(i) **Family Role Structure:** In the FMCG Sector, it has been found that in Rural Kamrup, significant roles have been played by Husbands and Elderly Persons in the various family role decisions. Wives basically play the role of homemakers and a minor role as Influencer and Decider. Majority of the goods purchased are for the family consumption. Rural Nalbari is basically a male dominated society. It has been found that Husbands have an overall domination in the various family role decisions. Wives basically play the role of a homemaker. In Rural Tinsukia, Elderly Persons and Husbands play significant role in all aspects of family role structure decisions. Husbands play a major role as Financer. In Rural Jorhat, decisions taken are very democratic where Husbands, Wives, Elderly Persons and Children play equally important part in all aspects of family role decisions.

In the durables sector, the Financer and the Decider in the family happen to be Husbands in all the four districts. The Husband is also involved in doing the purchases of the durables in a significant way as he tries to ensure that there is value for money received on the investment in the durables. This is in stark contrast to FMCG sector where other members of the family is also seen involved in purchase transactions. Wives are found to play significant roles as Initiator and Influencer in the family in the four districts. However Wives also play significant roles as Decider and Purchaser in Kamrup, Tinsukia and Jorhat district. Elderly Persons play minor role as an Influencer
in all the districts. Lastly Children are found to play a significant major role as Initiator and a minor role as Influencer and Purchaser in the family in all the districts.

Marketing implications: In the light of the above findings, marketers may need to give priority equally to Husband, Wife and Elderly Persons in product promotions and advertisements in the FMCG sector. In the Durables sector, marketers can go for persuasive advertisements to target the Husbands as they are the main Financers and Deciders. Moreover informative advertisements can be targeted on Wives and Children.

(ii) Rural Values Attitudes and Lifestyles: The study has been able to contribute new findings regarding Values, Attitudes and Lifestyles (VALS) of rural consumers. These findings could create three distinctive clusters in each district. In Kamrup district, the Clusters are named as (i) Conservative, Family Oriented and Peace Loving, (ii) Independent, New and Variety Seeking and (iii) Adaptable, Self-sufficient and Optimistic. In Nalbari district, the Clusters are named as (i) Conservative, Family Oriented and Peace Loving, (ii) Socially Conscious, Culturally Strong and Variety Seeking and (iii) Dynamic, Self-sufficient and Optimistic. In Tinsukia district, the Clusters are named as (i) Conservative, Family Oriented and Peace Loving, (ii) Socially Conscious, Hard Working and Variety Seeking and (iii) Dynamic, Self-sufficient and Optimistic. In Jorhat district, the Clusters are named as (i) Traditional, Family Oriented and Social, (ii) Independent, Cultured and Variety Seeking and (iii) Dynamic, Industrious and Optimistic. The findings reveal that rural consumers can be broadly classified into (i) Traditional or Conservative, who are included in the 1st Cluster (ii) Moderate, who are included in the 2nd Cluster and (iii) Modern or Liberals, who are included in the 3rd Cluster. A comparative analysis shows that in Kamrup, Nalbari and Jorhat district (except in Tinsukia district), the number of members
belonging to Cluster 1 is less and as we move to Cluster 2 and Cluster 3, the number of members increases.

*Marketing implications:* From marketing perspective, it may mean that there is a gradual shift of the mindset in the rural areas from traditional to modern outlook. The current popular definition of “rural” cannot be properly fitted in to describe the rural people. This may be because of the rapid inroads of different forms of mass media, mobile phone and cable networks into the life of the rural consumers which have made them more choice oriented. In brief there is a gradual shift in the VALs of the rural consumers towards liberalism and modernisation. It poses a challenge to the marketers who are fighting hard to penetrate the rural markets.

(iii) **Important Purchase criteria:** In *rural Kamrup*, in the purchase of FMCGs, it has been found that Quality, Easy availability and Emotions attached with the product play a vital role in influencing customers towards a product. In the purchase of Consumer Durables, it has been found that Performance, Reliability, After Sales Service and Value for Money derived from the product play a vital role in influencing customers towards a product. In *rural Nalbari*, in the purchase of FMCG, it has been found that Quality, Value for Money and Easy Availability of the product play a vital role in influencing customers towards a product. Among the various factors in the purchase of Consumer Durables, it has been found that Reliability, Performance, Durability and Value for Money derived from the product play a vital role in influencing customers towards a product. In *rural Tinsukia*, in the purchase of FMCG, it has been found that Quality, Advice from Retailers and Emotions attached with the product play a vital role in influencing customers towards a product. In the purchase of Consumer Durables, it has
been found that Reliability, Performance, Emotions, Warranty and Durability of the product play a vital role in influencing customers towards a product. In rural Jorhat, in the purchase of FMCG, it has been found that Quality, Personal Selling and Emotions attached with the product play a vital role in influencing customers towards a product. In the purchase of Consumer Durables, it has been found that Reliability, Performance, Durability, Life Time Cost and Emotions attached with the product play a vital role in influencing customers towards a product.

This confirms the study of Anand and Krishna (2008), where they found that the key determinants of FMCGs were quality, value for money, sense of belongingness with customers and recommendations. In a similar study by Ali, Ram, Thumiki and Khan (2012), the factors which influence purchase of FMCG by rural consumers were found to be quality, price, brand consciousness, performance and reliability. Study by Beneke (2010) found that in the rural areas, important elements like availability, pricing, trust and product packaging helps in sale products. Again Kumar and Madhavi, (2006), in their study found that in the purchase of FMCGs, quality was the first factor that influenced rural customers purchase decision. It was followed by price, colour and taste in order of preferences.

Marketing implications: In the sale of FMCGs marketers can highlight on the products of meeting the needs of Quality, Availability, Emotions and Value for money. In the sale of Durables marketers can highlight on the products of meeting the needs of Reliability, Durability, Performance, After Sales Service, getting Value for money and having Warranty.
(iv) **Product Penetration:** In Kamrup District in the FMCG sector, Body Care and Kitchen wares have recorded high penetration, Food & Home maintenance items have medium penetration and Miscellaneous items have low penetration. In the Durables sector, Bicycles and Mobile phones have recorded high penetration, Home maintenance items and Entertainment Gadgets have medium penetration. It has been found that White goods, Miscellaneous items, Individual items and Farming equipments have low penetration.

In Nalbari District in the FMCG sector, Body Care and Kitchen wares have recorded high penetration, Food items & Home maintenance items have medium penetration and Miscellaneous items have low penetration. In the Durables sector, Bicycles and Mobile phones have recorded high penetration, Entertainment Gadgets have medium penetration and Home maintenance, White goods, Individual items and Farming equipments have low penetration.

In Jorhat District in the FMCG sector, Body & Hair care and Home maintenance items have recorded high penetration, Food products have medium penetration and Miscellaneous items have low penetration. In the durables sector, Mobile phones have high recorded penetration. Entertainment gadgets, Home maintenance items, Electric items and Bicycles have medium penetration whereas White goods, Individual items and Farming equipments have low penetration.

In Tinsukia District in the FMCG sector, Body & Hair Care and Home maintainence items have recorded high penetration, Food products have medium penetration level and miscellaneous items have low penetration. In the durables sector, Bicycles and Mobile
phones have recorded high penetration. Home maintenance items have medium penetration whereas White goods, Farming equipments, Entertainment gadgets and Individual items have low penetration.

In the *FMCG sector* on an overall basis, it has been found that penetration is highest for the Body & Hair care items along with a few Kitchen items in the rural areas. This may mean that indigenously manufactured items are less in the identified sectors. Food items and home maintenance items are having medium penetration level, which implies that rural people are still self sufficient in food and home maintenance items. Penetration level for cigarette is the lowest. This may mean two things. People are more health conscious or a small segment who are smokers use bidis instead of cigarettes.

In the FMCG sector, a similar study related to penetration in rural markets was conducted by Pant and Pant (2013), where they found that there existed significant market potential for fast moving consumer goods. The study found that major FMCG players like Colgate-Pamolive, HLL, Dabur, P&G, Marico and Cavinkare with their personal care and beauty products have recorded high penetration levels in the rural markets.

In the *Durables sector* on an overall basis, penetration is highest for individual items like Bicycles and Mobile phones. This may imply that bicycle is still a popular mode of conveyance in the rural areas as it is cheaper and operating cost is negligible. Mobile phones have recorded the highest penetration level. This data agrees with the currently available data of Gartner Reports (2012), where mobile service penetration in India is expected to grow to 72 percent by 2016, due to the staggering growth of mobile
connections driven by the expansion of mobile services in semi-urban and rural markets and the availability of cheap mobile devices. Home maintenance items, Entertainment gadgets and Electrical items are having medium penetration level, which implies that demand is already created and there is much scope for penetration of these items. Penetration level for White goods and Farming equipments is lowest. Medium or low penetration of the items like Entertainment gadgets, Electric items or White goods may also mean that the task of rural electrification is not totally complete because of which durable items which is run on electric power might be having medium penetration level. Farming equipments have recorded the lowest penetration because of the fact that high price tag for these equipments cannot be afforded by the rural individual. On field visits it has been found that these Farming equipments are taken on rent by forming Self Help Groups (SHG) on case to case basis and when work is done, the equipments are returned back.

*Marketing implications:* Marketers who want to penetrate the rural market in the FMCG sector may try out in the Body & Hair care category and Kitchen items for which demand is already there and it need not be created again. Food items and home maintenance items which have medium penetration offer marketers scope for more demand creation by use of various promotional mix and these items have more potential for penetration. At the same time, food items may be made more affordable by making the packs smaller in size. Marketers eying the rural areas in the Durable sector may initially try out with the items having the highest and medium penetration level. Moreover in case of durables, if the prices are made more rural friendly (i.e. affordable) by reducing them with the basic product offering, it may work out well and record more penetration.
(v) **Marketing Mix:** In the FMCG sector, under *product level*, basic product does not play any significant role in any of the districts. Packaging only plays a significant role in Jorhat. Lastly quality plays a highly significant role in Tinsukia and Jorhat. Under *pricing*, affordable price plays a highly significant role in Kamrup District, Tinsukia, Nalbari and Jorhat. And price discounts play a significant role in Jorhat. Under *availability*, haats & melas play a significant role in Kamrup, Tinsukia, Nalbari and Jorhat. Moreover ‘easy accessible’ of products play a highly significant role in Kamrup and Jorhat district. Under *promotions*, sales promotions play a highly significant role in Tinsukia, Nalbari and Jorhat. On the other hand, advertisements play a significant role in Kamrup, Tinsukia and Nalbari.

In the Durables sector, under *product level*, basic product plays a significant role in Kamrup. But functionality plays a significant role in Jorhat only. Packaging is not significant in any of the districts. And quality plays a significant role in Nalbari and Tinsukia only. Under *pricing*, affordability plays a significant role in Kamrup, Nalbari, Tinsukia and Jorhat. But price discounts play a significant role in Kamrup only. Under *availability*, retailers’ guidance plays a significant role in Jorhat. Haats & melas play highly significant role in Tinsukia, Nalbari and Jorhat and easily accessible plays a significant role in Kamrup only. Under *promotions*, sales promotions play a significant role in Kamrup, Nalbari, Tinsukia and Jorhat. But word of mouth is insignificant in all the districts. Lastly advertisements play a significant role in all the four districts of Kamrup, Tinsukia, Nalbari and Jorhat.
In a similar study, Sehrawet and Kundu (2007) in their study on the buying behaviour of rural consumers in India and the impact of packaging, found that rural residents viewed packaging to be helpful in purchases and believed to contain a better product. In contrast, Erda (2008), in his comparative study on the buying behaviour of rural and urban consumers, tried to find out the various factors that motivate and influence the buying behaviour of rural consumers. The study found that the rural consumers are less quality, product functions and brand name conscious compared to urban counterparts.

*Marketing implications:* Based upon the above findings, marketers can stress on the priority elements of the marketing mix in product marketing.

(vi) **National Brands vs Local Brands:** The study found that under the FMCGs in Kamrup District, consumers’ purchase decisions are affected by preference for both National and Local Brands. In the purchase of National Brands, consumers lay importance on important elements like National Brand Quality and Esteem. And under Local Brands, consumers lay importance on elements like Local Brand Faith, Quality and Aesthetics in purchases. Under Durable category consumers’ purchase decisions are affected by preference for National Brands only. While choosing National brands, consumers lay importance on element like Brand Name. In Nalbari District, for FMCG (National Brands), purchase decision of rural consumers is not affected by preference for National brands. For Consumer Durables (National Brands), Brand Quality contributes positively towards purchase. Further for FMCG (Local Brands), Brand Quality contributes positively towards purchase. The study found that under the FMCG category in Tinsukia District, consumers’ purchase decisions are affected by preference for both National and Local Brands. In the purchase of National Brands, consumers lay
importance on elements like Brand Name, Quality and Esteem. And under Local brands, consumers lay importance on elements like Brand Faith and Quality in purchase decisions. Under Durable category consumers’ lay importance on elements like National Brand Name and Quality in purchase decisions. In the Jorhat District, for FMCG (National Brands), Brand Esteem is the most significant and dominant variable contributing towards the purchase of FMCG. For Consumer Durables (National Brands), Brand Name, Quality and Esteem contribute positively towards purchase. Further for FMCG (Local Brands), Brand Faith contributes positively towards purchase. Lastly for Consumer Durables (Local Brands), purchase decision of rural consumers is not affected by preference for Local Brands.

In a study carried by Goswami and Juneja (2008) on FMCG, it was found that local manufacturers with local brands enjoy good market share. Moreover it was felt that logistics issues were needed to be sorted out in the rural areas for more penetration.

Marketing implications: In National Brands, marketers can highlight the rural consumers the message of getting better quality and assuring higher esteem. Here higher the brand equity, higher will be the sale. Therefore marketers should go for ensuring brand equity. In Local Brands marketers can go for sales promotion where they can highlight to the rural consumers the message regarding quality and faith of local brands.

(vii) Segmentation based on SEC-2011: This study has been able to make another new finding by creating segments based on SEC- version 11. Using SEC-2011, ten segments in Kamrup, ten segments in Nalbari, ten segments in Tinsukia and eleven segments in Jorhat could be identified respectively. It has been found that Kamrup District is
dominated by E1 (25%), which is followed by A3, B1 and B2 (comprising 13%, 11% and 10% respectively). Nalbari District, is dominated by C1 (26.50%), which is followed by E1, B2 and C2 (comprising 15.5%, 13% and 12.50% respectively). Tinsukia District, is dominated by D2 (21.50%), which is followed by D1, E1 and B2 (comprising 20.5%, 18.50% and 11% respectively). Lastly Jorhat District, is dominated by A3 (18%), which is followed by B1, C1 and B2 (comprising 14.5%, 12% and 11.50% respectively).

The present SEC makes use of only one demographic variable i.e education level as segmentation variable. The study found that in all the districts, there is positive relationship between Income / Education level and total number of Consumer durables possessed by the consumers. Therefore variation in the Income level or Education level of the consumers make an impact on the number of durables possessed by the consumers.

*Marketing implications:* Income can be used as another important demographic variable which can help in creation of segments or the combination of education level and income may be used for segments creation.

**(viii) Impact of Income level and Education level on important purchase criteria:**

The study identified important criteria like *Technical, Economical, Promotional and Social* in influencing the purchase behaviour of durables among rural consumers. Both income and education level are found to have varying degrees of impact on the purchase behaviour of rural consumers.
In Kamrup District, it has been found that Technical and Promotional factors have significant impact on purchase of consumer durables. For Technical criteria, both income and education level have significant impact but increase of education level has more impact than increase of income of consumer’s on purchase decision of durables. Economic criterion is found to be insignificant implying that rural consumers are not so influenced by discounts or variations in prices. Rather they are prepared to pay the indicative price provided quality products are available. Income and education level have significant impact on Promotion criterion. Increase of education level has more impact than increase of income of consumer’s on purchase decision of durables. Lastly income and education of consumers fails to have impact on the Social criterion indicating that the rural consumers of the district are not status conscious with possession of consumer durables.

In Tinsukia district, both income and education are found to have significant impact on Social Criterion. The impact of increase in education level is greater than the increase of income on purchases by consumers.

In Nalbari District, it has been found that Technical Economical and Promotional factors have significant impact on purchase of consumer durables. It has been found that on the technical side, only education has significant impact in the purchase of consumer durables. Secondly both income and education of consumers have impact on the Economic side where the impact of income is more than education. Therefore even if consumers are not educated, increase of income leads to increase in purchases. Lastly income and education of consumers fails to have any impact on the social side indicating that the people do not want to show-off and are not status conscious.
In Jorhat District, it has been found that Economic, Promotional and Social factors have significant impact on purchase. Secondly education and not income has impact on the Economic side. It has been found that as the education level increases, people become more economic minded. Rather they are prepared to pay the indicative price for quality products. It has been found that on the promotion side, it is income level rather than education that has significant impact on purchases. Lastly as the income of consumers increase, people try to show-off by purchase of more durables, which indirectly indicates the concern of the people to desire for more social status.

**Marketing implications:**

Marketers can go for *informative advertisements* to educate consumers about product features and qualities. Secondly *reinforcement advertisements* can be used where consumers may be assured about their products meeting social status or enhancing their self esteem in the society. Thirdly marketers can make use of *unique promotional schemes* and *motivate dealers* to induce sale through personal advice. Lastly consumers can be assured of *value for money* in exchange of the products offered to them.

(ix) **Role of Retailers:** In rural India, retailers play certain important roles which are;

(1) Credible Adviser (2) Influence Leader (3) Brand promoter (4) Relationship builder and (5) Harbinger of Change.
(x) **Role of Genders:** In rural areas the role of either gender includes as below;

*Men play the roles of* (1) Sole bread earner (2) Link to the external world (3) Financer and Purchaser of goods (4) Decision Maker.

*Women play the roles of* (1) Dedicated housewife (2) Childs’ up-bringer (3) Influencer and Initiator in family decisions (4) Participator in various self employment schemes (5) An empowered woman (6) Decider in household matters.

(xi) **Model:** Based upon the findings of the entire research, a suggestive Rural Consumers Buying Behaviour Model has been constructed. The model has been divided into three parts namely Input, Processing and Output part. The Model’s Input and Processing part has been designed taking into account, a micro and macro view of the entire findings from the research work. The detailed model is given in page number 255 of Chapter 13.
Scope for further research

Though this research work deals on multiple fronts, it cannot be considered to be an exhaustive work. Still there is scope for further research in different areas.

(1) Study on family role structure can be conducted in other geographical regions of India to get a more representative picture of family role structure decisions in India. Research work can be carried out also on the “Role played by Children in family role structure decisions”.

(2) The research work has already identified three category of segments based on VALs. Further study can be carried out at examining various “VALs segments and their impact on brand loyalty” or on the “Behaviour of rural consumers segments based upon VALs”. Moreover study can be carried out on the “Relationship between VALs and preference for National and Local Brands”. In India till date a lot of FMCG global brands have not been able to successfully make foray into the rural heartlands because of their lack of understanding on rural VALs. Research work can be carried out on “Rural consumer’s perception towards Global brands”.

(3) Rural markets are emerging markets. The scope for rural research is bright particularly in FMCG category. Research can be done on the “Scope of rural entrepreneurship in the marketing of FMCG in rural areas”.
(4) Quality is an important factor for the sale of products in the rural markets. Research can be carried out on “Perception of rural consumers on quality” or on the “Impact of marketing practices on rural consumer’s perception”.

(5) In the rural areas access to products is limited. But with the penetration of 2G and 3G service operators in the rural areas, consumer educators and retailers might encourage Internet shopping adoption through local marketing with Internet marketing efforts to expand their customer base. Therefore research can be carried out on the “Problems and prospects of e-commerce in rural markets”.

(6) Besides manufacturer’s brands, private label brands are also making inroads in the rural markets through the retailers. Research can be conducted on the “Role of retailers in Private Label brands positioning and promotions”.

(7) Service industry is steadily growing in the rural areas. In order to identify the priority factors of the service industry related to service quality, research work can be carried out on the “Role of service quality in rural service markets using the original SERVQUAL scales”.

(8) From the research work, it has been found that a sizable market share in the FMCG and durable sectors are occupied by duplicate or look alike brands (Kashyap, 2012). Further research can be carried out on the “Competitive strategies of fake brands in rural markets”.

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(9) The communication networks, their reach and viability of engaging in promotion of products in rural India play a significant role. But the sophistication of the urban consumer has not reached the rural areas in a big way. Research can be carried out on the “Impact and effectiveness of folk media in promoting national and local brands in the rural markets”.

(10) An ideal route to reach the rural market is to understand the unique extensions such as culture, sub-cultures, the aspirations and motivations of different ethnic groups that exist in the rural environment. Therefore further research can be carried out on the “Role and impact of ethnography in rural markets”.

(11) The existing Business Models like Project Shakti of HUL can be studied and further improvised models can be built and tested with reference to marketing of FMCG in rural areas. Research can be carried out to develop “New business models for relationship building in rural markets with emphasis on the North Eastern Region” as it is more relevant in accordance with this changed scenario in the rural markets.

(12) Research can be further carried out on “Role of personal selling and sales promotion in rural markets” which is considered to be the most important elements of Promotion mix in rural markets.