

The Intricacies of Rural Market leading to Branding of Fast Moving Consumer Goods: A study conducted on Women behaviour especially for Educated House Wives in Tumakuru District, Karnataka, India.

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Abstract: The educated House wives play a major role in monthly budget, Decision making and in handling the regular purchase for the house in fast moving consumer goods. They are aware as well as able to understand the requirements of the each and every person in their family and try to fulfill those requirements accordingly in reasonable price. The Tumakuru district rural market has got great potentials for branded fast moving consumer goods. Rural consumers too need the quality oriented products. While entering into this rural market, marketers need to study the consumer behavior, Existing brands, fast moving consumer goods market growth, Impact of Advertisements & sales promotions programs and Intricacies already faced in such markets.

The aim of this study is to examine the awareness of various brands in Fast moving consumer goods, Intricacies of Tumakuru rural market, consumer behaviour patterns and Impact of advertisements on brand awareness and brand building carried out in all the 10 taluks of Tumakuru district, Karnataka India.

The study is mainly based on primary data collected through a well framed and structured questionnaire with five-point Likert scale to elicit the well considered opinions of the respondents. The secondary data collected from previous research articles, Academic Books and various web sites. The study is confined to 10 taluks namely Tumakuru, Chikkanayakana Halli, Gubbi, Koratagere, Kunigal, Madhugiri, Pavagada, Sira, Tiptur and Turuvekere of Tumakuru district. The 100 educated House wives are used as respondents by market survey adopting non random based convenience sampling technique for a period of 5.5 years from July 2012 to Dec 2017. The information gathered through the questionnaires were analyzed with the help of recommend statistical technique namely Chi square and one way ANOVA.

Index Terms: Brand awareness, consumer behaviour, Fast moving consumer goods, Intricacies, Rural market, House Wife.

I. INTRODUCTION

Fast Moving Consumer Goods (FMCG) satisfies the elemental day-to-day house hold needs other than grocery, ranging from packaged food stuff, dairy products, cooking oil, bread, butter, cereals, beverages like tea and coffee, pharmaceuticals, confectionery, biscuits, glassware, stationary items, watches, toiletries, detergents, shampoos, skin care products, cosmetics, toothpaste, dish washing liquid, shaving cream, razor, batteries, shoe polish, energy drinks, soft drinks, clothing, furniture and household accessories to electronic goods like cell phones, laptops, computer digital cameras and others that are usually categorized as Fast Moving Consumer Electronics or FMCEs.

A major portion of the monthly budget of the each household is spent on FMCG products. The introduction of sachets made rural people who are traditionally not accustomed for bulk purchase to buy the branded FMCG products like Rs 1/- shampoo, nut powders, oil, detergents, cleaning powders and liquids, tooth paste in the rural shops. This changed the pattern of buying from traditional products to branded products.

Fast Moving Consumer Goods (FMCG) sector is a corner stone of the Indian economy. This sector touches every aspect of human life. After 1990s the growth of FMCG started vigorously in urban area. Few years later the urban market was saturated as it contributes only around 30-40% of the market in India. Marketers were searching for alternative market for their products. They found the rural market is very potential in India as it contributes around 60-70% of the market. But convincing and entering into the rural market was risky and challenging as they needed to adopt the strategies which are suitable for the rural local market.

Due to large number of products are entered in FMCG category, **awareness on brand** and **creating brand name** were the two major issues that the marketers were very eagerly concentrated. Due to this, branding has started to play a vital role for their products in the rural market. There was huge competition between overseas and local brands to dominate the rural market. On the other hand Indian government also took sufficient minimum measures to develop facilities like Roads, Hospitals, Schools and colleges, police stations and Recreations in the rural area. Due to this support to the marketers, it has become easy for them to work with the rural

market than earlier. Mainly the mentality of the rural consumer has been changed in the recent years towards branding. Quality has also impressed and encouraged several overseas & Indian companies to enter in to the FMCG rural market.

Tumakuru district was formed in 1966 under nandidurga division; the district is having geographical area of 10648 square Kilo meters. The total population in the district is 25, 84,711 (as per 2011 census report) out of which rural population itself constitutes 20, 77,509. The sex ratio in the district is 967 females for every 1000 males.

The mentality of consumers towards branded fast moving consumer goods varies in different taluks of Tumakuru district, as few are very developed, few are developed and few are under developed. To get clear picture a complete study has been conducted in all taluks of Tumakuru district.

ABBREVIATIONS AND ACRONYMS

FMCG Fast Moving Consumer Goods
HUL Hindustan Lever Limited
ITC Indian Tobacco Company Limited
PPP Public Private Partnership

REVIEW OF LITARATURE

Mr. Keshav Sharma, Mr. Deepak R Gupta and Mr. Parikshat Singh Manhas (2003) say that the Rural customer is simple and Virgin, Culture, Traditions and Customs in high esteem has a great influence on their buying decisions.

Mr. Raghbir Singh and Pavleen kour (2004) suggest that the marketer has to understand the role played by different family members in making purchase decision of various products.

Mr. S John Mino Raj and Dr P Selvaraj (2007) say that Time, Money and Innovative ideas are needed to tap the rural market. **Dr Sadaf Siraj and Prof Pratina Sharma (2009)** suggest that effective distribution and focused marketing initiatives are essential factors in building positive image.

Dr S Shakthivel (2010) says that The A-B-C-D paradigm enable marketers to understand integrate and apply the consumer behavior in the rural market.

Ms. Poonam Talwar, Ms Sunita Sangwan and Mr. Kuldeep Sharma (July-Dec 2011) suggests that various ways to increase the penetration in the rural market such as adding outlets like big bazaar and Subhiksha.

Mrs. Anupama Jain and Mrs. Menakshi Sharma (2012) suggest to conduct various health awareness programs to arrest tooth decay, hair fall, dry skin and others.

Dr. Girish Taneja, Mr. Rajan Girdhar and Mr. Neeraj Gupta (2012) suggest local manufacturing, producing Indianised variants of their products, use of local celebrities as brand ambassadors and launching value for money products.

Ms Sneha Ghal (2012) says Religion, Region and festivals will play an important role.

Mr. Amol Murgai (2012) suggests that SWOT analysis and in depth study of weekly market is required to understand and serve the rural customers.

Mr. P D Shinde (2013) says that Marketers need to adopt new technologies to suit the local environment marketing.

G.Kannan and Dr.N.Chandrashekarana (2014) concludes that respondents are using most of the popular FMCG brands and using any one of them as their brand.

RALLABANDI SRINIVASU (2014) says that after 2000 the intense sales promotional efforts, cut throat competitive strategies, stronger distributional efforts have helped various brands penetrate deeper into the markets and increased their sales.

ISSUES ADRESSED IN THE PRESENT WORK

Intricacies of rural market, General awareness of the respondents towards major FMCG brands like HUL and ITC were discussed in this study. This study mainly focused on Consumer behaviour patterns of Educated **House wives** by using FMCG branded products at all the taluks of the Tumakuru district.

OBJECTIVES OF THE STUDY

1. To know the consumer awareness towards fast moving consumer goods referring to major brands like Hindustan Unilever limited and Indian Tobacco Company Limited in the region.
2. To study the consumer behaviour pattern for effective purchase of branded fast moving consumer goods in the rural market
3. To study the impact of advertising towards brand building in the rural market.
4. To study marketing promotional activities the companies undertake to facilitate buy fast moving consumer goods
5. To give appropriate suggestions to marketers to strategize their marketing plan of action for brand building.

HYPOTHESIS OF THE STUDY

H01: There will be no Impact of advertisements to Brand awareness and Brand building in the FMCG rural market

H02: There will be no effect of consumer behavior pattern to purchase the branded FMCG in the rural market

H03: There will be no effectiveness of sales Promotions towards purchase of branded FMCG in the rural market.

SCOPE OF THE STUDY

It is aimed to study the FMCG Rural market and behavior of the consumer. The study is targeted to analyze the impact of branding in FMCG on the consumers in buying the FMCG. It includes the detailed study of consumers focusing on the various parameters that lead to identifying and understanding the perception of the consumer to branded FMCG in the rural market. The study mainly concentrated on consumer behavior towards FMCG at Tumakuru district rural areas which can represent the whole scenario of the rural market for FMCG.

RESEARCH METHODOLOGY

The study mainly depends on primary data collected through a well framed and structured questionnaire with five-point Likert scale to elicit the well considered opinions of the respondents. The secondary data collected from previous research articles, Academic Books and various web sites. The study is confined to 10 taluks namely Tumakuru, Chikkanayakana Halli, Gubbi, Koratagere, Kunigal, Madhugiri, Pavagada, Sira, Tiptur and Turuvekere of Tumakuru district Karnataka, India. The 100 educated **House wives** as respondents are used by market survey adopting non random based convenience sampling technique for a period of 5.5 years from July 2012 to Dec 2017.

The information gathered through the questionnaires were analyzed with the help of recommended statistical technique namely Chi square and one way ANOVA.

LIMITATIONS OF THE STUDY

1. The study is limited to the geographical rural region of 10 taluks of Tumakuru District only.
2. The research includes a sample size of 100 customers which is not enough to determine the brand perception of the consumers for buying the FMCG products.
3. A strong unwillingness on the part of the various rural consumers to participate and support the research.
4. Only educated house wives were taken for this study.
5. Modified Likert scale is used for this study.

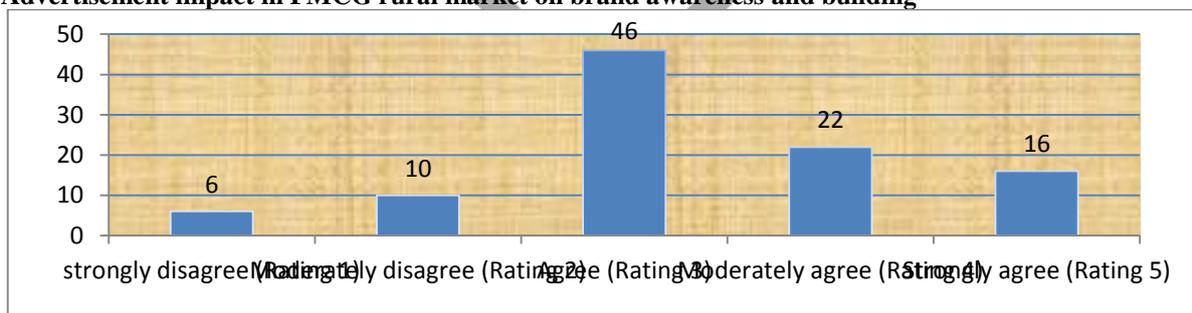
FINDINGS AND INTERPRETATIONS

Hypothesis H0 1: There will be no Impact of advertisements to Brand awareness & Brand building in FMCG rural market.

Table 1 Advertisement impact in FMCG rural market on brand awareness and building

TABLE NO 1	House wife	Percentage
Strongly disagree	6	6
Moderately disagree	10	10
Agree	46	46
Moderately agree	22	22
Strongly agree	16	16
Total	100	100

Chart 1 Advertisement impact in FMCG rural market on brand awareness and building



Source: Primary Data

Interpretation: The table shows that majority (46%) of the respondents agreed that Advertisement will impact in FMCG rural market on brand awareness and building.

Hypothesis testing by one way Anova method:**Table 2 Advertisement impact in FMCG rural market on brand awareness & building**

Sl no	House wife	Total resp.	A ²
1	6	6	36
2	10	10	100
3	46	46	2116
4	22	22	484
5	16	16	256
Total	100	100	2992

- n= 5, k= 5, N=100, T = 100,
- Correction factor (cf) = $\frac{T^2}{N} = \frac{(100)^2}{100} = 100$
- SST (Sum of squares of total) = 2992
- SSB (Sum of squares of Between) = $\frac{(\sum A)^2}{n_1} + \frac{(\sum B)^2}{n_2} + \frac{(\sum C)^2}{n_3} = \frac{(100)^2}{5} = 10000/5 = 2000$
- SSW (Sum of squares of within) = SST-SSB
= 2992-2000 = 992

Table 3 One way Anova table

Sources of Variance	Sum of Squares	Degrees of freedom	Mean of Square	F Test
Between groups	SSB = 2000	k-1=5-1=4	MSB = $\frac{2000}{4}$ = 500	F = $\frac{MSB}{MSW}$
Within groups	SSW = 992	N-K = 100-5 = 95	MSW = $\frac{992}{95}$ = 10.47	F = $\frac{2000}{10.47}$
	SST = 2992	N-1 = 99		F = 191

- Degrees of freedom
= (k-1) & (N-k) = 4 & 95 = 2.37, Fobs = 191 > 2.37

Interpretation: The above indicate the Fobs value is 191 which are greater than 2.37. Hence the null hypothesis is rejected and we may conclude that there will be Impact of advertisements to Brand awareness & Brand building in FMCG rural market.

Hypothesis testing by Chi square method:**Table 4 Advertisement impact in FMCG rural market on brand awareness and building**

Observed Values (Oi)	Expected Values (Ei)	(Oi-Ei)	(Oi - Ei) ²	$\frac{Oi - Ei}{Ei}$
6	20	-14	196	9.80
10	20	-10	100	5.00
46	20	26	676	33.80
22	20	2	4	0.20
16	20	-4	16	0.80
100	100			49.6

- Chi square (x^2 obs) = $\sum \frac{(Oi-Ei)^2}{Ei} x^2 = 49.6$
Degrees of freedom = x-1 = 5-1 = 4,
Table value of x^2 @ α 5% with 4 Degree of Freedom (d. f) = 9.488,
Chi square (x^2 obs) = 49.6 > 9.488.

Interpretation: The above indicate that the Chi square value is 49.6 which are greater than 9.488. Hence the null hypothesis is rejected.

Table 5 Attention of consumers on FMCG brand advertisements.

	House wife	Percentage
Strongly disagree	4	4
Moderately disagree	32	32
Agree	40	40
Moderately agree	18	18
Strongly agree	6	6
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 190 > 2.37, Chi square 50 > 9.488, null hypothesis is rejected.

Table 6 Advertisements don't make the difference on consumer in purchase of FMCG brands

	House wife	Percentage
Strongly disagree	8	8
Moderately disagree	28	28
Agree	44	44
Moderately agree	12	12
Strongly agree	8	8
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA $191.53 > 2.37$, Chi square $49.6 > 9.488$, null hypothesis is rejected.

Table 7 FMCG rural advertisements provide clear information to consumers on FMCG brands.

	House wife	Percentage
Strongly disagree	8	8
Moderately disagree	24	24
Agree	34	34
Moderately agree	20	20
Strongly agree	14	14
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA $484.69 > 2.37$, Chi square $19.6 > 9.488$, null hypothesis is rejected.

Table 8 Repeated rural FMCG advertisements will increase intension of consumers.

	House wife	Percentage
Strongly disagree	3	3
Moderately disagree	12	12
Agree	38	38
Moderately agree	19	19
Strongly agree	28	28
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA $256.06 > 2.37$, Chi square $37.1 > 9.488$, null hypothesis is rejected.

Conclusion on Hypothesis H01: Null hypothesis is rejected in all the above 5 questions and we may conclude that there *will be Impact of advertisements to Brand awareness and Brand building in FMCG rural market*

Hypothesis H0 2: There will be no effect of consumer behavior pattern to purchase the branded FMCG in rural market

Table 9 Rural consumers Buy only branded FMCG.

	House wife	Percentage
Strongly disagree	6	6
Moderately disagree	24	24
Agree	28	28
Moderately agree	32	32
Strongly agree	10	10
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA $365.38 > 2.37$, Chi square $26 > 9.488$, null hypothesis is rejected.

Table 10 Quality cannot be sacrificed for price for branded FMCG in the rural market

	House wife	Percentage
Strongly disagree	2	2
Moderately disagree	20	20
Agree	54	54
Moderately agree	18	18
Strongly agree	6	6
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA $113.10 > 2.37$, Chi square $84 > 9.488$, null hypothesis is rejected

Table 11 Rural consumers prefer to buy branded FMCG on cash than credit.

TABLE NO 8	House wife	Percentage
Strongly disagree	4	4
Moderately disagree	26	26
Agree	34	34
Moderately agree	24	24
Strongly agree	12	12
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 334.51 > 2.37, Chi square 28.4 > 9.488, null hypothesis is rejected

Table 12 Purchase of FMCG brand suit to consumer taste irrespective of cost in the rural market

	House wife	Percentage
Strongly disagree	6	6
Moderately disagree	22	22
Agree	28	28
Moderately agree	30	30
Strongly agree	14	14
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 475 > 2.37, Chi square 20 > 9.488, null hypothesis is rejected

Table 13. Branding creates good image and quality in the minds of consumer for specific FMCG.

	House wife	Percentage
Strongly disagree	0	0
Moderately disagree	2	2
Agree	71	71
Moderately agree	14	14
Strongly agree	13	13
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 55.72 > 2.37, Chi square 170.5 > 9.488, null hypothesis is rejected.

Table 14 Consumer pay attention to brand while purchase of FMCG

	House wife	Percentage
Strongly disagree	14	14
Moderately disagree	24	24
Agree	40	40
Moderately agree	10	10
Strongly agree	12	12
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 308.44 > 2.37, Chi square 30.8 > 9.488, null hypothesis is rejected

Table 15 Creating positive impacts by FMCG will spread the positive message to new consumers by existing consumers through word of mouth very faster.

	House wife	Percentage
Strongly disagree	4	4
Moderately disagree	8	8
Agree	58	58
Moderately agree	20	20
Strongly agree	10	10
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 97.74 > 2.37, Chi square 97.2 > 9.488, null hypothesis is rejected

Conclusion on Hypothesis 2: null hypothesis is rejected in all 7 questions and we may conclude that *there is effect of consumer behavior pattern to purchase the branded FMCG in the rural market*

Hypothesis H0 3: There will be no effectiveness of sales Promotions towards purchase of branded FMCG in the rural market

Table 16 Sales promotion schemes make the branded FMCG favorite in the rural market

	House wife	Percentage
Strongly disagree	0	0
Moderately disagree	6	6
Agree	62	62
Moderately agree	20	20
Strongly agree	12	12
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result: one way ANOVA 160.89 > 2.37, Chi square 121.2 > 9.488, null hypothesis is rejected

Table 17 Brands of Fast Moving Consumer Goods are personalities without considering sales promotion schemes in the rural market.

	House wife	Percentage
Strongly disagree	2	2
Moderately disagree	20	20
Agree	34	34
Moderately agree	30	30
Strongly agree	14	14
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result: one way ANOVA 594.51 > 2.37, Chi square 32.8 > 9.488, null hypothesis is rejected

Table 18 Good Fast Moving Consumer Goods will have more frequent sales promotions for growth of the brands in rural market

	House wife	Percentage
Strongly disagree	4	4
Moderately disagree	6	6
Agree	42	42
Moderately agree	28	28
Strongly agree	20	20
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 390 > 2.37, Chi square 50 > 9.488, null hypothesis is rejected

Table 19 Sales promotion schemes create brand image for FMCG to grow in the market

	House wife	Percentage
Strongly disagree	4	4
Moderately disagree	22	22
Agree	42	42
Moderately agree	20	20
Strongly agree	12	12
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 482.67 > 2.37, Chi square 40.4 > 9.488, null hypothesis is rejected.

Table 20 Free gift provided with FMCG does not have good quality in branded FMCG at rural market

	House wife	Percentage
Strongly disagree	2	2
Moderately disagree	22	22
Agree	40	40
Moderately agree	20	20
Strongly agree	16	16
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 524.19 > 2.37, Chi square 37.2 > 9.488, null hypothesis is rejected

Table 21 Rural consumer enjoy the cash discount / gift on frequent purchase of FMCG

	House wife	Percentage
Strongly disagree	4	4
Moderately disagree	14	14
Agree	48	48
Moderately agree	28	28
Strongly agree	6	6
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 291.92 > 2.37, Chi square 66.8 > 9.488, null hypothesis is rejected

Table 22 Brands of FMCG need to adopt suitable sales promotions in consideration of local Conditions and situations in the rural market.

	House wife	Percentage
Strongly disagree	2	2
Moderately disagree	10	10
Agree	44	44
Moderately agree	22	22
Strongly agree	22	22
Total	100	100

Source: Primary Data collected and computed through questionnaire.

Result one way ANOVA 386.9 > 2.37, Chi square 50.4 > 9.488, null hypothesis is rejected

Conclusion on hypothesis H03: null hypothesis is rejected in all 7 questions and we may conclude that *there is effectiveness of sales Promotions towards purchase of branded FMCG in the rural market.*

CONCLUSION

Rural markets, as part of any economy, have untapped potential. There are several difficulties confronting to fully explore rural markets. The rural market in Tumakuru District poses a variety of challenges including the dynamics of the rural markets and strategies to supply and satisfy the rural consumers. The study is conducted in all the 10 taluks of the Tumakuru district.

3 hypothesis were tested in this study null hypothesis is rejected and the alternative hypothesis is accepted and concluded as,

- 1) There will be Impact of advertisements to Brand awareness and Brand building in the FMCG rural market.
- 2) There is effect of consumer behavior pattern to purchase the branded FMCG in the rural market.
- 3) There is effectiveness of sales Promotions towards purchase of branded FMCG in the rural market.

We can conclude that all the respondents are aware of the brands in FMCG especially the HUL and ITC which are the top most brands.

Looking at the challenges and opportunities in the Tumakuru District rural market, it can be said that the future is very promising for those marketers who understand the dynamics of the rural markets and exploit them to their best advantage. The marketers need to be very careful in execution of FMCG branded products while offering to the rural consumer taste and preference and adopt those local strategies which can exactly match with the local market.

THE FUTURE WORK

Further the research can be conducted at the national level, brand equity, price, Easy availability, Family linking, weekly market (mandis), categorized FMCG branded products and depth study of rural consumer behaviour, Advertise and its impact on all branded products and variety of sales promotional strategies and their impact on rural market.

SUGGESTIONS AND RECOMMENDATIONST

The companies should take maximum care while designing the advertisements, which in turn will Impact on rural consumers with positive message and trust worthy supply of same products for creating Brand awareness and Brand building in the FMCG rural market.

✓ It is very difficult to understand the rural consumers Especially House Wives. More quantitative research should be conducted to know the present taste and buying pattern of rural consumer, so that consumer behavior pattern can be analyzed and changes can be made in the FMCG rural market.

- ✓ Sales promotion programs should be made keeping the long objectives of the company in mind. Short duration sales promotion strategies are not effective in the rural market for FMCG products.
- ✓ Rural market is very potential but maximum care should be taken for analysis of market before entering the market and periodic surveys must be conducted to review the feedback of the House wives for the present products and upcoming products of the FMCG Company.
- ✓ Purchasing power of the rural House wife is competitive and she is ready to buy the brand FMCG products irrespective of the price. More attention should be given for quality and durability of the products.
- ✓ Periodic research and consumer contact must be taken by the marketers to keep watching on the changes in the rural market for branded FMCG products, to update and retain the loyal House wives.

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