INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS & MANAGEMENT



A Monthly Double-Blind Peer Reviewed Refereed Open Access International e-Journal - Included in the International Serial Directories

Ulrich's Periodicals Directory @, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

as well as in Open J-Gage, India [link of the same is duly available at Inflibnet of University Gra Registered & Listed at: Index Copernicus Publishers Panel, Poland

Circulated all over the world & Google has verified that scholars of more than Hundred & Thirty Two countries/territories are visiting our journal on regular basis.

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	EXAMINING THE EFFECT OF DECLARATION OF INITIAL PUBLIC OFFERING ON SHARE PRICE AND RETURN: EVIDENCE FROM TEHRAN STOCK EXCHANGE MANSOUR GARKAZ	1
2.	ODE TO THE FABRIC OF DESERT: THE SANCTUARY WAY DR. ASHA ALEXANDER	5
3.	CASH DIVENDS ANNOUNCEMENTS AND IMPACT ON THE SHARE PRICES OF LISTED COMPANIES IN COLOMBO STOCK EXCHANGE IN SRI LANKA SKANTHAVARATHAR RAMESH	11
4.	THE MANAGEMENT OF SMALL AND MEDIUM ENTERPRISES TO ACHIEVE COMPETITIVE ADVANTAGES IN NORTHERN THAILAND DR. RATTANAN PONGWIRITTHON & SURACHAI UTAMA-ANG	16
5.	FUNDS GENERATION AND MANAGEMENT IN ONDO STATE LOCAL GOVERNMENT, NIGERIA DR. FELIX OLURANKINSE	22
6.	DEMOGRAPHICAL ANTECEDENTS IN DECISIONAL AUTONOMY OF WOMEN ENTREPRENEURS: A CASE STUDY OF WOMEN ENTREPRENEURS OF LAHORE, PAKISTAN NOREEN ZAHRA & KASHIF MAHMOOD	27
7.	IMPACT OF INTELLECTUAL CAPITAL ON THE FINANCIAL PERFORMANCE OF LISTED COMPANIES IN TEHRAN STOCK EXCHANGE MANSOUR GARKAZ	32
8.	HOSPITALITY INDUSTRY CSR WITH MARKETING USP – CASE STUDY OF TAJ HOTELS & IHM-A DR. S. P. RATH, DR. SHIVSHANKAR K. MISHRA, SATISH JAYARAM & CHEF LEEVIN JOHNSON	35
9.	HOUSING IN RURAL INDIA: AN OVERVIEW OF GOVERNMENT SCHEMES IN KARNATAKA DR. VILAS M. KADROLKAR & DR. NAGARAJ M. MUGGUR	44
10.	TRENDS AND GROWTH OF PUBLIC EXPENDITURE IN INDIA DURING 2001-12 DR. MANOJ DOLLI	51
11.	FINANCES OF SCHOOL OF DISTANCE EDUCATION OF ANDHRA UNIVERSITY, VISAKHAPATNAM: AN APPRAISAL DR. G. VENKATACHALAM & DR. P.MOHAN REDDY	57
12.	THE IMPACT OF MGNREGA ON THE LIVING CONDITION OF RURAL POOR IN RURAL ECONOMY WITH SPECIAL REFERENCE TO GULBARGA DISTRICT IN KARNATAKA STATE ANIL KUMAR.B.KOTE & DR. P. M. HONNAKERI	62
13.	CONCERNS OF FOOD SECURITY IN INDIA AMIDST ECONOMIC CRISIS DR. ZEBA SHEEREEN	66
14.	ATTAINING SUSTAINABLE DEVELOPMENT THROUGH GREEN BANKING DR. SARITA BAHL	70
15 .	A STUDY OF HOUSING DEVELOPMENT PROGRAMMES IN KANCHIPURAM DISTRICT, TAMILNADU	75
16.	R. RETHINA BAI & DR. G. RADHA KRISHNAN THE EFFECT OF PARENTAL INTERVENTION ON THE FAMILY PROBLEMS OF LATE ADOLESCENTS DR. KALYANI KENNETH & SEENA P.C	83
17.	EFFECT OF INDEX FUTURE TRADING AND EXPIRATION DAY ON SPOT MARKET VOLATILITY: A CASE STUDY OF S&P CNX NIFTY DR. BAL KRISHAN & DR. REKHA GUPTA	86
18.	COMPARATIVE ANALYSIS OF PER SHRE RATIO OF SOME SELECTED INDIAN PUBLIC SECTOR BANKS DR. SHIPRA GUPTA	89
19.	CONSUMPTION PATTERN OF CONVENIENCE GOODS: A STUDY WITH RURAL CONSUMERS V. SYLVIYA JOHNSI BAI	97
20.	MOTIVATORS AND MOTIVATIONAL ASPECTS OF THE WOMEN ENTREPRENEURS IN RURAL AREAS DR. M. JAYASUDHA	100
21.	HANDLOOM INDUSTRY IN RELATION TO ITS PRODUCTION ORGANIZATION: A SOCIO-ECONOMIC STUDY IN TWO DISTRICTS OF WEST BENGAL CHITTARANJAN DAS	103
22.	A STUDY ON PUBLIC ATTITUDE AND CONTRIBUTION TOWARDS POVERTY ALLEVIATION L. VIJAY & M. GANDHI	109
23.	DETERMINENTS OF PEOPLE'S PARTICIPATION IN JOINT FOREST MANAGEMENT: A STUDY IN VISAKHAPATANAM DISTRICT OF ANDHRA PRADESH DR. D. NARAYANA RAO	112
24.	AN ECONOMETRIC FRAMEWORK OF POLYTHENE INDUSTRIAL COOPERATIVES IN TAMIL NADU GANDHIMATHY B	117
25.	THEORITICAL PERSPECTIVES OF DOMESTIC VIOLENCE: AN OVERVIEW RAIS AHMAD QAZI & MOHD YASIN WANI	122
26.	FDI INFLOWS IN INDIA TRENDS AND PATTERNS SIRAJ-UL-HASSAN RESHI	127
27.	WOMEN EMPOWERMENT AND PREGNENCY COMPLICATIONS	135
28.	ARCHANA KESARWANI A CRITICAL ANALYSIS OF MGNREGS USING MARSHALLIAN FRAMEWORK MOUMITA BAGCHI	143
29.	A STUDY ON SMALL RUMINANTS AS A SOURCE OF INCOME AMONG THE FARMERS OF PALLIPATTI PANCHAYAT M. ELAGOVAN	147
30.	INSURANCE LEADERS AND ENTREPRENEURS ON EMOTIONAL MANAGEMENT AND PSYCHOLOGICAL EMPOWERMENT DILIOT SOIN	150
	REQUEST FOR FEEDBACK	154

CHIEF PATRON

PROF. K. K. AGGARWAL

Chancellor, Lingaya's University, Delhi Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

PATRON

SH. RAM BHAJAN AGGARWAL

Ex. State Minister for Home & Tourism, Government of Haryana Vice-President, Dadri Education Society, Charkhi Dadri President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. BHAVET

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. SAMBHAV GARG

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SIKANDER KUMAR

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. RAJENDER GUPTA

Convener, Board of Studies in Economics, University of Jammu, Jammu

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. S. P. TIWARI

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

DR. ANIL CHANDHOK

Professor, Faculty of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

DR. ASHOK KUMAR CHAUHAN

Reader, Department of Economics, Kurukshetra University, Kurukshetra

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P. J. L. N. Government College, Faridabad

DR. VIVEK CHAWLA

Associate Professor, Kurukshetra University, Kurukshetra

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PARVEEN KHURANA

Associate Professor, Mukand Lal National College, Yamuna Nagar

SHASHI KHURANA

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

SUNIL KUMAR KARWASRA

Principal, Aakash College of Education, Chander Kalan, Tohana, Fatehabad

DR. VIKAS CHOUDHARY

Asst. Professor, N.I.T. (University), Kurukshetra

TECHNICAL ADVISORS

MOHITA

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadhola, Yamunanagar

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects like Accounting Education; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Monetary Policy; Portfolio & Security Analysis; Public Policy Economics; Real Estate; Regional Economics; Tax Accounting; Advertising & Promotion Management; Business Education; Management Information Systems (MIS); Business Law, Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labor Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; Public Administration; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism, Hospitality & Leisure; Transportation/Physical Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Digital Logic; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Multimedia; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic and Web Design. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript anytime in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses: infoijrcm@gmail.com or info@ijrcm.org.in.

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

OR SUBMISSION OF MANUSCRIPT IN THE AREA OF	
SUBMISSION OF MANUSCRIPT IN THE AREA OF	
SUBMISSION OF MANUSCRIPT IN THE AREA OF	
nce/Marketing/HRM/General Management/Economics/Psychology/Law/Com	puter/IT/Engineering/Mathematics/other, please specify)
/MADAM	
d my submission of manuscript entitled '	' for possible publication in your journals.
offirm that the contents of this manuscript are original. Furthermore, it has neitliew for publication elsewhere.	her been published elsewhere in any language fully or part
at all the author (s) have seen and agreed to the submitted version of the manus	script and their inclusion of name (s) as co-author (s).
y/our manuscript is accepted, I/We agree to comply with the formalities as	given on the website of the journal & you are free to p
on in any of your journals.	
CORRESPONDING AUTHOR:	
on:	
with full address, contact numbers & Pin Code:	
al address with Pin Code:	
umber (s):	
Number (s):	
dress:	
E-mail Address:	

- The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
 - New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/ Engineering/Mathematics/other, please specify)
- There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- The total size of the file containing the manuscript is required to be below 500 KB.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgement from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.
- 2. MANUSCRIPT TITLE: The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
- AUTHOR NAME (S) & AFFILIATIONS: The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email 3. address should be in italic & 11-point Calibri Font. It must be centered underneath the title.
- ABSTRACT: Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, 4. results & conclusion in a single para. Abbreviations must be mentioned in full.

- 5. **KEYWORDS**: Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
- 6. MANUSCRIPT: Manuscript must be in <u>BRITISH ENGLISH</u> prepared on a standard A4 size <u>PORTRAIT SETTING PAPER</u>. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
- 7. **HEADINGS**: All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
- 8. SUB-HEADINGS: All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
- 9. MAIN TEXT: The main text should follow the following sequence:

INTRODUCTION

REVIEW OF LITERATURE

NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

OBJECTIVES

HYPOTHESES

RESEARCH METHODOLOGY

RESULTS & DISCUSSION

FINDINGS

RECOMMENDATIONS/SUGGESTIONS

CONCLUSIONS

SCOPE FOR FURTHER RESEARCH

ACKNOWLEDGMENTS

REFERENCES

APPENDIX/ANNEXURE

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed 5000 WORDS.

- 10. **FIGURES &TABLES**: These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure**. **Sources of data should be mentioned below the table/figure**. It should be ensured that the tables/figures are referred to from the main text.
- 11. **EQUATIONS**: These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
- 12. **REFERENCES**: The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
- All works cited in the text (including sources for tables and figures) should be listed alphabetically.
- Use (ed.) for one editor, and (ed.s) for multiple editors.
- When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
- Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
- The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
- For titles in a language other than English, provide an English translation in parentheses.
- The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:

BOOKS

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

• Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

 Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19–22 June.

UNPUBLISHED DISSERTATIONS AND THESES

Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITE

Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

CONSUMPTION PATTERN OF CONVENIENCE GOODS: A STUDY WITH RURAL CONSUMERS

V. SYLVIYA JOHNSI BAI ASST. PROFESSOR DEAPRTMENT OF COMMERCE ST. JOHN'S COLLEGE PALAYAMKOTTAI

ABSTRACT

The rural market is almost as big as the urban market .In some product categories, the rural market has outstripped the urban one. Hence it is really needed to analyze the rural consumer behavior and consumption pattern of convenience goods in order to understand the rural market in a better way. The study on rural consumer conception pattern helps to whom the consumers are what they want, how they use and react the product. The want of the consumer are carefully studied by conducting surveys on consumer behavior. The study also helps to know various marketing variables such as price and product features advertising message corporate image affect the buyer. I hoped that the study would help to gain knowledge on the issues such as the factors influencing the rural consumer consumption pattern.

KEYWORDS

Consumption pattern; Convenience goods; Rural consumer; Consumer Behavior.

INTRODUCTION

he rural population of India comprises more than 700 million people residing in about 1.4 million habitations spread over 15 diverse ecological regions. At present, Indian rural market has emerged as potential market with 75% of population living a more than 57000 in villages. The rural market is almost as big as the urban market. In some product categories, the rural market has outstripped the urban one. Hence it is really needed to analyze the rural consumer behavior and consumption pattern of convenience goods in order to understand the rural market in a better way. This study traces the consumer behavior and consumption pattern of convenience goods. Consumers get commodities such as drug, sugar, salt, tea, tooth paste, petrol, cool drinks etc., at minimum effort and at low cost. They are often required by the consumers. These types of goods are available at places, where consumers need. The purchase of such goods cannot be postponed because they are daily necessities of life

OBJECTIVE OF THE STUDY

- To develop an insight into the buying behavior and consumption pattern of rural consumers in Tirunelveli and Tutcorin district of Tamil Nadu with reference to convenience goods
- To assess the opinion of rural consumers about quality of product and to examine the factors those influence the rural consumers in the purchase of convenience goods
- To assess the preference of rural consumers regarding the package size of the consumer goods

RESEARCH METHODOLOGY

To carry out the study, primary data was collected through the field survey method in the study area of 425 village's panchayets in Tirunelveli and Tutcorin District with the help of a well structured questionnaire. Samples of 1020 respondents were selected by adopting a stratified Random sampling technique. The secondary data were gathered from the leading journals, magazines, paper cuttings etc.

STATISTICAL TOOLS

Chi-square test was employed to study the relationship between the selected independent variables and its impact on consumption pattern of convenience good. Further a multivariate model viz. Multiple regression analysis also used to measure the inter dependence of independent variable and their total contribution to the level of rural consumer consumption pattern of convenience goods.

RESULTS AND DISCUSSION

TABLE - 1 DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Parameters	classification	No. of respondents (N=1020)	Percentage	
Age	Below18	60	5.9	
	18-35	598	58.6	
	36-50	292	28.6	
	Above50	70	3.9	
Gender	Male	459	45	
	Female	561	55	
Family type	Joint Family	559	54.8	
	Nuclear Family	461	45.2	
Education qualification	Illiterate	60	5.9	
	Up to HSC	256	29.4	
	Graduate	300	25.1	
	Post Graduate	272	26.7	
	Professional	132	12.9	
Occupations	Business	132	12.9	
	Professional	138	13.5	
	Agricultural	137	13.4	
	Employees	208	20.5	
	Home makers	189	18.5	
	Students	216	21.2	
Monthly income	Below Rs. 10000	250	24.5	
	Rs.10000-Rs.20000	489	47.9	
	Above Rs.20000	281	27.6	

The above table shows the respondents classification based on various age groups, gender, educational qualifications, monthly family income and family type. In order to find out the relationship existing between the various demographic and other related variables for rural consumer Consumption pattern for convenience goods *chi square* test have been applied by forming the *null hypothesis* for the 13 factors. Rural consumer Consumption pattern have been classified as *low, medium, and high* and the information collected for the various product categories

HYPOTHESIS TESTED

Ho: There is no significant relationship between the selected independent variables like age, gender, educational qualification, occupations, monthly family income, and family type, frequency of purchase, advertisement, Price, quality, Packaging size, brand, colour, and rural consumer consumption pattern.

TABLE-2: RESPONDENTS OPINION ABOUT FACTORS INFLUENCE THE CONSUMPTION PATTERN

Factors	Calculated value	Table value	DF	Remarks 5%
Age	20.102	12.592	6	Significant
Gender	7.62	5.991	2	Significant
Educational qualification	16.917	15.507	8	Significant
Occupations	19.117	18.307	10	Significant
Monthly family income	13.542	13.277	4	Significant
Family type	2.837	5.991	2	Not Significant
Colour	7.618	12.592	6	Not Significant
Advertisement	14.903	13.277	4	Significant
Price	11.382	9.488	4	Significant
Quality	9.746	9.488	4	Significant
Packaging size	12.530	9.488	4	Significant
Brand	10.030	9.488	4	Significant
Frequency of purchase	16.875	9.488	4	Significant

The above table various factors like age, gender, educational qualification, occupations, monthly family income, frequency of purchase, advertisement, Price, quality, Packaging size, brand, have shown the significant relationship towards the consumption pattern of convenience goods. But the factors such as Family type and colour have shown no relationship between the consumption patterns. In continuation of the above, the author made and attempts to test the variables by using a multivariate analysis. For this purpose a multiple regression analysis was employed and detail are furnished below

MULTIPLE REGRESSION ANALYSIS

Multiple regression analysis is applied when there are two or more independent variables especially, to predict the variability of the dependent variable based on its co- Variance with all the independent variables. It is useful to predict the level of dependent phenomena through multiple regression model provided the level of independent variables are given. In the following analysis, rural consumer consumption pattern of convenience goods in relation to the 13 independent variables were studied, It is found that, out of 13 variables, 9 variables are closely associated with the dependent variables. To measure the interdependence of independent variable and their total contribution to the rural consumer consumption pattern, a step wise multiple regression analysis was used. The results of the analysis were put into multiple regression analysis and the details are shown in table3

TABLE-3: MULTIPLE REGRESSION ANALYSIS

	Un standardize	d coefficients	standardized coefficients		
	В	Std error	Beta		
Constant	3.610	0.196		18.413	
Age	6.521e-02	0.043	0.097	1.523	NS
Gender	-0.157	0.042	-0.112	-3.750	1%
Educational status	6.931E-03	0.026	0.008	0.270	NS
Occupations	-7.40E-02	0.029	0.074	2.513	5%
family income	-6.29E-02	0.028	0.065	2.210	5%
Family type	-5.21E-02	0.012	0.126	4.172	1%
Colour	-0.221	0.018	0.357	12.388	1%
Advertisement	1.684E-02	0.009	0.027	1.820	NS
Price	0.875	0.014	0.891	62.553	1%
Quality	0.924	0.011	0.932	80.865	5%
Packaging size	-9.30E-04	0.025	0.000	-0.037	NS
Brand	0.924	0.011	0.932	80.967	1%
Frequency of purchase	0.176	0.048	0.118	3.657	1%

 R-Value
 R2-Value
 DF-V1
 DF-V2
 F-Value
 Significance

 0.895
 0.801
 13
 1006
 311.568
 1%level

From the table no 3 the multiple linear regression component (dependent variables) is found statistically a good fit since R2 value is 0.801.It shows that 9 independent variables contribute to about 80.1% to the variation of the consumer opinion on convenience goods and their level of effectiveness and this is statistically significant at 1% level and 5% level respectively

The table shows that co-efficient values for the variables such as age, educational qualification, occupation, monthly family income, family type, colour, advertisement, Brand, frequency of purchasing, price, quality are positively associated with the consumption pattern of rural consumer. On the other hand the coefficient values for the variables gender and packaging size are negatively correlated. Further it shows that the factors gender, family type, colour, price, frequency of purchasing, brand are statistically significant at 1% level and the factors such as Occupation ,monthly family income, quality are statistically at 5% level. Hence both of them imply that their influence on consumer buying pattern is stronger than the other variable

FINDINGS

Factors like Age, Gender, Educational qualification, Occupations, monthly family income, Advertisement, price, quality, packaging size, Brand, frequency of purchase have close relationship with the Consumption pattern. Factors like Family type and colour of the product have no relationship with the Consumption pattern

SUGGESTIONS

Rural consumers are not likely to switch over to higher priced products. If they do not see any signifying functional value addition at a justifiable price, because significant percentage of respondents reported no problem with loose product. Organizations can target rural market by developing value for money products, and then only, they will be able to upgrade the rural consumers from buy in loose or local products branded one

Smaller packages can be a good strategy. But it should be as one of the option and not as the only solutions.

It was observed that respondents proffered medium price not low price . Therefore organization cannot expect to be competitive in the rural market on the basic of lower price alone, as it is normally tough to be

CONCLUSION

Rural market has its own set of challenges. Therefore, Organizations need to unlearn and then relearn the marketing strategies and tactics that will enable harnessing the immense rural potential. The approach strategies and marketing mix need to be modified and examined from rural consumers perspective to be successful in the rural market.

REFERENCES

- 1. Mishra.S.K., Puri.V.K., Indian Economy, Himalaya Publishes, New Delhi
- 2. Jayapalan.N. Rural Sociology Atlanta Publishers.
- 3. Laxman.T.K .Narayanan.B.k Rural development in India, Himalaya Publishers,New Delhi
- 4. Cherunilam Fracis, Business environment, Himalaya Publishers, New Delhi
- 5. Philip kotler, Marketing management, Prentice hall, New Delhi
- 6. Ramakrishnan.Y., New Perspectives on rural marketing, Jaico bublishers
- 7. Badi.R.V. Rural marketing, Himalaya Publishers, New Delhi
- 8. Shukla.G.(2004)"Rural of Urban the Chick Dilemma" .Indian management vol.43,issue 3 march2004,pp.60-62



REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce, Economics and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. infoijrcm@gmail.com or info@ijrcm.org.in for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active cooperation of like-minded scholars, we shall be able to serve the society with our humble efforts.







