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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.

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- 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.

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

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

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- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on July 05, 2011 http://epw.in/user/viewabstract.jsp

A STUDY ON FACTORS INFLUENCING RURAL CONSUMER BUYING BEHAVIOUR TOWARDS PERSONAL CARE PRODUCTS IN COIMBATORE DISTRICT

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ABSTRACT

Rural India accounts for more than 700 Million consumers, or 70% of the Indian population and accounts for 50% of the total FMCG market. Personal care category in India was valued at Rs. 54.6 billion. An average Indian spends 8% of his income on personal care products. Personal care mainly consists of Hair Care, Skin Care, Oral Care, Personal Wash (Soaps), Cosmetic and Toiletries, Feminine Hygiene. The study is conducted in two blocks of the Coimbatore district and a sample of 100 respondents was taken. The study intends to identify the level of influence of various factors on the purchase of personal care products by rural consumers. The study shows that rural consumers give more importance to the 'quality' of the personal care brands they buy. Further the variation of the influence of different factors across gender, marital status, age group and educational level of respondents was also analyzed in this article.

KEYWORDS
Buying behavior, Demographic factors, Personal Care and Rural consumer.

INTRODUCTION
The Indian FMCG sector with a market size of US$13.1 billion is the fourth largest sector in the economy. A well-established distribution network, intense competition between the organized and unorganized segments characterize the sector. FMCG Sector is expected to grow by over 60% by 2010. That will translate into an annual growth of 10% over a 5-year period. It has been estimated that FMCG sector will rise from around Rs 56,500 crores in 2005 to Rs 92,100 crores in 2010. Hair care, household care, male grooming, female hygiene, and the chocolates and confectionery categories are estimated to be the fastest growing segments, says an HSBC report. Though the sector witnessed a slower growth in 2002-2004, it has been able to make a fine recovery since then. For example, Hindustan Levers Limited (HLL) has shown a healthy growth in the last quarter. An estimated double-digit growth over the next few years shows that the good times are likely to continue.

GROWTH OF PERSONAL CARE INDUSTRY
With the presence of 12.2% of the world population in the villages of India, the Indian rural FMCG market is something no one can overlook. Increased focus on farm sector will boost rural incomes, hence providing better growth prospects to the FMCG companies. Better infrastructure facilities will improve their supply chain. FMCG 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, FMCG 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 2007, 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 FMCG consumption, with rural India accounting for the remaining 34%. However, rural India accounts for more than 40% consumption in major FMCG 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.
Personal care category in India was valued at Rs. 54.6 billion. An average Indian spends 8% of his income on personal care products. Personal care mainly consists of Hair Care, Skin Care, Oral Care, Personal Wash (Soaps), Cosmetic and Toiletries, Feminine Hygiene. Till 2002-2003, Personal care products, except those in oral care category, were regarded as luxury items, and attracted a high excise duty of 120%. But the taxation reforms in India after 1991 have lowered the excise duty rates that make these products more affordable. It is divided into two segments:

- The premium segment
- The popular segment

The premium segment caters mainly to urban high class and upper middle class, and is more brand conscious and less price sensitive. The popular segment caters to mass segments in urban and rural markets; prices here are around 40% of the premium segment prices.
With the increase in rural income and improvement in distribution network (i.e. road development projects), the penetration levels are set to increase. Since the consumption level in urban areas is already high in most of the categories, the growth can come only from deeper penetration and higher consumption in rural areas. In the year 2005-06, the sector witnessed growth because of the increase in consumer demand from urban and rural areas. In addition to demand, prices also went up. Also, with the increase in disposable income, some consumers have moved up in the value chain. The growth for FMCG products in February 2006 was the highest in 5 years, on YoY (year over year) basis. Hence a need arouse to find out the influence of various factors on the purchase behaviour of rural consumers in Coimbatore district.

OBJECTIVES OF THE STUDY
- To analyze about the various factors affecting the rural consumer buying behavior towards personal care products
- To identify the level of influence of various factors on the purchase of personal care products by rural consumers of Coimbatore district.
- To analyze the variation among rural respondents with regard to their gender, marital status, age group and education level for each of the influencing factors.

HYPOTHESIS

H01: There is no significant difference in the mean scores of various influencing factors of rural consumers belonging to various levels of education.
H02: There is no significant difference in the mean scores of various influencing factors of rural consumers belonging to different age groups.
H03: There is no significant difference in the mean scores of male and female respondents for each of the influencing factors.
H04: There is no significant difference in the mean scores of married and single respondents for each of the influencing factors.

REVIEW OF LITERATURE

Anandan. C et al. (2007) found that quality was the major driver to prefer a particular brand in washing soaps in the rural market. If preferred brands were not available, customers buy the available brands. It is found that there was a significant relationship between the age of the respondent and the factors influencing the customer's brand preferences. It is also found that there was no significant relationship between the type of income of the respondent and the factors influencing the customer's brand preferences. High price and non-availability were the key reasons for dissatisfaction of the rural consumers.
Garga, P., Ghuman, K., and Dogra, B (2009) through their study conducted among 300 rural respondents of 3 districts in Punjab found that, majority of rural respondent's preferred FMCG products in medium package sizes at medium price range. This is contrary to the prevalent belief that rural world prefer smaller packages at lower price. They wanted more value for money products. The researchers suggest that, as rural consumer's buying behaviour was statistically found to be dependent on the district to which the respondent belonged, the rural market in a State couldn't be taken as a single homogeneous market. Hence, the FMCG companies must tap the rural market potential in a phased manner.
Madhavi, C and Arul Kumar, S (2006) explains that most of the rural consumers are influenced by quality of the product. So the FMCG companies should strictly adhere to the quality standards. Price is the second factor that influences the purchase of the product with reasonable price. Thus Value for Money products has a better scope for rural market penetration. They concluded that FMCG companies could significantly increase the market share by extending attention to rural areas. More generic products with different advertisement campaign surely helps to attract non-users of the product.
Nagaraja (2004) in his study investigated the impact of socio-economic influences on rural consumer behaviour in terms of their buying practices, to the social status and level of income. The study revealed that rural consumer was more rational as a buyer and exhibits a higher level of rationality compared to the urban consumer. Rural consumer tries to get value for each and every rupee spent by him on purchase of goods. Their rationality often leads to bargaining. It was an attempt of the consumers to keep the selling cost of a product lower or equal to the utility or satisfaction that they derive from that particular product. 56 sample buyers belonging to the income groups of less than Rs. 10000 opined 'easy availability' as the influential factor, 27 sample buyers belonging to the income group of Rs. 10001 to Rs. 25000 opined 'Price' as the influential factor. Finally 18 sample buyers belonging to the income group of more than Rs. 25000 opined 'Quality' as the most influential factor.
Selvaraj, A (2007) conducted research regarding rural consumer behaviour. In the competitive world, there were many problems in marketing of goods. India is a developing country, and so most of the people are living in rural areas. Rural marketing is an important one to develop a country. The rural consumers earn low income; have low level of literacy, low level of brand awareness, communication and transportation facilities. The consumers were having problems in selecting non-durable goods for their consumption. In this study, it is found that all the sample respondents have ranked the factor 'nearness' first, and hence it is the most significant factor influencing their purchase of the non-durables. It was found that high price was another important problem for rural consumers.

RESEARCH METHODOLOGY

The study has a descriptive research design. The study area includes rural villages of Coimbatore District. The sampling method used is Stratified Random Sampling. A sample of 100 respondents is taken for the study of which 50 respondents are from Periannaikenpalayam block (Coimbatore Division) and 50 respondents are from Annamalai block (Pollachi Division). The primary data was collected using an Interview Schedule.

ANALYSIS & FINDINGS

The levels of influence of various factors on rural consumers' purchase were studied with respect to personal care products. The percentage of various levels of influence of 14 factors on rural consumer buying behaviour is shown in Table 1.

TABLE 1: PERCENTAGE OF INFLUENCE OF FACTORS ON PERSONAL CARE BRAND PURCHASE DECISION OF RURAL RESPONDENTS

S.No	Factors	High Influence %	Moderate Influence %	Low Influence %
1	Price	52	27	21
2	Package	40	37	23
3	Brand Name/Image	72	21	7
4	Quality	81	18	1
5	Quantity	34	50	16
6	Availability	18	41	41
7	Nearness to Selling Point	50	13	37
8	Habitual	52	37	11
9	Personal Preference	43	52	5
10	Family Preference	50	48	2
11	Friends/Social group	30	16	54
12	Income	58	36	6
13	Brand Benefits	60	33	7
14	Retailer	20	46	34

From the table we find that the factor 'Quality' is the highest influencing factor with 81%, followed by Brand Name/Image with 72% and Brand Benefits with 60%. The factor 'Friends/Social Group' has the lowest influence of 54% followed by 'Availability' as the lowest influencing factor to about 41% of respondents.

H01: There is no significant difference in the mean scores of various influencing factors of rural consumers belonging to various levels of education.

TABLE 2: SUMMARY OF ONE WAY ANOVA FOR EDUCATION OF RESPONDENTS * FACTOR INFLUENCING PURCHASE OF PERSONAL CARE BRANDS

		Sum of Squares	Mean Square	F Value	Sig.	Remark for H01
Price	Between Groups	4.537	1.512	2.467	.067	Accepted
	Within Groups	58.853	.613			
	Total	63.390				
Package	Between Groups	2.363	.788	1.310	.276	Accepted
	Within Groups	57.747	.602			
	Total	60.110				
Brand Name	Between Groups	1.037	.346	.929	.430	Accepted
	Within Groups	35.713	.372			
	Total	36.750				
Quality	Between Groups	1.937	.646	**3.858****	**.012**	**Rejected**
	Within Groups	16.063	.167			
	Total	18.000				
Quantity	Between Groups	.163	.054	.112	.953	Accepted
	Within Groups	46.597	.485			
	Total	46.760				
Availability	Between Groups	.130	.043	.078	.972	Accepted
	Within Groups	53.580	.558			
	Total	53.710				
Nearness to Selling Point	Between Groups	10.347	3.449	**4.417****	**.006**	**Rejected**
	Within Groups	74.963	.781			
	Total	85.310				
Habitual	Between Groups	1.387	.462	.990	.401	Accepted
	Within Groups	44.803	.467			
	Total	46.190				
Personal Preference	Between Groups	.030	.010	.029	.993	Accepted
	Within Groups	33.530	.349			
	Total	33.560				
Family Preference	Between Groups	.530	.177	.597	.619	Accepted
	Within Groups	28.430	.296			
	Total	28.960				
Friends/ Social Group	Between Groups	3.590	1.197	1.539	.209	Accepted
	Within Groups	74.650	.778			
	Total	78.240				
Income	Between Groups	1.057	.352	.942	.424	Accepted
	Within Groups	35.903	.374			
	Total	36.960				
Brand Benefits	Between Groups	2.397	.799	2.100	.105	Accepted
	Within Groups	36.513	.380			
	Total	38.910				
Retailer	Between Groups	6.670	2.223	**4.704****	**.004**	**Rejected**
	Within Groups	45.370	.473			
	Total	52.040				

** Significant at 0.05 level

From Table 2, it can be found that there is a significant difference across respondents of varying education levels, with regard to the influence of Quality, Nearness to Selling Point and Retailer factors. The respondents with 'No formal Education' are some what ignorant and do not give much importance to quality as compared to respondent in other educational groups. Then incase of "Nearness to Selling Point' factor, respondents with PG degree do not give more importance to nearby shops, while respondents with no formal education are more influenced by nearness to selling point, since they have become regular customer to a particular kirana store and often avail credit facilities on their monthly purchase. They also rely on local retailers for personal care brand information. Respondents with no formal education were found to be more influenced by Retailers than other group of respondents.

H02: There is no significant difference in the mean scores of various influencing factors of rural consumers belonging to different age groups.

TABLE 3: SUMMARY OF ONE WAY ANOVA FOR AGE GROUP OF RESPONDENTS * FACTOR INFLUENCING PURCHASE OF PERSONAL CARE BRANDS

		Sum of Squares	Mean Square	F Value	Sig.	Remark for H02
Price	Between Groups	1.414	.283	.429	.827	Accepted
	Within Groups	61.976	.659			
	Total	63.390				
Package	Between Groups	6.839	1.368	**2.413****	**.042**	**Rejected**
	Within Groups	53.271	.567			
	Total	60.110				
Brand Name	Between Groups	2.350	.470	1.284	.277	Accepted
	Within Groups	34.400	.366			
	Total	36.750				
Quality	Between Groups	.650	.130	.704	.622	Accepted
	Within Groups	17.350	.185			
	Total	18.000				
Quantity	Between Groups	2.216	.443	.935	.462	Accepted
	Within Groups	44.544	.474			
	Total	46.760				
Availability	Between Groups	2.541	.508	.934	.463	Accepted
	Within Groups	51.169	.544			
	Total	53.710				
Nearness to Selling Point	Between Groups	8.876	1.775	2.183	.062	Accepted
	Within Groups	76.434	.813			
	Total	85.310				
Habitual	Between Groups	11.080	2.216	**5.933****	**.000**	**Rejected**
	Within Groups	35.110	.374			
	Total	46.190				
Personal Preference	Between Groups	1.154	.231	.669	.648	Accepted
	Within Groups	32.406	.345			
	Total	33.560				
Family Preference	Between Groups	1.633	.327	1.123	.353	Accepted
	Within Groups	27.327	.291			
	Total	28.960				
Friends/ Social Group	Between Groups	4.266	.853	1.084	.374	Accepted
	Within Groups	73.974	.787			
	Total	78.240				
Income	Between Groups	.669	.134	.347	.883	Accepted
	Within Groups	36.291	.386			
	Total	36.960				
Brand Benefits	Between Groups	1.305	.261	.653	.660	Accepted
	Within Groups	37.605	.400			
	Total	38.910				
Retailer	Between Groups	5.831	1.166	**2.372****	**.045**	**Rejected**
	Within Groups	46.209	.492			
	Total	52.040				

** Significant at 0.05 level

Table 3 reveals a significant difference across age group of respondents with regard to the influence of Package, Habitual and Retailer factors. Hence Null Hypothesis H02 is rejected in these cases.

H03: There is no significant difference in the mean scores of male and female respondents for each of the influencing factors.

TABLE 4: SUMMARY OF T-TEST FOR GENDER OF RESPONDENT * FACTOR INFLUENCING PURCHASE OF PERSONAL CARE BRANDS

		N	Mean	t-value	Sig. (2-tailed)	Remark for H03
Price	Male	50	2.16	1.899	.060	Accepted
	Female	50	2.46			
Package	Male	50	2.24	.897	.372	Accepted
	Female	50	2.10			
Brand Name	Male	50	2.74	1.486	.140	Accepted
	Female	50	2.56			
Quality	Male	50	2.84	.938	.351	Accepted
	Female	50	2.76			
Quantity	Male	50	2.16	.290	.773	Accepted
	Female	50	2.20			
Availability	Male	50	1.80	.406	.686	Accepted
	Female	50	1.74			
Nearness to Selling Point	Male	50	2.30	1.854	.067	Accepted
	Female	50	1.96			
Habitual	Male	50	2.38	.437	.663	Accepted
	Female	50	2.44			
Personal Preference	Male	50	2.40	.342	.733	Accepted
	Female	50	2.36			
Family Preference	Male	50	2.50	.368	.714	Accepted
	Female	50	2.46			
Friends/Social Group	Male	50	1.80	.448	.655	Accepted
	Female	50	1.72			
Income	Male	50	2.36	**2.701****	**.008**	**Rejected**
	Female	50	2.68			
Brand Benefits	Male	50	2.54	.159	.874	Accepted
	Female	50	2.52			
Retailer	Male	50	1.86	.000	1.000	Accepted
	Female	50	1.86			

** Significant at 0.05 level

Female respondents were found be more influenced by 'Income' factor compared to their Male counterparts and made their purchase decisions by mostly considering their monthly budget. This is evident from Table 4.

H04: There is no significant difference in the mean scores of married and single respondents for each of the influencing factors.

TABLE 5: SUMMARY OF T-TEST FOR MARITAL STATUS OF RESPONDENT * FACTOR INFLUENCING PURCHASE OF PERSONAL CARE BRANDS

		N	Mean	t-value	Sig. (2-tailed)	Remark for H04
Price	Married	56	2.36	.663	.509	Accepted
	Single	44	2.25			
Package	Married	56	2.04	1.972	.051	Accepted
	Single	44	2.34			
Brand Name	Married	56	2.52	**2.512****	**.014**	**Rejected**
	Single	44	2.82			
Quality	Married	56	2.73	1.816	.072	Accepted
	Single	44	2.89			
Quantity	Married	56	2.14	.608	.545	Accepted
	Single	44	2.23			
Availability	Married	56	1.80	.512	.610	Accepted
	Single	44	1.73			
Nearness to Selling Point	Married	56	2.14	.155	.877	Accepted
	Single	44	2.11			
Habitual	Married	56	2.50	1.496	.138	Accepted
	Single	44	2.30			
Personal Preference	Married	56	2.32	1.137	.258	Accepted
	Single	44	2.45			
Family Preference	Married	56	2.48	.044	.965	Accepted
	Single	44	2.48			
Friends/Social Group	Married	56	1.57	**2.453****	**.016**	**Rejected**
	Single	44	2.00			
Income	Married	56	2.68	**3.048****	**.003**	**Rejected**
	Single	44	2.32			
Brand Benefits	Married	56	2.46	1.185	.239	Accepted
	Single	44	2.61			
Retailer	Married	56	1.93	1.068	.288	Accepted
	Single	44	1.77			

** Significant at 0.05 level

Table 5 shows the variations across marital status of respondent, incase of Brand Name, Friends/Social Group and Income factors. Respondents who are 'Single' were found to be more influenced by Brand Name and Friends/Social groups than the married respondents. On the other hand married respondents were more concerned about their budget and were significantly influenced by 'income' factor while purchasing their personal care products, than the respondents who are single.

IMPLICATIONS OF THE STUDY

The Study shows that the rural consumers are more concerned about the quality, brand name and brand benefits of the personal care products purchased by them. Further it was also found that once the rural consumers found that certain brands are suitable to them, they do not change it easily due to influence of friends/social group and lack of availability of their usual brands. Incase of non availability of their personal care brand at the store where they purchase regularly, they often go to another retail store to get their preferred brand and do not compromise easily.

Local retailers were found to play a vital role, especially when the respondents are illiterate. These store keepers introduce and inform them about the brand, its benefits and also about the promotional offers. Hence the marketer has to develop a good rapport with the local retailers to reach the illiterate rural consumers. Support and cooperation from local retailers also helps in getting a competitive edge over local brands sold in rural areas. Friends/Social group were found to have considerable influence on respondents who were single, as they involve in brand discussions to decide their purchase. Package factor has considerable influence on younger respondents as they prefer attractive package colors and design, while illiterates often identify their brand with the color of the package rather than the brand name.

CONCLUSIONS

The study focused on gaining insight into the influence of various factors on the purchase behavior of rural consumers. 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 incase 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. Further, the marketers must constantly monitor the rural consumer purchase behavior through local retailers and seek their assistance in curbing fake brands.

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