Chapter Six

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The rural consumers in India account for about 73 percent of the total consumers. In recent years, the lifestyle of a large number of rural consumers in India has changed dramatically and the process of change is on. The buying behaviour of the rural consumers is influenced by several factors such as socio-economic conditions, cultural environment, literacy level, occupation, geographical location, efforts on the part of sellers, exposure to media etc. The consumer movement in India till now has been confined to the middle class citizens in urban areas. It has yet to spread among the masses in rural areas.

Rural Marketing in Indian economy has always played an influential role in the lives of people. In India, leaving out a few metropolitan cities, all the districts and industrial townships are connected with rural markets. India has a population that is large and heterogeneous. The market potential is huge in rural areas. It is this market strength in rural area that needs to be tapped. Now-a-days even the educational institutions are concentrating on rural marketing, they have developed special management programmes to cater to rural marketing needs and are doing market research in rural places. Rural markets are rapidly growing in India but have often been ignored by marketers.

In the present study maximum respondents who participated, belonged to the age group 18 to 30 years and 41 to 50 years. It implies that people in these age groups have more decision making power in brand selection. In Bilaspur people who fall in the age group of 41 to 50 years were more dominant in decision making as compared to Kinnaur where young people were more powerful in making purchasing decisions. This may be because in Kinnaur more people were involved in agriculture or horticulture so they stay in Kinnaur whereas in Bilaspur because of lack of any cash crop young people have to move out of their native places in search of employment. So the population of this age group was very less in villages of Bilaspur as compared to Kinnaur.

As India is a male dominant society, the male dominance can be clearly felt in the study as more numbers of male respondents participated in the survey and they
were the ones who take most of the decisions in a family. It was heartening to see that in Bilaspur, female participation was more as compared to Kinnaur. This may be because of the exposure and awareness level of females of Bilaspur vis-a-vis the females of Kinnaur. In Kinnaur, females hardly move out of their villages because of their conservative culture. Infrastructure facilities and road connectivity which is not very good in Kinnaur also adds to non participation on behalf of women in Kinnaur and therefore it is the males who move out for the purchase of household items. Contrarily, in Bilaspur because of better connectivity by roads to the villages and influence of developed areas like Punjab which fall in the proximity of Bilaspur, females are able to move out and are consequently more aware than their counterparts in Kinnaur.

Culture of Kinnaur is tribal and more than ninety percent of the population falls within this category. Therefore, people of Schedule tribes participated more in the survey as compared to the rest of the castes. In Bilaspur maximum respondents belonged to the general category, followed by schedule caste, schedule tribes and other backward castes respectively. It was observed that in Bilaspur the people of general category exceed as compared to Kinnaur.

Respondents’ classification was also done on the basis of type of dwelling they had. With modernization, type of pacca dwelling has increased in Kinnaur district with increased income from agriculture and horticulture. More people had pacca type dwelling in Kinnaur and it is almost comparable with Bilaspur. In Bilaspur also more than fifty percent respondents were having pacca type dwelling as more number of people belong to salaried class. It was observed that in both districts people had kaccha and semi type dwelling also. Semi type dwelling were more in Kinnaur as compared to Bilaspur because of the low temperatures in Kinnaur districts. Semi type dwelling provide relief in winters as compared to pacca and kaccha dwelling as wooden houses are warmer in comparison to cemented houses during winter season. Both districts had almost equal kaccha type dwellings.

It was also observed from the study that Kinnaur was richer than Bilaspur as per capita income of Kinnaur is higher than Bilaspur. Kinnaur is third and Bilaspur is eighth on the basis of per capita income among the twelve districts of Himachal Pradesh. This was the reason for low percentage of the respondents belonging to IRDP status in Kinnaur as compared to Bilaspur.
As has already been discussed, the participation of males was higher than that of the females in the present study, this might be because of higher literacy rates of males in both districts. Both districts had equal number of respondents who had not been to school. In Kinnaur, higher percentage of respondents was of post graduates as compared to Bilaspur. Bilaspur had more number of graduates as compared to Kinnaur. This may be because more people in Bilaspur go for jobs once they are graduated but in Kinnaur more people go for higher studies as they have less opportunity in industries as compared to Bilaspur. Bilaspur had more number of undergraduates in comparison of Kinnaur. In Bilaspur, people prefer industry works and this may be one of the reasons for high percentage of undergraduates as for factory jobs higher degrees are not needed.

It was observed in the study that more and more people were agriculturists in Kinnaur as compared to Bilaspur. District Kinnaur is rich in cash crops and horticulture produce as compared to Bilaspur. For about forty percent households in Kinnaur cash crops were the main source of earning, that is why more and more people were engaged in agriculture or horticulture in Kinnaur. In Bilaspur such an opportunity was not there and primary source of income was through service and other professions. Almost equal numbers of respondent were engaged in business and professions in both the districts. In Bilaspur more number of respondents belonged to service class as compared to Kinnaur because of the presence of industries in Bilaspur. People of Kinnaur get reservation benefit in government jobs because of their tribal status therefore more people were employed in government jobs in Kinnaur. On the contrary, more people were engaged in other non-government professions such as driving, loading and unloading of materials etc in Bilaspur.

It was heartening to know that in Kinnaur respondents belonging to income group Rs.20001 above were almost double than the respondents in Bilaspur. Respondents belonging to Rs.15001 to Rs.20000 income group were almost double for Bilaspur than Kinnaur. Reason for this much variation can be that in Kinnaur most of the income is derived through horticulture and in Bilaspur most of the income is through service sector. This may be the reasons for the variation. Such variation was not observed for the other income group respondents. In other income groups i.e. up to Rs.5000, Rs.5001 to Rs.10000 and Rs.10001 to Rs.15000 almost same number of respondents were there from both the districts.
The role of the head of the household is considered to be very important in a family. In almost all family matters it is the head of the household whose opinion matters the most. He is considered to be the most dominant person in a family. All family members are supposed to follow his commands. This dominance can be seen in the purchase of consumer durable brands for a family. It was observed in the study that in case of television purchase most of the respondents have ranked head of the household role as most important in a brand selection. Same thing was witnessed in case of Kinnaur also where the head of the household was the most dominant person in brand selection in case of television.

It was heartening to note that in Bilaspur the head of the household was ranked second in the selection of the refrigerator brand. Refrigerator is concerned with the females as they are the ones who do household works and use the product more. Therefore their opinion is considered as the most important one while selecting a brand of refrigerator. But in case of Kinnaur, it was again the head of the household, whose decision was the most important, regarding the brand selection of the refrigerator. This can be attributed to more exposure and awareness of females of Bilaspur vis-a-vis Kinnaur. So it can be concluded that in places where females get more exposure and are aware about the prevalent brands in the markets their opinion in brand selections are also considered as important in a family.

In washing machine brand selection again the opinion of females was the most important in case of Bilaspur while in case of Kinnaur it was again the males who dominated the brand selection of washing machine. Washing machine is a product which is mostly used by the females. It was observed during the study that both in Bilaspur and Kinnaur almost fifty percent of the respondents preferred manual washing of the clothes. Out of the selected three products washing machine was the last preference in asset ownership. Among respondents who had washing machine females opinion was considered as important one in Kinnaur also, after the head of the household it was the wife of the head of the household whose opinion matters the most.

The role of the wife of the head of the household was also considered to be very important in family matters and in consumer durable purchasing. Television is a product which is used by all the family members and all the members of family give their opinion regarding the purchase of a particular brand of a television. As far as the
role of wife of the head of the household was concerned she was ranked second by respondents both in Bilaspur and Kinnaur in television purchase decision in a family.

In case of refrigerator purchase decision it was observed that wife to the head of the household was ranked first in brand selection which reveals the level of their awareness regarding the various available brands in the market. As females in Bilaspur have more exposure to the markets due to the better road connectivity, they move out of their house more in comparison to their female counterparts in Kinnaur. Therefore it can be inferred that female opinion counts more if the product is of their usage and they have better awareness and exposure. In Kinnaur wife of the head of the household was second most important person in brand selection.

In case of brand selection of washing machines similar observation was made. Wife of the head of the household was ranked first in the selection of the brand in Bilaspur while in Kinnaur she was ranked second in brand selection of washing machine.

The role of children cannot be ignored in brand selection of any product. They are supposed to be more aware about the brands available in markets. They are the ones who also know the technical know-how of the products and because of their interest and attitude they are keener to know about things. In urban areas children gather information from internet television, newspapers etc about a product which a family is planning to buy, they are the ones who help in brand selection for a particular products. In case of rural areas role of children is also important, they also assist their parents in selection of a particular brand though they are not that much advance as their counterparts in urban areas are. Role of children were considered to be the third most important in case of selection of a particular brand of television. Television is a product which interests each and every member of the household. So there active participation was observed in case of television brand. In Kinnaur participation of children in brand selection process was observed more as compared to Bilaspur this may be because of the fact that parents in Kinnaur are not as much aware about the brands as in Bilaspur.

It was felt the role of children in case of brand selection in refrigerator was not that much active as it was in case of television. This shows that children give their opinions in only those matters which interest them the most. Though they were ranked
third in both the districts but their active participation was not felt in case of refrigerator brand.

As far as the role of children is concerned in case of washing machine brand selection, like in refrigerator brand selection their participation was felt less but they were ranked third in both Bilaspur and Kinnaur.

Relatives and friends hold a significant position in decision making process of any family. In rural areas these consumer durable products are considered to be expensive, considered as status symbol and are bought once in a life time. So rural consumers consult each and everybody they come across before buying the product. In such a scenario the role of relatives and friends hold great value in selection of brands. It was observed that in case of Bilaspur relative and friends got the fourth rank in brand selection of television. Same rank was given to relative and friends in Kinnaur also. It shows that relative and friend holds same importance in brand selection of television in both Kinnaur and Bilaspur.

Refrigerator is a product which is needed in Bilaspur more than the Kinnaur as the climate of Bilaspur is comparable to the Punjab. Because of the cold temperature need of the product is not felt that much in Kinnaur but still people buy refrigerator to satisfy their esteem needs. Both in Bilaspur and Kinnaur relatives and friends were ranked fourth in brand selection of a refrigerator.

It was heartening to see that the role of relatives and friends remained the same i.e. they got the same rank in case of washing machine brand selection but they were ranked fifth in case of Kinnaur while selecting a particular brand. Existing customer opinion was more important for people of Kinnaur in case of washing machine.

Word of mouth is the most powerful tool in marketing. If one is using a product and is satisfied with the performance of the product definitely he is going to speak good about the product. This can also play an important role while going for a purchase of a durable product. So the role of existing customer cannot be ignored in the purchase of a durable product. People tend to enquire about the product which they are going to buy, they ask about the advantages and disadvantages of the product from the existing customers. This helps in framing the mind set about a particular product and a brand specially. It was observed that in both the districts existing
customers got rank fifth in the selection of a particular brand of television. It was felt that they will get higher rank. But it was heartening to know that they were ranked same by both the respondents of Kinnaur and Bilaspur which proves that the existing customer’s opinion does not matter to them as much as it was expected. Now-a-days people in rural areas also obtain information about a particular product from radio, television and through print media which helps in shaping their opinion about the product as well as the brand.

In case of refrigerator brand selection in both the district role of existing customer were the same. They were ranked fifth in both Bilaspur and Kinnaur. It shows they do help in brand selection of refrigerator but not that much.

It was observed in case of Kinnaur existing customers were given more consideration while going for the purchase of a particular brand of refrigerator. They were ranked fourth in case of Kinnaur while their rank remained the same in case of Bilaspur. It can be concluded that in case of washing machine opinion of exiting customer was more important in Kinnaur than Bilaspur.

Among 'others' which included the dealers, salesmen of dealers, colleagues, opinion leaders etc. All these are very important as they provide information regarding the popular brand and other brands which they have experienced. They play an important role in moulding decision of a person going for a purchase of a durable product. Sometimes in the last minute people are convinced about a particular brand suggested to them by these agents. Dealers also play a crucial role in changing the decision of a person by attracting their attention towards a particular brand in which his margins are high i.e. why they sell more unpopular brands in rural areas. They present the image of that brand favourably and salesmen of the dealer also endorse the dealer's opinion. Some dealers offer some sort of commission to sales person on selling a particular brand. In rural areas opinion leaders are the sarpanch, teachers, doctors and highly educated or influential persons in the village. People in rural areas sometimes seek their help in the selection of a durable brand as they are considered to be more knowledgeable people. When a person is going to purchase a durable brand colleagues and peers also give their suggestions regarding the purchase of the product. 'Others' got sixth rank in both Bilaspur and Kinnaur in case of television brand selection. Rural people of Himachal Pradesh do not seem to be convinced by their opinion as expected.
In case of refrigerator brand selection role of 'others' was just similar to the
case of television brand selection. They were ranked sixth by respondents of both
Bilaspur and Kinnaur. The only difference was in the frequencies which they got
while ranking the role performed by different people in brand selection process.

Same trend was followed in washing machine brand selection in both Bilaspur
and Kinnaur. They were ranked sixth in the importance of different people suggesting
a particular brand of washing machine.

Studies in this context have also laid the emphasis on the role of family
members and opinion leaders in brand selection of durable product. It was found that
role of family members and opinion leaders becomes crucial in brand selection and
hence they cannot be ignored while studying the consumer behavior of people.

Cultural factors also play an important role in the selection of a particular
brand of television. So, cultural factors cannot be ignored while studying the rural
consumer behavior. In rural areas in case of nuclear families people prefer unpopular
brands the most because of the cheaper price. Other brands were the most preferred
brands in Bilaspur in case of nuclear families but it was LG which was preferred most
by both joint and nuclear families among the mentioned brands taken for the study. In
Kinnaur LG was the most preferred brand by joint as well as nuclear families. It was
found that in Kinnaur people preferred branded television over not so popular brands.
Sony was the least preferred brand in both the districts in both types of families i.e.
joint or nuclear. This may be because of LG’s strong marketing in rural areas where
as Sony concentrates in urban areas only. Price of the Sony television is also high as
compared to LG so this may be the reason for Sony’s less penetration in the rural
markets. It was inferred from the statistical calculations that type of family i.e. joint or
nuclear does not play any significant role in the selection of a particular brand of
television.

As far as the brand preference in case of refrigerator was concerned LG was
the most liked brand in Bilaspur by both nuclear and joint families. In Kinnaur joint
families preferred LG and nuclear families had liking for Samsung the most.
Whirlpool was the least liked brand in Bilaspur in both types of families and
Videocon was the least preferred brand in case of refrigerator in Kinnaur in joint as
well as nuclear families. Both districts were different in brand preference. Statistical
techniques found no significant relationship between type of family and refrigerator brand selection.

In case of washing machines also in Bilaspur both types of families preferred LG the most and Samsung the least. In Kinnaur district this liking differed a bit, both joint and nuclear families preferred Whirlpool washing machines and like Bilaspur Samsung washing machine was the least preferred. Statistical tests show that in Bilaspur type of family plays an important role in brand selection of washing machine while it does not play any significant role in brand selection in Kinnaur.

Economic status refers to whether a respondent belongs to IRDP or Non-IRDP family. It was observed that there were more respondents belonging to IRDP families in Bilaspur than Kinnaur. It can be inferred that Kinnaur had better financial condition than Bilaspur. It was observed that in both districts IRDP families preferred other brands of television. This may be because of the low price of these brands. Among the mentioned brands for the study purpose LG was the most popular brand in both districts. Sony was the least preferred brand in both districts in case of television. Statistical results reveal that in Bilaspur economic status plays an important role in brand selection of television. Television brand choice will be dependent upon the economic status where as no such dependence was found in Kinnaur. This means in Kinnaur people buy television brands irrespective of their economic status and they were more brand conscious than their counterparts on Bilaspur.

In case of refrigerator and washing machine LG was the most preferred brand in both the districts. Videocon among the IRDP and Whirlpool in Non-IRDP families in Bilaspur was least preferred in case of refrigerators. In case of Kinnaur Videocon refrigerators were not preferred that much. Samsung washing machines were least preferred in both districts. No statistical significance was found between economic status and refrigerator brand selection in both the districts. In case of Bilaspur, washing machine brand selection and economic status of respondents was found to have a significant relationship while no such relationship was operative in case of Kinnaur.

It was found that both in Bilaspur and Kinnaur among all castes, almost LG was the most popular brand among the respondents and Sony was the least popular. In case of refrigerator brand preference in Bilaspur it was observed that almost all castes
preferred LG refrigerators expect other backward castes which preferred Whirlpool. In Kinnaur Whirlpool was the most preferred brand among the general category respondents while all other castes preferred Samsung. In case of washing machine LG was the most preferred brand in Bilaspur by all castes while in Kinnaur all castes preferred Whirlpool washing machine except for schedule castes as they had liking for LG washing machines. It was observed that there was no significant role of caste in the selection of brand in case of television and washing machine. But in case of Kinnaur in refrigerator brand selection caste factor played a crucial role. This may be because most of the people buy refrigerator to satisfy their esteem needs and maximum population of Kinnaur is of scheduled tribes.

Gender wise brand preference was also operative in case of all the three products taken for study purpose. It was found that LG was the most preferred brand by males and females both in case of television in both the districts. Sony was the least preferred television by both males and females of Bilaspur while in Kinnaur Videocon was the least preferred brand by females and males had least preference for Sony. In case of refrigerator LG is the most preferred brand in Bilaspur by males and females while whirlpool was the least preferred by them. In Kinnaur Samsung was liked by males and females had liking for Whirlpool. Videocon was the least preferred brand by both males and females in Kinnaur. In case of washing machines, LG washing machines were preferred by males in Bilaspur while females liked Videocon washing machines. Males did not prefer Samsung and females did not prefer LG washing machines in Bilaspur. It was observed that males and females differed in brand selection in case of washing machine in Bilaspur. While in Kinnaur Whirlpool was the most preferred brand and Samsung was the least favoured brand, there was no significant relationship found between gender and brand selection of television and refrigerator in both districts. But in case of washing machine gender was found significant in Bilaspur in selecting the brand of washing machine while no such findings were reported in case of Kinnaur. This may be because washing machine is a product which is used by females mostly and in Kinnaur females lack exposure of markets and they are not as aware as females in Bilaspur.

Age is also a crucial determinant of brands which people buy. It was observed that in case of television brand selection in Bilaspur people between age group 0 to 30 years preferred Videocon and in Kinnaur people above 51 years preferred Videocon
the most. In other age groups LG was the most preferred brand in Bilaspur and Kinnaur. Sony was again the least preferred brand in Bilaspur and Kinnaur among all age groups. In case of refrigerator brand selection LG was preferred by almost all age groups in Bilaspur and in case of Kinnaur it was Samsung which was liked by most of the respondents in different age groups. Videocon was the least preferred by almost all age groups in Bilaspur and Kinnaur. LG in Bilaspur and Whirlpool in Kinnaur were the most popular washing machine brands while Samsung was the least liked brand in almost all age groups in both the districts. It was observed that age does not have any statistical significance in case of brand selection of all three consumer durable products in both the districts.

It was felt while inquiring the role of marital status of respondent in selecting a consumer durable brand that LG was the most preferred television brand in both Bilaspur and Kinnaur among the married and unmarried respondents and Sony was the least preferred television brand in both districts. In case of refrigerator brand, LG was the most liked brand in Bilaspur among married and unmarried respondents. While in Kinnaur it was Samsung which was liked the most by married and unmarried respondents. Whirlpool in Bilaspur and Videocon in Kinnaur was least preferred by both married and unmarried respondents. Whirlpool washing machine was most preferred by respondents in Kinnaur while in Bilaspur married respondents had LG, and Videocon was preferred by unmarried respondents. Samsung was the least preferred washing machine in both the districts among married and unmarried respondents. Marital status was not found significant in brand selection of refrigerator and washing machine. While in case of television brand selection in Bilaspur it was found significant but in case of Kinnaur it was observed that it has no role to play in brand selection.

Education also plays a decisive role in determining the brand which a consumer is going to buy. It was observed that LG television was the most preferred and almost Sony was the least preferred television brand among all the respondents from Bilaspur and Kinnaur having different educational qualifications. In case of refrigerator Samsung in Kinnaur and LG in Bilaspur was the first choice of almost all the respondents with different academic background. Whirlpool in Bilaspur and Videocon in Kinnaur was the least preferred brand of refrigerator. LG washing machine in Bilaspur and Whirlpool in Kinnaur were the most liked by different
respondents irrespective of their qualifications. Samsung washing machines were the least preferred in both districts. From the statistical tools and techniques it was revealed that educational qualifications are not significant in rural areas of Bilaspur and Kinnaur in the selection of these consumer durable brands.

To examine the brand preference according to the occupation respondents are engaged in it was revealed that in case of television brands, LG in Bilaspur is the most preferred brand among respondents who belong to salaried and Business class. Among respondents engaged in various professions, Videocon and Samsung are the most preferred brands while agriculturists and respondents engaged in other occupations favoured Videocon the most. In Kinnaur LG is the most preferred and least preferred brand was Sony among all except people engaged in various professions, Videocon was preferred least in professional category. In case of Refrigerator LG was the most liked brand by all respondents engaged in different occupations in Bilaspur. The least preferred brand among service class was Whirlpool and among business class and professionals it was Videocon. Agriculturists had less liking for Whirlpool. In Kinnaur Whirlpool was the most preferred brand among the service class, in business class it was Samsung, Professionals liked LG, while Agriculturist liked Samsung. Videocon was the least preferred brand among the service class and LG was the least preferred among the business class of Kinnaur. In case of washing machine LG is the most preferred brand in Bilaspur among all the respondents engaged in different occupations except agriculturists who preferred Whirlpool the most and as far as least preference is concerned Samsung was the least preferred brand among all except respondents engaged in professions. In Kinnaur whirlpool was the most favoured brand among salaried and business class while LG was most popular among respondents engaged in professions and agriculture. There was no statistical significance observed between occupation and brand selection in all three categories of products in both districts.

It was found that the respondents who had *paccia* and *kaccha* type dwelling in Bilaspur favoured LG television the most and respondents who had semi type dwelling had liking for Samsung televisions. Sony was the least preferred brand by all irrespective of their dwelling type. In Kinnaur LG was the most favoured television brand while people who had *paccia* and *kaccha* type dwelling Sony was the least preferred brand and Samsung was least preferred by people who had semi type
dwellings. LG refrigerators in Bilaspur and Samsung refrigerators in Kinnaur were the most popular among all respondents irrespective of the type of their dwellings. In Bilaspur whirlpool refrigerator was preferred least by those who had *pacca* and *kaccha* type dwellings. People who had semi type dwelling least liked Videocon refrigerators. In Kinnaur Videocon refrigerators were least preferred by all respondents living in different type of dwellings. In case of washing machine people who had *pacca* and *kaccha* type dwelling liked Videocon and people who had semi type dwelling preferred LG washing machine in Bilaspur. Samsung was the least preferred washing machine in Bilaspur by all respondents living in different dwellings. In Kinnaur whirlpool was the most preferred washing machine brand by all respondents while Samsung was least preferred by those who had *pacca* and *kaccha* type dwellings. People who had semi type dwelling Videocon was least preferred by them. In case of television and refrigerator there was no statistical significance found between type of dwelling and brand selection. But in case of washing machine type of dwelling was found significant in Bilaspur while selecting a washing machine brand. It was not found significant in Kinnaur. This may be because of better water supply in Bilaspur washing machine is considered to be an item of necessity and a time saving devise whereas in Kinnaur it is considered to be a luxury product to satisfy esteem needs.

Factors such as age, occupation and education have no effect on brand selection of durable products due to obvious reasons. This may be because in today’s marketing era rural consumers get awareness about the products through electronic and print media so these factors do not seem to be as much relevant now.

Income plays an important role in selecting a particular brand of consumer durable product. It was observed, that in Bilaspur, LG is the most preferred television brand amongst all income groups except those who fall in income group of Rs.10001 to Rs.15000 which favours Videocon the most. The least preferred brand is Samsung amongst people whose income is up to Rs.5000. In income bracket of Rs.5001 to Rs.10000 and Rs10001 to Rs.15000 Sony is least preferred and above Rs.20001 income group Samsung is least preferred. As far as preference of television brands in Kinnaur was concerned among the various income groups, LG was the most preferred most by people whose income was up to Rs.5000, and income above Rs.20001. Videocon was the most preferred brand among income group 5001 to 10000 and
10001 to 15000, and in income group Rs.15001 to Rs.20000 Samsung is the most favoured brand. In case of refrigerator in most of the income groups in Bilaspur LG was favoured the most while Samsung was the most preferred brand in Kinnaur. Whirlpool in Bilaspur and Videocon in Kinnaur were the least preferred refrigerator brand. In case of washing machines, LG in Bilaspur and Whirlpool in Kinnaur were least preferred brands. Income was found statistically significant in Bilaspur in case of television. It was not found significant in case of refrigerator in both the districts. In case of washing machine income was found significant in case of Bilaspur and insignificant in case of Kinnaur. This may be because television is considered to be an item of necessity and washing machine is considered to be a time saving device where as in rural areas refrigerator is considered to be a symbol of class.

Mode of payment i.e. whether a product is bought on cash or on credit was also studied. It was found that LG was the most preferred brand on cash while Videocon was preferred on credit. In case of Kinnaur LG was preferred on cash as well as credit. Sony was the least preferred brand whether on cash or on credit in both districts. In case of refrigerator LG is the most popular brand and Whirlpool was the least preferred brand, irrespective of the mode of the payment in Bilaspur. In case of washing machine brand, Videocon on cash and LG on credit were the most favoured brands in Bilaspur. Samsung on cash and Videocon on credit were the least preferred brands in Bilaspur. In Kinnaur, Whirlpool was the most popular brand whether on cash on credit. The least preferred brand on cash was Samsung and Videocon on credit. Mode of payment was not found statistically significant in both districts in all categories of the products.

It was observed during the study that price of the consumer durable product also played a crucial role in purchase of a particular brand. In rural areas other brand televisions which were cheaper in price were more favoured in Bilaspur than in Kinnaur. In Bilaspur up to price range Rs.5000 and between Rs. 5000 to Rs.10000 Videocon was the most preferred television brand while Samsung and Sony were the least preferred brand in these price ranges. In price range Rs.10000 to Rs.15000 LG was the most preferred television brand and the least preferred brand was Sony. Sony and Samsung were the most sought after brands in above Rs 15000 price range and LG was the least sought after brand. In case of Kinnaur other cheap and not so popular brands were most preferred in price range up to Rs 5000. Videocon and LG
were the most liked brand in this price range among the mentioned brands, while Sony was the least preferred brand. In price range from Rs.5000 to Rs.10000 and Rs.10000 to Rs.15000 Samsung was the most liked brand and above Rs 15000 price range LG was the most liked brand whereas Videocon in Rs 5000 to Rs.10000, Sony in Rs.10000 to Rs.15000 and Samsung in above Rs.15000 price range were the least liked brands in Kinnaur. It was observed that in both districts some respondents had bought second hand televisions on cash or installments. This was the reason for low price of some branded television taken for study purpose. Statistical results showed that there was a significant relationship between price and brand selection of television in both districts.

In case of refrigerator brand selection it was found that LG was the most preferred brand among all the price ranges except above Rs.15000 range where Samsung was the most liked brand in Bilaspur. Videocon was the least preferred brand in all price ranges except Rs.5000 to Rs.10000 where Whirlpool had the least preference. In case of Kinnaur, Samsung was the most preferred refrigerator brand and Videocon was the least preferred brand in all price ranges except Rs.5000 to Rs.10000 where LG was the least liked brand. In case of brand selection of refrigerator other cheaper brands were not preferred as much as in case of televisions which shows that in case of refrigerator people only trust popular brands. Statistical results showed no significance between price and brand selection of refrigerator in both districts.

As far as washing machine brand selection was concerned it was observed that in price bracket of up to Rs.5000 and Rs.10000 to Rs.15000 LG was the most preferred brand in Bilaspur. Videocon washing machines in price range of Rs.5000 to Rs.10000 and Samsung washing machines in above Rs.15000 price bracket were the most preferred ones. Samsung was the least preferred brand in all price brackets except above Rs.15000 bracket where Whirlpool was the least preferred brand in case of Bilaspur.

In case of Kinnaur Whirlpool in price brackets of up to Rs.5000 and Rs.5000 to Rs.10000 and LG in Rs.10000 to Rs.15000 and above Rs.15000 were the most preferred brands. Samsung was the least preferred brand in all price brackets except Rs.10000 to Rs.15000 where Videocon was the least preferred brand. Statistical results showed that price had significant role in washing machine brand selection in
Bilaspur while it was found insignificant in case of Kinnaur. This may be because of brand conscious nature of people in Kinnaur.

In case of effective factors which are responsible for the purchase of television it was found that sales promotion activities are crucial in Bilaspur and Kinnaur but credit facilities and dealer network was found crucial in Kinnaur. This may be because of the geographic condition of Kinnaur where access to these brands is not so easy. The role of print media was also found of second importance. Within the second factor the role of print media was considered more important in Bilaspur whereas it were the product attributes which were crucial in case of Kinnaur. A company’s promotional activities, after sales services and credit facilities were found the third crucial factor in Bilaspur whereas the psychological factors which change the cognition of the people were found to be more important in case of Kinnaur. Psychological factors were found crucial in case of Bilaspur under fourth factor whereas need and technological superiority were found important in case of Kinnaur. Under fifth factor Brand name and features of the products, Usefulness of the products, technological superiority were the effective factors whereas in case of Kinnaur advertisement in electronic media and print media were found the most important variables in selecting a television brand.

In case of refrigerator there were five factors in Bilaspur and three factors in Kinnaur which were found essential in the purchase of refrigerator. Under first factor Usefulness of the Products, Brand Name and Features of the Products, Source of Information were considered as most effective variables which govern the purchase of refrigerator in Bilaspur whereas in Kinnaur Promotional Activities of the Companies, Availability of Multiple Brands, Free Gift Announced by Companies/Dealers, combined, Economic Offer, Dealer Network, Trade Journals, Attractive Price were the essential variables. In Bilaspur under factor two pricing of the product related variables were considered important whereas in Kinnaur psychological and advertisement variables were considered important. Under third Factor Company promotion was felt important in case of Bilaspur while it was distribution and increase in family income that were considered essential variables regarding the purchase of refrigerator. Under fourth and fifth factor in Bilaspur Budgetary Changes, Distribution Costs, Availability of Surplus Funds (savings), Magazine Ads, Distribution Policy,
Newspapers Ads were found the most effective variables for the purchase of refrigerator whereas in Kinnaur no such things were found.

Regarding the purchase of washing machine four factors were extracted with 18 variables in Bilaspur whereas in case of Kinnaur six factors with 19 variables were considered effective.

Under the first Factor promotional activities by company and dealers were considered most important in Bilaspur while same things were found effective in case of Kinnaur also. So it can be concluded that in case of washing machine purchase promotional activities by company and dealers is the most important factor in determining the purchase behavior of rural consumers of Bilaspur and Kinnaur. Saving and income relating factor were found important in case of Bilaspur while need and distribution related issues were considered important in Kinnaur. It is the brand and features of products under third factor in Bilaspur whereas as in Kinnaur advertisements in electronic media and print media were found most effective. F3 had Brand Name and Features of the Products, Technological Superiority, Availability of Multiple Brands and finally in case of Bilaspur under fourth factor Source of Information, Relatives/Colleague/Friends were found playing an important role in brand selection while in case of Kinnaur it was Addition Source of Income, Promotional Activities of the Companies, Source of Information which were found effective. In case of Kinnaur under fifth and sixth factor psychological and price related factors were considered as important factors regarding the purchase of washing machine.

Studies in this context showed that word of mouth advertising has a strong influence on consumer buying behavior. Source of information, brand choices, attractive price cut, promotion coupons, product usage, company promotion distribution in dispersed rural market are very important in brand selection of durable products. Need of the product, esteem needs, brand name and reputation and advertisements in print and electronic media are the main factors responsible for the purchase of a particular consumer durable product. Same things were found effective and applicable in current study also.
Suggestions

• Develop New Products for the Rural Market: Product redesigning from the beginning can be done. Marginal changes to existing product will not work effectively. Product must work in hostile conditions in noise, dust and electricity blackouts etc. In rural areas unbranded products are sold more in case of television so companies should try to develop product in that price range.

• Distribution Network: Distribution is a big problem in rural areas. It should be designed to reach highly dispersed rural markets as compared to highly dense urban markets.

• In addition, efforts should be made to use the distribution channels more effectively to reach in the deeper pockets of the rural market. Thus availability of the product is very important as rural consumers are not loyal to one brand.

• Efforts should be made to increase the distribution network (retail outlets), and make available the products to the rural market. Should try to connect with them through aggressive marketing by print and television advertisement as this is the most important factor in influencing buying decision by informing them about the features or proposed benefits of the products as it is occasionally true.

• More Effective Communication: There is a need to find out the appropriate media, which could reach the hearts of the rural masses. This is required as none of the media like television, print; radio etc has absolute reach to the rural masses.

• Pricing: Products can be priced to build up volume in the rural market.

• Marketing Research should be undertaken involving focus groups. Marketers should also build prototypes while strategizing for marketing.

• Positioning: Products should be positioned in rural areas according to the rural consumer connect with their social class, values and culture so that they can relate with them and it will give them psychological satisfaction and should motivate them to buy the products.

• Promotional strategies should be according to the consumer which companies are targeting. Factors like age, gender, education, occupation, attitude, lifestyle,
values, culture etc play a crucial role in buying decisions of rural people, so promotional strategies should be formulated in accordance with these factors.

- While planning for rural market, company should plan considering the factors of buying decision, for instance: life style, buying capacity of the buyer etc. as they try different products as suggested by the peers, neighbours and others.

**Implications**

Consumer durable products like micro-wave oven, refrigerator, washing machine, television LCD, LED indicates the quality of life people enjoy in a particular area. Hence survey should also be conducted for high altitude hill or low hill areas in case of hill state like Himachal Pradesh so that consumer behavior of people of such area can be studied. This will provide marketing companies a better understanding of the need of the rural consumers and they will be able to develop products which suit the people living in rural areas.

It is perceived that due to cold weather conditions in Kinnaur, demand for micro wave in place of refrigerator should be more. Climatic conditions of Kinnaur are such that even if people do not freeze food or do not keep the food in refrigerator, it won’t get stale for many days. Whereas, the need to heat up the food is more due to cold weather, therefore demand for micro wave and the facilities associated with it should be more. Hence study on micro wave should also be done.