMERS ON RURAL MARKETING STRATEGIES OF SELECTED PRODUCTS OF HINDUSTAN UNILIVER LIMITED (H.U.L.) IN GUJARAT.

Section – 1 : Demographic Profile :

1) Name : ....

2) Gender:
   1) Male ☐
   2) Female ☐

3) Age: (In Years)
   1) Below 25 ☐
   2) 25 – 35 ☐
   3) 35 – 45 ☐
   4) 45 – 55 ☐
   5) 55 and above ☐

4) Qualification:
   1) No schooling ☐
   2) Primary ☐
   3) Secondary ☐
   4) Higher secondary ☐
   5) Graduation ☐
   6) Others, Please specify :______

5) Occupation:
   1) Self-employment in agriculture ☐
   2) Regular Salary /Wages ☐
   3) Self-employment in non-agriculture ☐
   4) Unemployed ☐
   5) Study ☐
   6) Others ☐

6) Type of family :
   1) Joint ☐
   2) Nuclear ☐

7) Total monthly income of your family:
   1) 0 - 2,000 ☐
   2) 2,000 - 4,000 ☐
   3) 4,000 - 6,000 ☐
   4) 6,000 - 8,000 ☐
   5) 8,000 – 10,000 ☐
   6) 10,000 and above ☐

8) Number of family members including yourself:
   1) 1 – 4 ☐
   2) 5 – 7 ☐
   3) 8 - 11 ☐
   4) 12 and above ☐

9) Number of children in your family :
   1) 0 ☐
   2) 1 ☐
   3) 2 ☐
   4) 3 ☐
   5) 4 and above ☐

10) Nature of accommodation:
   1) Hut ☐
   2) Kutcha house ☐
   3) Pacca House ☐

11) Which of the following is the main source of general information and knowledge :
   1) Word of mouth ☐
   2) Poster/Wall paintings ☐
   3) Newspaper ☐

4) Radio ☐
5) Television / D.T.H. ☐
6) Computer ☐
7) Internet ☐
8) Other, Please specify :________________

12) Availability of the following in your family:
1) Regular availability of drinking water facility ☐
2) Continuous supply of electricity ☐
3) Fan ☐
4) Landline Telephone ☐
5) Mobile connectivity ☐
6) Refrigerator ☐
7) Washing Machine ☐
8) Air conditioner (A.C.) ☐
9) Two wheeler ☐
10) Four wheeler ☐
11) Land ownership ☐
12) Latest technology for agriculture ☐
13) Technical mode of Irrigation facility ☐

13) Distance of buying place from your residence:
1) 0 – 1 kilometer ☐
2) 1 – 2 kilometer ☐
3) 2 – 3 kilometer ☐
4) 3 – 4 kilometer ☐
5) 4 – 5 kilometer ☐

14) Your preference in terms of the size of the product:
1) Sachet (Pouch form) ☐
2) Small size ☐
3) Medium size ☐
4) Large size ☐

15) How important are the following factors while making the buying decision?

Sr. No.	Factors	Not at all Important	Less Important	Cannot say	Important	Most Important
1)	Price					
2)	Quality					
3)	Quantity					
4)	Awareness					
5)	Availability					
6)	Good look					
7)	Easy to handle					
8)	Fragrance / test					
9)	Advertisement					
10)	Credit facility					
11)	Influence by friends and family					

16) What is your monthly budget for F.M.C.G. products in your family ?

Products	Rs.0 – 50	Rs. 50 – 100	Rs. 100 – 150	Rs. 150 – 200	Rs. 200 - above
TOILET SOAP					
DETERGENT SOAP					
TOOTH PASTE					
HAIR SHAMPOO					
TEA					

Section – 2 :

Note : In this section of questionnaire, statements for selected FMCG products (Toilet soap, Detergent Soap, Toothpaste, Hair Shampoo, and Tea) are given. Kindly rate the statements by 1, where you are strongly disagree and likewise 5 when you are strongly agree, as : 1= Strongly Disagree , 2 = Disagree , 3= Neutral , 4= Agree, 5= Strongly Agree

Sr. No	Statements	1	2	3	4	5
	Product :					
1)	My buying decisions depend on variety of size of products.					
2)	Fragrance and colour of the products are important factors in my buying decision.					
3)	I buy another products in case of non- availability of H.U.L. products.					
4)	Seasonal change does not affect my buying decision of the products.					
5)	I always prefer to buy the product which fulfills my expectations.					
6)	I prefer to buy those products on which, I get credit facility irrespective of the product quality.					
7)	I prefer to buy those products on which, I get credit facility irrespective of the brand.					
8)	In my opinion, the presences of spurious (duplicate) products are always higher in rural market.					
9)	I believe that, It is always difficult to differentiate between spurious products and branded products.					
	Price :					
10)	I give more preference to price than brand name and quality in my buying decisions.					
11)	In my opinion, low priced products are not always inferior quality products.					
12)	In my opinion, branded products are not always high priced products.					
13)	In my opinion, Discounted products are not always outdated products.					
14)	In my opinion, In rural market price charged by the shopkeepers are always high.					
	Place :					
15)	I purchase the products because it is easily available.					
16)	I buy the products from the nearest shop.					
17)	I like to buy the products from Hat.					
18)	In case of non availability of regular products at nearby shop, I always look for at another shop.					
19)	In case of non availability of regular products at nearby shop, I always wait for product to come.					
	Promotion :					
20)	Free gifts always attracts me the most to buy the products.					
21)	Advertisement always enhances my product knowledge.					
22)	Advertisement always creates interest for the products which I purchase.					
23)	Brand ambassador influences my buying decisions.					
24)	I believe that, Different sales promotion schemes increases the sales of the product					
25)	I believe that, Company offers free products scheme, because to give tuff competition to the competitor.					

Section – 3

1) What is your monthly budget for F.M.C.G. products in your family ?

TOILET SOAP	(tick one)
Lux	
Lifebouy	
Hamam	
Medimix	
Cinthol	
Godrej No.1	
Other	

DETERGENT SOAP	(tick one)
Rin	
Wheel	
Ghadi	
Nirma	
Tide	
Surf Excel	
Other	

TOOTH PASTE	(tick one)
Pepsodent	
Closeup	
Colgate	
Dabur red	
Anchor white	
Babool	
Other	

HAIR SHAMPOO	(tick one)
Clinic	
Sunsilk	
Himalaya	
Nyle	
head & shoulder	
Vatika	
Other	

TEA	(tick one)
Tazza	
Taj Mahal	
Wagh Bakri	
Milli	
Jivraj No. 9	
Loose Tea	
Other	

2) How frequently do you purchase the FMCG products?

Products	Once in a week	Twice in month	Once in moth	Once in two month

3) Are you aware of the following products ?
Lux : Yes / No, Lifebuoy : Yes / No, Rin : Yes / No, Wheel : Yes / No, Pepsodent: Yes /No,
Clinic : Yes / No, Close-up: Yes / No, Sunsilk: Yes / No, Taaza: Yes / No, Taj Mahal: Yes / No

4) Have you / your family members ever used following H.U.L. products?

Products	Not at all	Rarely	Some time	Many time	Always
Lux ☐ / Lifebuoy☐					
Rin ☐ / Wheel ☐					
Pepsodent ☐ / Closeup ☐					
Clinic ☐ / Sunsilk ☐					
Taaza ☐ / Taj Mahal ☐					

(If in above question -4 , your answer for any of the category is not at all, then only needs to feel that particular category in section- 3B, or else for rest of all answer fill this section)

Section 3A- H.U.L. Users

5) Main source of information for following H.U.L. products.

Products	Televi-sion	Radio	News paper	Wall pain-ting	Other
Lux / Lifebuoy					
Rin / Wheel					
Pepsodent / Closeup					
Clinic / Sunsilk					
Taaza / Taj Mahal					

6) How much are you satisfied with the following H.U.L. products?

Products	Televi-sion	Radio	News paper	Wall pain-ting	Other
Lux / Lifebuoy					
Rin / Wheel					
Pepsodent / Closeup					
Clinic / Sunsilk					
Taaza / Taj Mahal					

7) Please tick the factors which plays an important role in your buying decision of H.U.L. products. (Tick as many as applicable)

Sr. No	Product Attributes	Lux / Lifebuoy	Rin / Wheel	Pepsodent / Close-up	Clinic / Sunsilk	Taaza / Taj Mahal
1	Good Quality					
2	Fragrance					
3	Colour					
4	Seasonal effect					
5	Brand loyalty					
6	Size					
7	Low Price					
8	Discounts					
9	Advertising					
10	Availability					
11	Satisfaction					
12	Brand ambassador					
13	Credit Facility					
14	Friends & family					
15	Sales promotion Schemes					

8) Rate the availability of the following H.U.L. Products at your regular buying place.

Products	Never available	Rarely available	Can not say	Mostly available	Always available
Lux / Lifebuoy					
Rin / Wheel					
Pepsodent / Closeup					
Clinic / Sunsilk					
Taaza / Taj Mahal					

9) Are you thinking to switchover from the current H.U.L. products ?

Products	Not at all	Rarely	Sometimes	Many times	Always keep on changing
Lux / Lifebuoy					
Rin / Wheel					
Pepsodent / Closeup					
Clinic / Sunsilk					
Taaza / Taj Mahal					

10) Which among the following product attributes attract you the most to switchover from current H.U.L. products ? (tick as many as applicable)

Sr. No	Product Attributes	Lux / Lifebuoy	Rin / Wheel	Pepsodent / Close-up	Clinic / Sunsilk	Taaza / Taj Mahal
1	Good Quality					
2	Fragrance					
3	Colour					
4	Seasonal effect					
5	Brand loyalty					
6	Size					
7	Low Price					
8	Discounts					
9	Advertising					
10	Availability					
11	Dissatisfaction					
12	Brand ambassador					
13	Credit Facility					
14	Friends & family					
15	Sales promotion Schemes					

11) Tick the promotional activity you like the most for following H.U.L. products.

Products	Free samples	Extra quantity with same price	Advertisement through different media	Attractive packaging	Discounted price
Lux / Lifebuoy					
Rin / Wheel					
Pepsodent / Closeup					
Clinic / Sunsilk					
Taaza / Taj Mahal					

Section 3B- H.U.L.- Non User

(If in above question -4 , your answer for any of the category is not at all, then only needs to feel that particular category in this section, or else not required to fill this section)

12) Main source of information for products which currently you are using.

Products	Wall painting	Radio	News paper	Television	Other
TOILET SOAP					
DETERGENT SOAP					
TOOTH PASTE					
HAIR SHAMPOO					
TEA					

13) How much are you satisfied with the following products which currently you are using.

Products	Highly Dissatisfied	Dissatisfied	Neutral	Satisfied	Highly Satisfied
TOILET SOAP					
DETERGENT SOAP					
TOOTH PASTE					
HAIR SHAMPOO					
TEA					

14) Please tick the factor which plays an important role in your buying decision of currently used products. (Tick as many as applicable)

Sr. No.	Product Attributes	TOILET SOAP	DETERGENT SOAP	TOOTH PASTE	HAIR SHAMPOO	TEA
1	Good Quality					
2	Fragrance					
3	Colour					
4	Seasonal effect					
5	Brand loyalty					
6	Size					
7	Low Price					
8	Discounts					
9	Advertising					
10	Availability					
11	Satisfaction					
12	Brand ambassador					
13	Credit Facility					
14	Friends & family					
15	Sales promotion Schemes					

15) Are you thinking to switchover from the current products which you are using.

Products	Not at all	Rarely	Sometimes	Many times	Always keep on changing
TOILET SOAP					
DETERGENT SOAP					
TOOTH PASTE					
HAIR SHAMPOO					
TEA					

16) Which among the following product attributes attract you the most to switchover from current products?

Sr. No.	Product Attributes	TOILET SOAP	DETERGENT SOAP	TOOTH PASTE	HAIR SHAMPOO	TEA
1	Good Quality					
2	Fragrance					
3	Colour					
4	Seasonal effect					
5	Brand loyalty					
6	Size					
7	Low Price					
8	Discounts					
9	Advertising					
10	Availability					
11	Dissatisfaction					
12	Brand ambassador					
13	Credit Facility					
14	Friends & family					
15	Sales promotion Schemes					

17) Rate the availability of the products which currently you are using, at your convenient buying place.

Products	Never available	Rarely available	Can not say	Mostly available	Always available
TOILET SOAP					
DETERGENT SOAP					
TOOTH PASTE					
HAIR SHAMPOO					
TEA					

18) Tick the promotional activity you like the most for products which currently you are using.

Products	Free samples	Extra quantity with same price	Advertisement through different media	Attractive packaging	Discounted price
TOILET SOAP					
DETERGENT SOAP					
TOOTH PASTE					
HAIR SHAMPOO					
TEA					

*****THANK YOU *****

એચ.યુ.એલ. કંપનીની પસંદગી યુકત વસ્તુઓની (પેદાશો)ની ગુજરાત રાજ્યના ગ્રામ્ય વિસ્તારોમાં વેચાણ માટેની વ્યુહરચનાઓ અંગે પસંદગી યુકત ગ્રાહકોના પ્રતિભાવોનો સર્વેક્ષણ અભ્યાસ

પ્રશ્નાવલી

સુચનાઓ :

૧) પ્રસ્તુત પ્રશ્નાવલીમાં વિભાગ-૧,૨,૩ માં જરુરી પ્રશ્નો આપવામાં આવ્યા છે. પ્રત્યેક પ્રશ્નની સાથે કેટલાક ઉત્તરો પણ દર્શાવવામાં આવ્યા છે. જેની જમણી બાજુએ ☐ દર્શાવવામાં આવ્યું છે. તમારે જે ઉત્તર આપવો હોય, તેની સામ ☑ દર્શાવી તમારો પ્રતિભાવ રજુ કરી શકશો, કે જેનું મુલ્ય મારા માટે ઘણું જ હશે.

૨) બધા જ પ્રશ્નોના ઉત્તર આપવા જરુરી છે.

૩) આ માહિતી ફકત શૈક્ષણિક હેતુંઓ માટે જ છે.

વિભાગ-૧ : વ્યકિતગત માહિતી

૧) નામઃ.....................................

૨) જાતિઃ
- ૧) પુરુષઃ .... ☐
- ૨) સ્ત્રીઃ .... ☐

૩) ઉંમર (વર્ષમાં):
- ૧) ૨૫ વર્ષ કરતાં ઓછી .... ☐
- ૨) ૨૫ વર્ષથી ૩૫ વર્ષ .... ☐
- ૩) ૩૫ વર્ષથી ૪૫ વર્ષ .... ☐
- ૪) ૪૫ વર્ષથી ૫૫ વર્ષ .... ☐
- ૫) ૫૫ વર્ષથી વધારે .... ☐

૪) શૈક્ષણિક લાયકાત :
- ૧) નિરક્ષર (બિન શાળાકીય) .... ☐
- ૨) પ્રાથમિક .... ☐
- ૩) માધ્યમિક .... ☐
- ૪) ઉચ્ચ માધ્યમિક .... ☐
- ૫) સ્નાતક .... ☐
- ૬) અન્ય, વર્ણવો : .... ☐

૫) વ્યવસાય :
- ૧) ખેતીકાર્ય .... ☐
- ૨) સવેતન નોકરી...................... ☐
- ૩) બિનખેતી વ્યવસાય .... ☐
- ૪) બેરોજગાર .... ☐
- ૫) અભ્યાસ .... ☐
- ૬) અન્ય, વર્ણવો : .... ☐

૬) કુટુંબના પ્રકાર :
- ૧) સંયુકત કુટુંબ .... ☐
- ૨) વિભકત કુટુંબ .... ☐

૭) કુટુંબની માસિક આવક
- ૧) ૦ – ૨૦૦૦ .... ☐
- ૨) ૨૦૦૦ – ૪૦૦૦ .... ☐
- ૩) ૪૦૦૦ – ૬૦૦૦ .... ☐
- ૪) ૬૦૦૦ – ૮૦૦૦ .... ☐
- ૫) ૮૦૦૦ – ૧૦૦૦૦ .... ☐
- ૬) ૧૦૦૦૦ કે તેથી વધુ .... ☐

૮) પોતાની સાથે કુટુંબના સભ્યોની સંખ્યા :
- ૧) ૧ - ૪ .... ☐
- ૨) ૫ – ૭ .... ☐
- ૩) ૮ – ૧૧ .... ☐
- ૪) ૧૨ કે તેથી વધુ .... ☐

૯) કુટુંબમાં બાળકોની કુલ સંખ્યા :
- ૧) ૦ .... ☐
- ૨) ૧ .... ☐
- ૩) ૨ .... ☐
- ૪) ૩ .... ☐
- ૫) ૪ કે તેથી વધુ .... ☐

૧૦) રહેઠાણ :
- ૧) ઝુંપડી .... ☐
- ૨) કાચુ મકાન .... ☐
- ૩) પાકું મકાન .... ☐

૧૧) નીચે દર્શાવેલામાંથી જાણકારી મેળવવા માટેનું મુખ્ય માધ્યમ કયું છે? (કોઈ પણ એક)
- ૧) અન્યની સાથે વાતચીત / ચર્ચા ...... ☐
- ૨) દીવાલ ચિત્ર .... ☐
- ૩) વર્તમાન પત્રો / છાપું .... ☐

૪) રેડિયો .... ☐
૫) ટી.વી. / ડી.ટી.એચ............. ☐
૬) કોમ્પ્યુટર .... ☐
૭) ઈન્ટરનેટ .... ☐
૮) અન્ય, વર્ણવો : .... ☐

૧૨) કુટુંબની સાધન સંપતિ :
૧) પીવાના પાણીની કાયમી વ્યવસ્થા ... ☐
૨) નિરંતર વિદ્યુત પ્રવાહ .... ☐
૩) પંખો .... ☐
૪) ટેલિફોન .... ☐
૫) મોબાઈલ ફોન .... ☐
૬) ફ્રીઝ .... ☐
૭) કપડાં ધોવાનું મશીન .... ☐
૮) એ.સી. .... ☐
૯) સ્કૂટર / બાઈક .... ☐
૧૦) મોટર કાર .... ☐
૧૧) માલિકની જમીન .... ☐
૧૨) ખેતીના અદ્યતન સાધનો .... ☐
૧૩) સિંચાઈ માટેના યાંત્રિક સાધનો ..... ☐

૧૩) રહેઠાણથી ખરીદીના સ્થાનનું અંતર :
૧) ૦ – ૧ કીમી .... ☐
૨) ૧ – ૨ કીમી .... ☐
૩) ૨ – ૩ કીમી .... ☐
૪) ૩ – ૪ કીમી .... ☐
૫) ૪ – ૫ કીમી .... ☐

૧૪) તમને કઈ સાઈઝની (કદની) વસ્તુઓ ખરીદવાનું પસંદ છે ?
૧) પાઉચ .... ☐
૨) નાનું કદ .... ☐
૩) મધ્યમ કદ .... ☐
૪) મોટુ કદ .... ☐

૧૫) ખરીદ નિર્ણયમાં નીચે દર્શાવેલા પરિબળોની અગત્યતા વર્ણવો :

અનું.	પરિબળો	મહત્વનો અભાવ	ઓછું મહત્વ	અનિર્ણિત	મહત્વનું	અતિ-મહત્વનું
૧	કિંમત					
૨	ગુણવત્તા					
૩	જથ્થો					
૪	માહિતી					
૫	હાજર સ્ટોક					
૬	આકર્ષક દેખાવ					
૭	હેરફેરની સરળતા					
૮	સ્વાદ / સુગંધ					
૯	જાહેરાત					
૧૦	ઉધાર					
૧૧	પરિવાર અને મિત્રની ભલામણ					

૧૬) નીચે જણાવેલી વસ્તુઓ માટે માસિક કૌટુંબિક કેટલો ખર્ચ કરો છો ?

વસ્તુ	૦-૫૦ રુપિયા	૫૦-૧૦૦ રુપિયા	૧૦૦-૧૫૦ રુપિયા	૧૫૦-૨૦૦ રુપિયા	૨૦૦ રુપિયા કે તેથી વધુ
નાહવાનો સાબુ					
કપડાં ધોવાનો સાબુ					
ટુથ પેસ્ટ					
માથું ધોવાનું શેમ્પુ					
ચ્હા					

વિભાગ-૨ :

નોંધ : પ્રશ્નાવલીના આ વિભાગમાં પસંદ કરેલ કેટલીક એફ.એમ.સી.જી. પ્રોડકટ (ન્હાવાનો સાબુ, કપડાં ધોવાનો સાબુ, ટુથ પેસ્ટ, માથું ધોવાનું સેમ્પુ તથા ચ્હા) માટેના વિધાનો આપવામાં આવ્યા છે, જેની સામે તમારે તમારો ઉત્તર નીચે દર્શાવ્યા પ્રમાણે ૧ થી ૫ માં આપવાનો છે. જો તમે વિધાન સાથે બિલકુલ અસંમત હોવ, તો ૧ લખવું અને તે જ પ્રમાણે એકદમ સંમત હોવ તો ૫ લખવું.

૧ = બિલકુલ અસંમત, ૨ = અસંમત, ૩ = તટસ્થ, ૪ = સંમત, ૫ = એકદમ સંમત

નં.	વિધાન	૧	૨	૩	૪	૫
	વસ્તુ					
૧.	મારી ખરીદીનો નિર્ણય વસ્તુની વિવિધ સાઈઝ (કદ) પર આધાર રાખે છે.					
૨.	ખરીદીના નિર્ણયમાં રંગ અને સુગંધ અગત્યનું પાસુ છે.					
૩.	જો એચ.યુ.એલ.ની વસ્તુ હાજર ન હોય તો હું બીજી વસ્તુ ખરીદુ છું.					
૪.	વસ્તુઓની ખરીદ નિર્ણયમાં ઋતુઓનો બદલાવ કોઈ અસર કરતું નથી.					
૫.	હું હંમેશા એવી જ વસ્તુઓની ખરીદી કરુ છું કે જે મારી અપેક્ષા મુજબ હોય.					
૬.	જ્યારે મને વસ્તુ ઉધાર મળે ત્યારે હું વસ્તુની ગુણવત્તાને અવગણીને પણ વસ્તુ ખરીદવાનું પસંદ કરુ છું.					
૭.	જ્યારે મને વસ્તુ ઉધાર મળે ત્યારે હું વસ્તુની બ્રાન્ડને અવગણીને પણ વસ્તુ ખરીદવાનું પસંદ કરુ છું.					
૮.	મારા મત મુજબ ગામડાઓમાં વધારે પ્રમાણમાં બનાવટી વસ્તુઓ મળે છે.					
૯.	હું એવું માનું છું કે બ્રાન્ડેડ વસ્તુઓ અને બનાવટી વસ્તુઓનો ભેદ પારખવો હંમેશા મુશ્કેલ રહ્યો છે.					
	કિંમત					
૧૦.	હું વસ્તુની કિંમતને તેની બ્રાન્ડ અને ગુણવત્તા કરતા વધારે મહત્વ આપું છું.					
૧૧.	મારા મત મુજબ સસ્તી વસ્તુઓ હંમેશા ઓછી ગુણવત્તાવાળી હોતી નથી.					
૧૨.	મારા મત મુજબ બ્રાન્ડેડ વસ્તુઓ હંમેશા મોંઘી હોતી નથી.					
૧૩.	મારા મત મુજબ વળતરવાળી વસ્તુઓ હંમેશા જુની હોતી નથી.					
૧૪.	મારા મત મુજબ ગામડાઓમાં વેપારીઓ વસ્તુઓનો વધારે ભાવ લે છે.					
	સ્થળ					
૧૫.	વસ્તુ સરળતાથી મળી રહે છે એટલે હું તેને ખરીદુ છું.					
૧૬.	હું નજીકની જ દુકાનેથી વસ્તુઓ ખરીદું છું.					
૧૭.	મને હાટમાંથી વસ્તુઓ ખરીદવાનું ગમે છે.					
૧૮.	જ્યારે જરુરીયાતની વસ્તુઓ નજીકની દુકાનમાં હાજર નથી હોતી ત્યારે હું તેના માટે બીજી દુકાનમાં તપાસ કરુ છું.					
૧૯.	જ્યારે જરુરીયાતની વસ્તુઓ નજીકની દુકાનમાં હાજર નથી હોતી ત્યારે હું તે વસ્તુઓ આવવાની રાહ જોઉ છું.					
	વેચાણ યોજનાઓ					
૨૦.	મને વસ્તુઓ સાથે મળતી "મફત ભેટ" હંમેશા આકર્ષે છે.					
૨૧.	જાહેરાતને લીધે મારું વસ્તુઓ પ્રત્યેનું જ્ઞાન વધે છે.					
૨૨.	જાહેરાતને કારણે વસ્તુઓ ખરીદવાની જીજ્ઞાસા વધે છે.					
૨૩.	બ્રાન્ડ એમ્બેસેડરને કારણે હું વસ્તુઓ ખરીદવા પ્રેરાઉ છું.					
૨૪.	હું માનું છું કે, વિવિધ વેચાણ યોજનાઓને કારણે વસ્તુઓનું વેચાણ વધે છે.					
૨૫.	હું માનું છું કે કોઈ પણ કંપની "મફત ભેટ" આપે છે કારણ કે હરીફો મફત ભેટ આપે છે માટે.					

વિભાગ : ૩

૧) તમારી રોજીંદા વપરાશની કોઈ પણ એક વસ્તુ દરેક કેટેગરીના ટેબલમાંથી નકકી કરી તેની ☑ સામે કરો:

કેટેગરી-૧ નાહવાનો સાબુ	☑
લક્ષ	☐
લાઈફબોય	☐
હમામ	☐
મેડીમીક્ષ	☐
સીન્થોલ	☐
ગોદરેજ નં.૧	☐
અન્ય :	☐

કેટેગરી-૨ કપડાં ધોવાનો સાબુ	☑
રીન	☐
વ્હીલ	☐
ઘડી	☐
નિરમા	☐
ટાઈડ	☐
સર્ફ એક્ષેલ	☐
અન્ય :	☐

કેટેગરી-૩ ટુથ પેસ્ટ	☑
પેપ્સોડન્ટ	☐
કલોઝ-અપ	☐
કોલગેટ	☐
ડાબરલાલ	☐
એન્કર વાઈટ	☐
બબુલ	☐
અન્ય :	☐

કેટેગરી-૪ માથુ ધોવાનું શેમ્પુ	☑
કલીનીક	☐
સનશીલ્ક	☐
હિમાલયા	☐
નાઈલ	☐
હેડ એન્ડ સોલ્ડર	☐
વાટીકા	☐
અન્ય :	☐

કેટેગરી-૫ ચ્હા	☑
તાજા	☐
તાજમહેલ	☐
વાઘબકરી	☐
મીલી	☐
જીવરાજ નં.૯	☐
છુટક ચા	☐
અન્ય :	☐

૨) નીચે દર્શાવેલી વસ્તુઓ તમે કેટલી વખત ખરીદો છો ?

વસ્તુ	અઠવાડીયામાં એક વખત	મહીનામાં બે વખત	મહીનામાં એક વખત	બે મહીનામાં એક વખત
નાહવાનો સાબુ				
કપડાં ધોવાનો સાબુ				
ટુથ પેસ્ટ				
માથું ધોવાનું શેમ્પુ				
ચ્હા				

૩) શું તમે નીચે દર્શાવેલી પ્રોડકટ વિશે જાણો છો ?

લક્ષ : હા / ના, લાઈફબોય : હા / ના, રીન : હા / ના, વ્હીલ : હા / ના, પેપ્સોડન્ટ : હા / ના,
કલીનીક : હા / ના, કલોઝ-અપ : હા / ના, સનશીલ્ક : હા / ના, તાજા : હા / ના, તાજમહેલ : હા / ના

૪) શું તમે કે તમારા પરિવારના સભ્યોએ નીચે દર્શાવેલી એચ.યુ.એલ.ની વસ્તુઓનો ઉપયોગ કર્યો છે?

વસ્તુ	કયારેય નહી	નજીવો	કેટલીક વખત	ઘણી વખત	હંમેશા
લક્ષ ☐ /લાઈફબોય ☐					
રીન ☐ /વ્હીલ ☐					
પેપ્સોડન્ટ ☐/કલોઝ-અપ ☐					
કલીનીક ☐/સનશીલ્ક ☐					
તાજા /તાજમહેલ					

નોંધ :(ઉપરના પ્રશ્ન નં.૪ અંગે તમારો જવાબ "કયારેય નહી" હોય એવો આપવા માંગતા હોય તો ફકત એ જ વસ્તુના જવાબ માટે આગળના પ્રશ્ન નં.૧૨ જુઓ, અન્યથા પ્રશ્ન નં.૫ જુઓ.)

વિભાગ-૩અ : એચ.યુ.એલ. ઉપભોગતા

૫) એચ.યુ.એલ.ની વસ્તુઓની જાણકારી મેળવવા માટેનું મુખ્ય માધ્યમ :

વસ્તુ	ટીવી	રેડીયો	વર્તમાન પત્ર	દીવાલ ચિત્ર	અન્ય
લક્ષ / લાઈફબોય					
રીન / વ્હીલ					
પેપ્સોડન્ટ / કલોઝ-અપ					
કલીનીક / સનશીલ્ક					
તાજા / તાજમહેલ					

૬) એચ.યુ.એલ.ની વસ્તુઓથી તમે કેટલા સંતુષ્ટ છો ?

વસ્તુ	ઘણો જ અસંતોષ	અસંતોષ	તટસ્થ	સંતોષ	ખૂબ જ સંતોષ
લક્ષ / લાઈફબોય					
રીન / વ્હીલ					
પેપ્સોડન્ટ / કલોઝ-અપ					
કલીનીક / સનશીલ્ક					
તાજા / તાજમહેલ					

૭) નીચે દર્શાવેલા કયા પરિબળો તમને એચ.યુ.એલ.ની વસ્તુઓ વાપરવા માટે પ્રેરી રહ્યા છે? (એક કરતા વધારે ☑ કરી શકાય છે)

અનું.	પરિબળો	લક્ષ / લાઈફબોય	રીન / વ્હીલ	પેપ્સોડન્ટ / કલોઝ-અપ	કલીનીક / સનશીલ્ક	તાજા / તાજમહેલ
૧	સારી ગુણવત્તા					
૨	સુગંધ / સ્વાદ					
૩	રંગ					
૪	ઋતુઓની અસરો					
૫	વસ્તુ પ્રત્યેનો લગાવ					
૬	કદ (સાઈઝ)					
૭	કિંમત					
૮	વળતર					
૯	જાહેરાત					
૧૦	વસ્તુની હાજરી					
૧૧	સંતોષ					
૧૨	બ્રાન્ડ એમ્બેસેડર (માન્ય પ્રચારક)					
૧૩	ઉધાર નીતિ					
૧૪	પરિવાર અને મિત્રોની ભલામણ					
૧૫	વિવિધ વેચાણ યોજનાઓ					

૮) શું તમને એચ.યુ.એલ.ની વસ્તુઓ તમારા ખરીદ સ્થળે મળે છે?

વસ્તુ	ક્યારેય મળતું નથી	કયારેક મળે છે	તટસ્થ	મોટા ભાગે મળે છે	હંમેશા મળે છે
લક્ષ / લાઈફબોય					
રીન / વ્હીલ					
પેપ્સો ડન્ટ / કલોઝ – અપ					
કલીનીક / સનશીલ્ક					
તાજા / તાજમહેલ					

૯) શું તમને હાલની એચ.યુ.એલ.ની વસ્તુઓના બદલામાં બીજી કોઈ વસ્તુ ખરીદવા માટે વિચારી રહ્યા છો?

વસ્તુ	ક્યારેય નહી	કયારેક	કેટલીક વખત	ઘણી વખત	હંમેશા
લક્ષ / લાઈફબોય					
રીન / વ્હીલ					
પેપ્સોડન્ટ / કલોઝ-અપ					
કલીનીક / સનશીલ્ક					
તાજા / તાજમહેલ					

૧૦) તમે નીચે દર્શાવેલા કયા પરિબળો તમને એચ.યુ.એલ.ની વસ્તુઓના બદલે અન્ય વસ્તુઓ વાપરવા માટે પ્રેરી રહ્યા છે? (એક કરતા વધારે ☑ કરી શકાય છે)

અનું.	પરિબળો	લક્ષ / લાઈફબોય	રીન / વ્હીલ	પેપ્સોડન્ટ / કલોઝ-અપ	કલીનીક / સનશીલ્ક	તાજા / તાજમહેલ
૧	ગુણવત્તા					
૨	સુગંધ / સ્વાદ					
૩	રંગ					
૪	ઋતુઓની અસરો					
૫	વસ્તુ પ્રત્યેનો લગાવ					
૬	કદ (સાઈઝ)					
૭	ઓછી કિંમત					
૮	વળતર					
૯	જાહેરાત					
૧૦	વસ્તુની હાજરી					
૧૧	સંતોષ					
૧૨	બ્રાન્ડ એમ્બેસેડર (માન્ય પ્રચારક)					
૧૩	ઉધાર નીતિ					
૧૪	પરિવાર અને મિત્રોની ભલામણ					
૧૫	વિવિધ વેચાણ યોજનાઓ					

૧૧) એચ.યુ.એલ.ની વસ્તુઓના વેચાણ વધારવા માટેની પ્રવૃત્તિઓમાંથી કઈ પ્રવૃત્તિ તમને વધારે ગમે છે?

વસ્તુ	મફત સેમ્પલ	મૂળ કિંમતમાં વધારો જથ્થો	જુદા જુદા માધ્યમો ધ્વારા જાહેરાત	આકર્ષક પેકીગ	વળતર
લક્ષ / લાઈફબોય					
રીન / વ્હીલ					
પેપ્સોડન્ટ / કલોઝ-અપ					
કલીનીક / સનશીલ્ક					
તાજા / તાજમહેલ					

વિભાગ - ૩બ : (ઉપરના પ્રશ્ર નં.૪ અંગે તમારો જવાબ "કયારેય નહી" હોય એવો આપ્યો હોય તો જ પ્રશ્ર નં.૧૨ જુઓ, અન્યથા આ વિભાગ ભરવાનો નથી.)

૧૨) હાલમાં તમે જે વસ્તુઓ વાપરી રહ્યા છો તેની જાણકારી મેળવવા માટેનું મુખ્ય માધ્યમ :

વસ્તુ	ટીવી	રેડીયો	વર્તમાન પત્ર	દીવાલ ચિત્ર	અન્ય
નાહવાનો સાબુ					
કપડાં ધોવાનો સાબુ					
ટુથ પેસ્ટ					
માથું ધોવાનું શેમ્પુ					
ચ્હા					

૧૩) હાલમાં તમે જે વસ્તુઓ વાપરી રહ્યા છો તેનાથી તમે કેટલા સંતુષ્ટ છો ?

વસ્તુ	ઘણો જ અસંતોષ	અસંતોષ	તટસ્થ	સંતોષ	ખૂબ જ સંતોષ
નાહવાનો સાબુ					
કપડાં ધોવાનો સાબુ					
ટુથ પેસ્ટ					
માથું ધોવાનું શેમ્પુ					
ચ્હા					

૧૪) નીચે દર્શાવેલા કયા પરિબળો તમને હાલની વસ્તુ ઓ વાપરવા માટે પ્રેરી રહ્યા છે? (એક કરતા વધારે ☑ કરી શકાય છે)

અનું.	પરિબળો	નાહવાનો સાબુ	કપડાં ધોવાનો સાબુ	ટુથ પેસ્ટ	માથું ધોવાનું શેમ્પુ	ચ્હા
૧	ગુણવત્તા					
૨	સુગંધ / સ્વાદ					
૩	રંગ					
૪	ઋતુઓની અસરો					
૫	વસ્તુ પ્રત્યેનો લગાવ					
૬	કદ (સાઈઝ)					
૭	કિંમત					
૮	વળતર					
૯	જાહેરાત					
૧૦	વસ્તુની હાજરી					
૧૧	સંતોષ					
૧૨	બ્રાન્ડ (માન્ય પ્રચારક)					
૧૩	ઉધાર નીતિ					
૧૪	પરિવાર અને મિત્રોની ભલામણ					
૧૫	વિવિધ વેચાણ યોજનાઓ					

૧૫) હાલમાં તમે જે વસ્તુઓ વાપરી રહ્યા છો, શું તેને બદલવા માંગો છો ?

વસ્તુ	ક્યારેય નહી	ક્યારેક	કેટલીક વખત	ઘણી વખત	હંમેશા
નાહવાનો સાબુ					
કપડાં ધોવાનો સાબુ					
ટુથ પેસ્ટ					
માથું ધોવાનું શેમ્પુ					
ચ્હા					

૧૬) નીચે દર્શાવેલા પરિબળોમાંથી તમોને કયા પરિબળો હાલની વસ્તુના બદલે બીજી વસ્તુઓ વાપરવા માટે પ્રેરી રહ્યા છે ?

અનું.	પરિબળો	નાહવાનો સાબુ	કપડાં ધોવાનો સાબુ	ટુથ પેસ્ટ	માથું ધોવાનું શેમ્પુ	ચ્હા
૧	ગુણવત્તા					
૨	સુગંધ / સ્વાદ					
૩	રંગ					
૪	ઋતુઓની અસરો					
૫	વસ્તુ પ્રત્યેનો લગાવ					
૬	કદ (સાઈઝ)					
૭	કિંમત					
૮	વળતર					
૯	જાહેરાત					
૧૦	વસ્તુની હાજરી					
૧૧	અસંતોષ					
૧૨	બ્રાન્ડ (માન્ય પ્રચારક)					
૧૩	ઉધાર નીતિ					
૧૪	પરિવાર અને મિત્રોની ભલામણ					
૧૫	વિવિધ વેચાણ યોજનાઓ					

૧૭) હાલમાં જે વસ્તુઓ તમે વાપરી રહ્યા છો, તે શું તમને તમારા ખરીદ સ્થળે મળે છે?

વસ્તુ	ક્યારેય મળતું નથી	ક્યારેક મળે છે	તટસ્થ	મોટા ભાગે મળે છે	હંમેશા મળે છે
નાહવાનો સાબુ					
કપડાં ધોવાનો સાબુ					
ટુથ પેસ્ટ					
માથું ધોવાનું શેમ્પુ					
ચ્હા					

૧૮) તમે જે વસ્તુઓ વાપરો છો તે કંપનીની વેચાણ વધારવાની પ્રવૃત્તિઓમાંથી કઈ પ્રવૃત્તિ તમને વધારે ગમે છે?

વસ્તુ	મફત સેમ્પલ	મૂળ કિંમતમાં વધારો જથ્થો	જુદા જુદા માધ્યમો ધ્વારા જાહેરાત	આકર્ષક પેકીંગ	વળતર
નાહવાનો સાબુ					
કપડાં ધોવાનો સાબુ					
ટુથ પેસ્ટ					
માથું ધોવાનું શેમ્પુ					
ચ્હા					