CHAPTER -V

SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

Presently the rural market is better grown than urban because of the expansion of fast moving consumer goods (FMCG) to all corners which were possible by the connectivity in transport. Thus the rural market provides a tremendous opportunity for various marketers.

A Research titled “BUYING BEHAVIOUR OF RURAL WOMEN TOWARDS BRANDED COOKING OIL IN VILLUPURAM TALUK” was carried out with the following objectives.

The following are the specific objectives of the study
1. To study the socio- economic profile of rural women respondent.
2. To study the awareness level of rural women about various branded cooking oils.
3. To identify the factors influencing rural women towards the purchase of branded cooking oil.
4. To assess the stages of decision making role of rural women towards buying cooking oil.
5. To analyze the impact of demographic factors on the buying behavior of the rural women towards branded cooking oil.
6. To offer suitable strategies and suggestions to the manufacturers, for quickly influencing the rural consumer for the purchase of branded cooking oil.

The summary of findings, suggestions and Conclusion of this study are presented below:

MAJOR FINDINGS

The salient findings of the rural women buying behaviour study are summarized under various heads.

5.1. Socio Economic Profile of the Rural Women
5.1.1. Majority of the rural women respondents (70%) consuming branded cooking oil belongs to the age group from 18 years to 40 years.
5.1.2. In this study, almost 96.2 Percentage of female respondents were using branded cooking oil found to be educated.
5.1.3. Almost equal in percentage among the (50.1%) employed and (49.9%) unemployed women respondents using branded cooking oil.
5.1.4. Most of the selected consumers 63% consuming branded cooking oil in villupuram were earning up to Rs.15000 as their family monthly income.

5.1.5. It may be seen that 64.3 percent of rural women buying branded oil were lived in nuclear family.

5.1.6. It may be seen that 74 percent of women respondents were found to have more than four members in their families.

5.1.7. The analysis shown that (64%) of women respondents are married

5.1.8. It could be observed that almost 321 women (76%) have membership in self-help group in villupuram Taluk.

5.1.9. More than one fourth of the women respondents (75.4 percent) consuming branded cooing oil are having personal saving account.

5.2. Awareness towards Branded Cooking Oil

5.2.1. Majority of 64% respondents are using sunflower oil and 12.1 percent are using Pamolein oil, 11.1 percent of respondents are using Groundnut oil.

5.2.2. It could be observed that, Almost 90% of the branded oil consuming respondents are using refined cooking oil.

5.2.3. It may be seen that 76% respondents preferred branded cooking oil for health reasons.

5.2.4. Based on multiple responses the awareness level of gold winner brand is high (99.1%), followed by SVS (92.7%), Saffola (82.7%), Fortune (78.3%), Sundrop (67.1%) and Sunrich (57.7%). The awareness level for Mantra, R-Gold, Orysa, Poorna, Pasumark, Annapoorana and other brands are less in the research area.

5.2.5. Major respondents (63.4%) of them are aware of branded cooking oil through television. Television is highly influencing media to create brand awareness for rural women.

5.2.6. Maximum numbers of respondents are aware about the brand followed by quality, taste and price but they are not aware of discount and offers and availability of brand in the study area.
5.3. Influence towards Purchase of Branded Cooking Oil

5.3.1. Most of the women (19.3 percent) of them purchase branded cooking oil through self-influence. 15.8 percent and 13.2 percent of the respondents came to influence through family members and self-help group members respectively.

5.3.2. It is found that there is a significant association between the Self-help group membership and influence factors of their decision making about branded cooking oil. It is noted that majority of the selected self-help group members (women) (22.4%) are influenced by their association with the self-help groups and hence it can be conferred that the relationships or awareness sharing between self help group itself play a significant role in purchasing decisions of making purchases on their own.

5.3.3. It is observed that, overall selected rural women purchase intention on branded cooking oil is most significantly influenced by attributes like Health factor (quality, Nutrition and Ingredients), taste (colour, Taste), brand value (Brand, price) and sales promotion factor (Discounts and offers and Package). These factors, extracted together, account for 59.59 per cent of total variance.

5.4. Rural Women Purchase Decision Behaviour Stages

5.4.1. Need Recognition

5.4.1.1. The key factors determining the need recognition are identified. They are health consciousness, product attributes and socio-cultural attributes. These factors extracted together account for 60.07 per cent of total variance.

5.4.1.2. Analysis of Selected Demographic Variables of Age, Educational Qualification, Occupation, Monthly Income, Marital Status and Family Type with Need Recognition Factors.

5.4.1.2.1. Age and Need Recognition Factors

There is a significant difference between age group and need recognition factors on socio-cultural and health consciousness factors. It is observed that socio-cultural factor is higher among the age group of 41-45 years and health consciousness factor is higher among the age group of above 45 years.

5.4.1.2.2. Educational qualification and Need Recognition Factors

There is a significant difference between Educational qualification and need recognition factors on health consciousness and product attribute factors. Hence
it is observed that mean score shows health consciousness factor which is higher among the women respondents, who have higher secondary education and product attributes is higher among the respondents having primary level education.

5.4.1.2.3. Occupation qualification and Need Recognition Factors

There is a significant difference between Occupation and need recognition factors. Hence it is observed that mean score shows socio-cultural factor is higher among private employees, health consciousness factor and product attribute factors are higher among government employees.

5.4.1.2.4. Monthly income and Need Recognition Factors

There is a significant difference between monthly income and need recognition factors on product attributes factor. Further it is observed that mean score shows product attribute factor is higher among the monthly income group of Rs.10,001 – 15,000 and health consciousness factor is higher among the monthly income group of Rs.20001 – 25,000

5.4.1.2.5. Marital status and Need Recognition Factors

There is a significant difference between marital status and need recognition factors on product attributes factor. Further it is observed that mean score shows product attributes factor is higher among the married respondents.

5.4.1.2.6. Family type and Need Recognition Factors

There is a significant difference between Family type and need recognition factors on socio-cultural factor. Further it is observed that mean score shows socio-cultural factor is higher among the nuclear family.

From the above it may be seen that there is significant difference among the Selected Demographic Variables of age, Educational qualifications, occupation, Monthly income, marital status and Family type with Need recognition factors and hence Socio economic factors highly impact the need recognition to consume branded cooking oil in this study area.

5.4.2. Information Search

5.4.2.1. Majority of rural women respondents exactly (74.5%) examine the cooking oil at the time of buying cooking oil.

5.4.2.2. The key factors determining the sources of information search are identified.
They are primary personal source, secondary personal source, marketers and experts. These factors extracted together account for 58.26 percent of total variance.

5.4.2.3. Analysis of Selected Demographic Variables of Age, Educational Qualification, Occupation, Monthly Income, Marital Status and Family Type with Information Search

5.4.2.3.1. Age and Information search Factors

There is a significant difference between age group and information search. Further it is observed that mean score shows that primary personal source factor is higher among the age group of 36-40 years, secondary personal source factor, market source factor and expert source factors are higher among the age group of above 45 years.

5.4.2.3.2. Educational qualification and Information search Factors

There is a significant difference between Educational qualification and information search factors. Further it is observed that mean score shows primary personal source factor is higher among the age group of 36-40 years, secondary personal source factor, market source factor and expert source factor are higher among the age group of above 45 years.

5.4.2.3.3. Occupation and Information search Factors

There is a significant difference between Occupation and information search factors on Primary personal source factor. Secondary source is Marketers’ source factor and Experts source. Further it is observed that mean score shows that primary personal source factor, Marketers source factor and Experts source factor are higher among the business persons.

5.4.2.3.4. Monthly income and Information search Factors

There is a significant difference between Monthly income and information search factors; Secondary personal source factor is higher among the income group of Rs. 15001 – 20000. Marketer’s source factor is higher among the income group of 5001 - 10000. Expert source factor is higher among the income group of above 25000.

5.4.2.3.5. Marital status and Information search Factors

There is a significant difference between marital status and information search factors on Secondary personal source factor. Further it is observed that Secondary personal source factor is higher among the widowed category. Primary personal source factor is higher among unmarried category. Marketer’s source factor and Expert source factor are higher among the married category.
5.4.3.6. Family Type and Information Search Factors

There is a significant difference between Family type status and information search factors. Further it is observed that mean score shows Marketer’s source factor is higher among joint family and Expert source factor is higher among the nuclear family.

From the above it may be seen that there is significant difference among the Selected Demographic Variables of age, Educational qualifications, occupation, Monthly income, marital status and Family type with information search factors and hence Demographical factors are highly impact on information search. It is used to influence their brand choice of cooking oil in this study area.

5.4.3. Evaluation of Alternatives:

5.4.3.1. Identifying the factors for Evaluation of alternatives

The key factors, determining evaluation of alternatives are identified. They are benefits, price, brand and quality. These factors extracted together account for 65.51 per cent of total variance.

5.4.3.2. Analysis of Selected Demographic Variables of Age, Educational Qualification, Occupation, Monthly Income, Marital Status and Family Type with Evaluation of Alternatives.

5.4.3.2.1. Age and Evaluation of Alternatives

There is a significant difference between age group and Evaluation of alternatives factors. Further it is observed that mean score shows Brand criteria is higher among the age group of 18-25 years, Price criteria and Benefits criteria are higher among the age group of above 45 years.

5.4.3.2.2. Educational Qualification and Evaluation of Alternatives

There is a significant difference between Educational qualification and Evaluation of alternatives. Further it is observed that mean score shows Brand criteria and benefits are higher among the post graduates, Quality criteria and Price criteria are higher among higher secondary category.
5.4.3.2.3. Occupation and Evaluation of Alternatives

There is a significant difference between Occupation and Evaluation of alternatives factors on Brand criteria and Price criteria. Further it is observed that mean score shows Brand criteria is higher among the private employees and Quality criteria is higher among government employee.

5.4.3.2.4. Monthly Income and Evaluation of Alternatives

There is a significant difference between Monthly income and Evaluation of alternatives factors. Further it is observed that mean score shows Brand criteria and Quality are higher among the income group of above 25,000, Price criteria is higher among the income group of 5001-10000 and Benefits criteria is higher among the income group of 10001 – 15000.

5.4.3.2.5. Marital Status and Evaluation of Alternatives

There is a significant difference between Marital Status and Evaluation of alternatives factors on Brand criteria, Quality criteria and Price criteria and. Benefit criteria. Further it is observed that mean score shows Brand criteria is higher among unmarried category, Quality criteria is higher among married category, Price criteria and Benefits criteria are higher among the widowed category.

5.4.3.2.6. Family Type and Evaluation of Alternatives

There is a significant difference between Family type and Evaluation of alternatives factors on Price criteria and. Further it is observed that mean score shows Price criteria is higher among the joint family type.

From the above it may be seen that there is significant difference among the selected demographical factor of age, Educational qualifications, occupation, Monthly income, marital status and Family type with Evaluation of alternatives factors and hence Demographical factors are highly impact on Evaluation of Alternatives. It is used to influence their brand choice at the time of buying cooking oil in this study area.
5.4.4. Women Consumer Purchases Behaviour Pattern:

5.4.4.1. Most of the 47.5 percent of rural women are regular buyer of Gold Winner brand and 30 percent of respondents preferred to buy SVS regularly and remaining respondents are buyer of other brands.

5.4.4.2. Majority of the rural women (32.4%) preferred to buy the branded cooking oil from shop in town.

5.4.4.3. More than 58% of rural women preferred to buy the cooking oil once in 15 days.

5.4.4.4. Majority of the women 51.8% found preferred to buy the quantum of 1-3 litres of the branded cooking oil.

5.4.4.5. Almost three-fourth of the rural women had preferred to buy 1 litre pouch.

5.4.4.1.1 Association among Selected Demographic Variables of Age, Educational Qualification, Occupation, Monthly Income, Marital Status and Family Type with Rural Women Consumer preference of various brands of cooking oil.

5.4.4.1.1.1. Age and Preference of various Brands of Cooking Oil

There is a significant association between the different age groups of respondents and their preference of various brands of cooking oil and hence majority of the respondents (33.1%) belong to the age group of 31-35 years preferred Gold winner brand, 28.4 % of them belong to the age group of 18 – 25 years prefer SVS brand.

5.4.4.1.1.2. Educational Qualification and Preference of Various Brands

There is a significant association between the various educational qualifications of respondents and their preference of various brands of cooking oil and hence Majority of the respondents who have secondary level qualification prefer Gold winner brand (40.9%), SVS brand (38.8%) Sun drop brand (70%), Fortune brand (37.5%), and R-Gold brand. Most of the post graduate respondents (64.3%) prefer Saffola brand and 47.1% of respondents who have primary education prefer other brands.

5.4.4.1.1.3. Occupation and preference of various brands

There is a significant association between the various occupational levels of respondents and their preference of various brands of cooking oil and hence it is noted that most of the house wives prefer Gold winner brand (25.2%), SVS brand (31.8%) and Sun drop brand (33.3%), Most of the farmers prefer Fortune brand (68.8%),
64.3% of respondents who are students prefer Saffola brands and R-Gold brands. 52.9% of Daily labours prefer other brands.

5.4.4.1.4. Monthly income and preference of various brands

There is a significant association between the various Income levels of respondents and their preference of various brands of cooking oil and hence it is noted that most of the respondent who have monthly income of Rs.5001 - 10000 prefer Gold winner brand (59.8%), SVS brand (37.8%) and Sun drop brand (50%), Fortune brand (37.5%) Saffola (57.1%), Sun rich (57.8%) and other brands (47.1%).

5.4.4.1.5. Marital status and preference of various brands

There is a significant association between the marital status of respondents and their preference of various brands of cooking oil and hence it is noted that most of the respondent who are married prefer Gold winner brand (75.6%), SVS brand (60.2%) Sun drop brand (50%), Fortune brand (100%), Sun rich brand (69.2%) and other brands (76.5%).

5.4.4.1.6. Type of family and preference of various brands of cooking oil

There is a significant association between the type of family and their preference of various brands of cooking oil and hence it is noted that most of the respondent who have nuclear family prefer Gold winner brand (71.7%), SVS brand (65.2%), Saffola (64.3%), Fortune and other brands (76.5%). Joint family prefers sun drop brand (70%), Sun rich brand (76.9%) and R-Gold brands.

From the above it may be seen that there is a significant association among the selected demographical factor of age, Educational qualifications, occupation, Monthly income, marital status and Family type with Rural Women Consumer preference of various brands of cooking oil and hence Demographical factors are highly impact on Rural Women Consumer preference of various brands of cooking oil. It is used to influence their brand choice at the time of buying in this study area.

5.4.4.2.1. Association among selected Demographic Variables of Age, Educational qualification, Occupation, Monthly income, marital status and Family type with place of purchase
5.4.4.2.1.1. **Age and Place of Purchase**

There is a significant association between the different age groups of respondents and their place of purchase of various brands of cooking oil and hence it is noted that a majority of the respondents (24.6%) fall under the age group of 26-30 years prefer to buy in local petty shops. Most of the respondents who fall under the age group of 18 – 25 years prefer to buy at shops in town (32.8%).

5.4.4.2.1.2. **Educational qualification and place of purchase**

There is a significant association between the different educational levels of respondents and their place of purchase of various brands of cooking oil and hence it is noted that most of the respondents have primary education prefer to buy in local petty shops (32.8%), most of the respondents who have secondary education prefer to buy at shops in town (47.4%), super market (54.1%) and Department stores (43.9%). Graduates prefer to buy cooking oil from Grocery shops.

5.4.4.2.1.3. **Occupation and Place of Purchase**

There is a significant association between the different occupational levels of respondents and their place of purchase of various brands of cooking oil and hence Most of the farmers (33.3%) prefer to buy in local petty shops. Housewives prefer to buy from both super market (39.2%) and Departmental store (39.3%) and Most of the students prefer to buy at shop in a town (34.3%).

5.4.4.2.1.4. **Monthly income and place of purchase**

There is a significant association between the various income levels of respondents and their place of purchase of various brands of cooking oil and hence it is noted that most of the respondents whose monthly income less than 5000 prefer to buy at a shop in town (26.3%). Most of the respondents fall under the income category of Rs. 5001 – 10000 prefers to buy at shop in town (55.5%) and super market (54.1%).

5.4.4.2.1.5. **Marital Status and Place of Purchase**

There is a significant association between the marital status of respondents and their place of purchase of various brands of cooking oil and hence most of the unmarried respondents are prefer to buy from both wholesale dealers (47.8%) and shop in town (47.4%). Most of the married women (83.8%) are prefer to buy the cooking oil from super market.
5.4.4.2.1.6. Type of Family and Place of Purchase

There is no significant association between the type of family of respondents and their place of purchase of various brands of cooking oil and hence most of the joint families prefer to buy from super market (45.9%). Most of the (73.7%) nuclear families prefer to buy from local petty shops. It is concluded that the type of family do not have a significant association on the place of purchase of various brands of cooking oil.

From the above it may be seen that there is a significant association among the selected demographical factor of age, Educational qualifications, occupation, Monthly income, marital status and except Family type with Rural Women Consumer place of purchase and hence Demographical factors are highly impact on women Consumer place of purchase.

5.4.4.3.1. Association among selected Demographic Variables of Age, Educational qualification, Occupation, Monthly income, marital status and Family type with Frequency of purchase.

5.4.4.3.1.1. Age and Frequency of Purchase

There is a significant association between the different age groups of respondents and the frequency of purchase of various brands of cooking oil and hence majority of the respondents (28.8%) fall under the age group of 18 – 25 years prefer to buy once in a week and most of the respondents (45.5%) in the age group of 26 – 30 years prefer to buy once in 2 months.

5.4.4.3.1.2. Educational Qualification and Frequency of Purchase

There is a significant association between the different educational qualification levels of respondents and the frequency of purchase of various brands of cooking oil and hence 32.7% of respondents having primary education prefer to buy once in a week, 46.2% and 29% of the respondents having secondary education prefer to buy once in 15 days and once in a month respectively.

5.4.4.3.1.3. Occupation and Frequency of Purchase

There is a significant association between the different occupational levels of respondents and the frequency of purchase of various brands of cooking oil and hence it is noted that 25% of respondents who are farmers and housewives prefer to buy
once in a week are, 52.9% and 24.3% of respondents who are students prefer to buy once in 6 months and once in 15 days respectively. 45.2% and 60.9% of respondents who are housewives prefer to buy once in a month and once in 3 months respectively.

5.4.3.1.4. Monthly Income and Frequency of Purchase of brands

There is a significant association between the different income levels of respondents and the frequency of purchase of various brands of cooking oil and 38.5% and 46.6% of respondents whose monthly income of Rs.5001 -10000 prefer to buy once in a week and once in 15 days respectively.

5.4.4.3.1.5. Marital Status and Frequency of Purchase

There is a significant association between the marital status of respondents and the frequency of purchase of various brands of cooking oil and hence it is noted that 52.9% of unmarried respondents prefer to buy cooking oil once in 6 months and 90.3% of respondents who are married prefer to buy cooking oil once in a month.

5.4.4.3.1.6. Type of Family and Frequency of Purchase

The results of Mannova Analysis revealed that, there is a significant association between the family type of respondents and the frequency of purchase of various brands of cooking oil and hence. 75.8% of nuclear family prefers to buy once in a month. 81.8% of joint family prefers to buy cooking oil once in 2 months.

From the above it may be seen that there is significant association among the Demographic Variables of age, Educational qualifications, occupation, Monthly income, marital status and Family type and their frequency of purchase of various brands of cooking oil and hence Demographical factors are highly influenced towards frequency of purchase.

5.4.4.4.1. Association among selected Demographic Variables of Age, Educational qualification, Occupation, Monthly income, marital status and Family type with of Quantity of purchase

5.4.4.4.1.1. Age and Quantity of purchase

There is a significant association between the different age groups of respondents and the quantity of purchase of various brands of cooking oil and it is noted that 35.1% of respondents fall under the age group of 18 -25 years prefer to buy less than 1 litre. 27.9% of respondents fall under the age group of 31-35 years prefer to buy 1-3 litres.
5.4.4.1.2. Educational Qualification and Quantity of Purchase

There is a significant association between the educational qualification of respondents and the quantity of purchase of various brands of cooking oil and hence it is noted that 42% of respondents who have secondary education prefer to buy 1 – 3 litres of cooking oil. 66.7% of respondents who have primary education prefer to buy above 7 litres.

5.4.4.1.3. Occupation and Quantity of Purchase

There is a significant association between the different occupational levels of respondents and the quantity of purchase of various brands of cooking oil and hence it is noted that 34.8% of housewives prefer to buy 5-7 litres of cooking oil. 20.6% and 21.6% of respondents who are farmers and daily labourers prefer less than 1 litre.

5.4.4.1.4. Monthly Income and Quantity of Purchase

There is a significant association between the different income levels of respondents and the quantity of purchase of various brands of cooking oil and hence it is noted that most of respondents who have monthly income of less than 5000 prefer to buy less than 1 litre. 47.5% of respondents whose monthly income of 5001 -10000 prefer to buy 1-3 litres.

5.4.4.1.5. Marital Status and Quantity of Purchase

There is a significant association between the marital status of respondents and quantity of purchase of various brands of cooking oil and hence it is noted that 57.5% of married respondents prefer to buy 1 – 3 litres. 37% of unmarried respondents also prefer to buy 1- 3 litres. 69.1% of married respondents prefer to buy less than 1 litre,

5.4.4.1.6. Type of Family and Quantity of Purchase

There is a significant association between the family type of respondents and quantity of purchase of various brands of cooking oil and hence it is noted that 58.7% of joint families prefer to buy 3 – 5 litres of cooking oil. 75.3% of nuclear families prefer to buy 1-3 litres of cooking oil.
From the above it may be seen that there is significant association among the Demographic Variables of age, Educational qualifications, occupation, Monthly income, marital status and Family type and their Quantity of purchase of various brands of cooking oil and hence Demographical factors are highly influenced towards quantity of purchase.

5.4.4.5.1. Association among selected Demographic Variables of Age, Educational qualification, Occupation, Monthly income, marital status and Family type with Preference of Types of Package

5.4.4.5.1.1. Age and Their Preference of Types of Package

There is a significant association between the different age groups of respondents and preference of types of packages of brands of cooking oil and hence it is noted that 45.9% and 45.2% of respondents fall under the age group of 18-25 years prefer to buy 2 litre bottles and 2 litre cans respectively. 28.6% of respondents fall under the age group of 26 -30 years prefer to buy 10 litre can.

5.4.4.5.1.2. Educational Qualification and Their Preference of Types of Package

There is a significant association between the different educational qualification of respondents and preference of types of packages of brands of cooking oil and hence it is noted that 38.9% of respondents who have secondary education prefer to buy 1 litre bottle. 19.5% of respondents who have primary education prefer to buy 1 litre pouch.

5.4.4.5.1.3. Occupation and Preference of Types of Package

There is a significant association between the different occupational levels of women respondents and preference of branded cooking oil in different packages and hence it is noted that 27.8% and 36.1% of respondents prefer to buy 1 litre bottle who are farmers and daily labourers respectively.

5.4.4.5.1.4. Monthly Income and Preference of Types of Package

There is a significant association between the different income levels of respondents and preference of types of packages of brands of cooking oil and hence 50.8% of respondents who fall under the income of 5001 -10000 respectively prefer to buy 1 litre pouch. 54.1% of respondents fall under the income group of 10001 – 15000
prefer to buy 2 litre bottles and 44.4% of respondents fall under the income group of 15001 – 25000 prefer to buy 1 litre bottle.

5.4.4.5.1.5. Marital Status and Their Preference of Types of Package

There is a significant association between the marital status of respondents and preference of branded cooking oil in different packages and hence it is noted that 71.4% and 77.8% of married respondents prefer to buy 1 liter pouch and 1 liter bottle respectively. 87.1% of unmarried respondents prefer to buy 2 liter can.

5.4.4.5.1.6. Type of Family and Their Preference of Types of Package

There is a significant association between the family type of respondents and preference of branded cooking oil in different packages and hence it is noted that 62.4% of nuclear family prefers to buy 1 litre pouch; the nuclear families prefer 85.7% of joint families prefers 10 litre cans.

From the above it may be seen that there is significant association among the Demographic Variables of age, Educational qualifications, occupation, Monthly income, marital status and Family type and their preference of types of package and hence Demographical factors are highly influenced towards packages choice.

5.4.5: Post – Purchase Behaviour

5.4.5.1. Identifying Satisfaction level of branded cooking oil

The key satisfaction factors are identified through factor analysis. They are brand, attributes, availability and affordability. These factors extracted together account for 57.4 per cent of total variance.

5.4.5.2 Analysis of Selected Demographic Variables of Age, Educational qualification, Occupation, Monthly income, marital status and Family type with Customer satisfaction factors.

5.4.5.2.1. Age and customer satisfaction Factors

There is a significant difference between age group and customer satisfaction factors. Further it is observed that mean score shows age group of 18-25 years are satisfied with the availability of cooking oil and brand. Age group of 41 -45 years are satisfied with the Affordability and attributes factors of cooking oil.
5.4.5.2.2 Educational qualification and customer satisfaction Factors

There is a significant difference between Educational qualification and customer satisfaction. Further it is observed that mean score shows higher secondary persons are satisfied with the brand. Post graduates are satisfied with the Affordability and attributes factors of cooking oil. Graduates are satisfied with availability of cooking oil.

5.4.5.2.3. Occupation and customer satisfaction Factors

There are a significant difference between Occupation and customer satisfaction factors are affordability brand, attributes and availability. Further it is observed that mean score shows students are satisfied with the brand. Private employees are satisfied with the Affordability. Housewives are satisfied with attribute factors of cooking oil. Business persons are satisfied with availability of cooking oil.

5.4.5.2.4. Monthly income and customer satisfaction Factors

There are a significant difference between Monthly Income and customer satisfaction. Further it is observed that mean score shows income group of 20001 – 25000 are satisfied with the brand. Income group of 15001 – 20000 are satisfied with attribute factors of cooking oil. Income group of above 25000 are satisfied with availability of cooking oil.

5.4.5.2.5. Marital status and customer satisfaction Factors

There is a significant difference between marital status and customer satisfaction. Further it is observed that mean score shows that unmarried persons are satisfied with the brand. Housewives are satisfied with attribute factors of cooking oil.

5.4.5.2.6. Family type and customer satisfaction Factors

There is a significant difference between Family type and customer satisfaction. Further it is observed that mean score shows that nuclear families are satisfied with both affordability and attributes factors of cooking oil.
From the above it may be seen that there is significant difference among the Selected Demographic Variables of age, Educational qualifications, occupation, Monthly income, marital status and Family type with customer satisfaction factors and hence Demographical factors influence the rural women customer satisfaction highly with relevance to attributes of branded cooking oil.

5.4.6. Brand Loyalty of Rural Consumers:

5.4.6.1. Identifying the factors for customer loyalty

The key customer loyalty factors are identified through factor analysis. They are brand loyalty, reliability, response and complaining behaviour. These factors extracted together account for 69.09 per cent of total variance.

5.4.6.2. Analysis of impact of women customer satisfaction for sticking to the brand for brand loyalty by using logistic regression analysis.

It is found by using binary logistic regression method. It is concluded that the customers sticking to the brand of cooking oil in Villupuram District depend upon their affordability and brand value. In rural marketing areas, the primary aim is price of the products which plays the major role in determining their stickiness to the brand rather than the characteristic features of the product.

5.4.7. Brand Switching:

5.4.7.1. Identifying the factors for switching the brand

The key factors of switching the brand are identified through factor analysis. They are price & quality, advertisement and sales promotion, social groups and non-availability of brand. These factors extracted together account for 70.46 per cent of total variance.

5.4.8. Employed and Unemployed Women Discriminant Influence Factor

5.4.8. Discriminant Factors for Buying Branded Cooking Oil among Employed and Non-Employed Women.

The important discriminant influence factors among the employed and non-employed women are taste aspects and health aspects.
5.4.9. Rural Marketing Problem Faced by Rural Women Consumers

5.4.9.1 Identifying Rural Marketing Problem Faced By Rural Women Consumers

The key factors stimulating the problems in rural marketing are identified through factor analysis. These factors extracted together account for 57.4 percent of total variance. There was a problem faced by rural women at the time of buying branded cooking oil products. The most important rural marketing problem factor is ‘Compelling factor’ is Dominating by family to choose the brand and Shop keeper pushing some local brands, Second important factor are ‘Unrealized factor’ is Lack of awareness on laws like Consumer Protection Act, MRTP Act and Essential Commodities Act, Lack of return facility, Indifferent attitude of sales personnel. Hoarding and Black marketing Third factor in ‘Lack of awareness’, is Confusion with local brand, Adulteration and duplicate brand, Shortage in weights and measurement, Confusion with sub brands and Last factor in ‘Lack of attention’ is Deceptive advertisement, Local Language barriers on the package (Deceptive), Literacy problem and Lack of availability of stock in rural shop.

SUGGESTIONS

In the current scenario, manufacturers should have a Research and Development department to do research on the market and consumers, in order to collect feedback and to identify and assess the buying behaviour of consumers. Awareness and knowledge of the Brand (by the rural consumers) and Brand Loyalty (of the companies) are essential and this should be made as integral part of the Research and Development process of the business. As per the need of the study, survey has been conducted to collect data, especially from rural women consumer in a planned manner, so that the information and suggestion, can be evolved and made well-known to the company, and they should be, in a manner that is mostly convenient for the respondents, without making them feel indifferent or aggressive. This would offer suitable strategies and suggestions to the manufacturers, for quick influencing of the rural consumer for the purchase of branded cooking oil.
The following suggestions are offered to the cooking oil manufactures and marketers:

Suggestions, Related to Socio Economic Profile of Rural Women Respondents

1. The findings reveal that, 80% of the women respondents belong to the age group from 18 to 40 years. And above 60% rural women respondents, identified in this study have the secondary level school education and hence this study can be generalized to the population not having up to graduation level of education and it can be applied for rural women segment of the above kind.

2. As literacy of women and income generating activities (Micro credit activities) in the form of women self-help groups in rural areas has become high with the help of Non-Government Organization (NGO) working in the Villupuram district, most of the rural women come forward to join in self help group in this study area, so rural women respondents are more interactive with the urbanites and engage in financial assistance. It is evident that 75.4 percent of the women respondents have personal saving account and hence it can be assumed that they are having financial freedom to create a valid demand in the market. Rural women have obviously become well aware of the purchasing branded cooking oil as they give importance to their family welfare. So, the suggestions very well support and facilitate the companies involved in producing and marketing Cooking oils.

Suggestions, Related to Product (Branded Cooking Oil Awareness)

1. Rural women shopping behavior should not be without guidance. They should be inculcated on information with regard to the product ingredients, price, quality, quantity etc. This can be made possible by improved processes and production technology.

2. With the changing lifestyle, mass media exposure, rural women have shaped their minds on branded products -than on non-brands and inferior quality products. Hence, this is an opportunity for the branded cooking oil marketing companies to exploit the rural markets.

3. Since, the choice of the women with regards to cooking oil is highly volatile in terms of choosing brand with media influence, Cooking oil manufacturing company and market advertisers are requested to concentrate more on advertising about their branded cooking oil through mass media like TV to promote their product and to increase their target sales.
Suggestions, Related to Factors Influence towards Purchase of Branded Cooking Oil

1. Through advertisements, the attraction and converging nature on products are highly rising to top level rapidly. Now, branded and packed cooking oil has replaced the loose oil market in rural areas especially in villupuram Taluk.

2. Due to increased educational level and exposure, rural women consumers prefer well established brands of fast moving consumer goods. Therefore, the cooking oil companies must try to upgrade brand consciousness into brand loyalty by conducting loyalty programs for their vulnerable consumers and they should be properly directed by the manufacturers/marketers to facilitate their goal of maximizing their sales.

3. Rural consumers should be aware of unfair practices of retailers and consumer protection act. So, marketers should deliver message and pictures on various consumer problems and the rights of consumers should be displayed on the packages. They can print different health tips on their pouches in local languages.

Suggestions, Related to Rural Women Consumer Buying Decision Stages

1. The factors, like health, taste, brand value and sales promotion determine the purchase of branded cooking oil. So, the businessmen involved in producing and marketing of Branded Cooking oils, are advised to instigate production department to check and inspect the presence of required parameters like taste to ensure better health of the Consumers and in the same way to promote the value of brand through offering the products with its assured attributes and features.

2. Branded Cooking oils should also concentrate on making the consumer aware of the Sales promotion initiatives through well defined- advertisements through the appropriate media channels like Television, Newspaper, etc.

Suggestions, Related to Need Recognition

1. From the factor analysis, it is confirmed that the need on the specific branded Cooking oil makes us think about the factors based on health consciousness, product attributes and socio-cultural anticipation. The above said parameters need to be considered as crucial, while framing the message and designing the copy of advertisements.

2. Similarly, the age group of 41-45 years, private employees and people living in nuclear families, give much importance to socio cultural parameters and this context can be viewed upon, those with due significant as majority of the economic contributors who affect the market, belong to this age group. So, this segment can be highlighted in the
promotional messages and awareness building initiatives of the Cooking oil manufacturers in order insist their targeting on them.

3. People belonging to the income group of Rs.10001 – 15000 and married respondents give priority to product attributes and in Tamilnadu, majority of population belong to this income segment. So due importance need to be given for providing and maintaining product attributes that suit the consumer expectations through appropriate operational measures and informing the same consistently, to the consumers, through appropriate campaigns.

**Suggestions, Related to Information Search**

The key factors of information search are identified. They are primary personal source, secondary personal source, marketers and experts. The companies, promoting and marketing cooking oils need to track the above sources, appropriately, to reach the consumers with the convincing messages facilitating their purchase decisions.

**Suggestions, Related to Evaluation of Alternatives**

The key factors, determining evaluation of alternatives are identified. These are benefits, price, brand and quality. So, cooking oil manufacturers need to give due importance to segment-based preferences, while taking strategic decisions relating to promoting and pricing the branded cooking oils. It may include health-positioning, Quality positioning, price positioning, brand awareness promotion initiatives, etc.

**Suggestions, Related to Buying Pattern – To SVS Brand**

1. The leading brands as well as the other brands can develop new product and position the same based on respective age groups as they are targeting with the new brands.
2. It has been inferred that majority of post-graduate respondents prefer saffola and secondary level respondents prefer Gold winner, SVS… etc. Gold winner and SVS brands need to identify and popularize the special attributes in their products so as to influence the left-out segments.
3. It is necessary for the SVS brand to tap the farmers segment through Health positioning and price positioning by adopting appropriate production technology and competitive pricing.
4. It was found that the women respondent who have monthly income of Rs.5001 - 10000 prefer Gold winner brand (59.8%), SVS brand (37.8%) and Sun drop brand (50%),
Fortune brand (37.5%) Saffola (57.1%), Sun rich (57.8%) to other brands (47.1%). So, SVS brand which is still in the second position needs to adopt branding strategy followed by the leading brand Gold winner.

5. Most of the married women respondents living in nuclear family prefers Gold winner brand followed by SVS brand, Sun drop brand, Fortune brand, Sun rich brand to other brands. Most of the respondents, who are unmarried living in joint family, prefer R-Gold brand, Saffola brand and Sun drop brand. Hence it is necessary for the SVS brand to tap the joint families also through introduction of economic packing and five litre units.

6. The women respondents belonging to different age groups, different education levels, occupational levels and income levels have a significant association on the place of purchase of various brands of cooking oil and hence it is advised for the marketing to generate availability by operating appropriate trade promotion techniques like sales contests, Trade load offers, etc.

7. The respondents belonging to different educational levels, occupational levels, income levels and various families have a significant association on the frequency of purchase of various brands of cooking oil. Hence the company needs to insist its distributors to plan appropriate schedule of Market visits based upon the segment majority in their respective regions.

8. The company need to make the consumer survey for checking the existence of population classified under demographical segmentation in order to forecast the market potential and thereby, plan the marketing initiatives including the quantity of stock to be distributed through appropriate Channel (i.e. Authorised dealers or Authorised Distributor).

9. It is recommended that edible oil may be made available in various small packages like ¼ litter, ½ litter bottles, 50 ml pouches, 100 ml and 200 ml pouches etc. This will enable consumer particularly low income consumers to purchase them in small quantities according their satisfactory needs and also suggested that cooking oil firms should emphasize both visual and verbal packaging attributes to form consumers’ positive perceptions and brand preference.
Suggestions, Related to Post – Purchase Behaviour

Rural women Customer Satisfaction of Branded Cooking Oil

1. The key satisfaction factors are identified through factor analysis. They are brand, attributes, availability and affordability. The company need to check the changing consumer behaviour with relevance to the above factors and do the distribution and price decision in accordance with specific demographic segment as their targeting based on concentration of specific demography in the targeted Geography.

2. It is found that the variable Affordability (wald coefficient=36.167) and Brand (wald coefficient=9.563) are statistically significant by using binary logistic regression method at 1 percent. Therefore, it is concluded that the customer’s sticking to the brand of cooking oil in Villupuram District depends upon their affordable and brand value. In rural areas, price of the products play a major role in determining the purchase of particular brand rather than the characteristic features of the product. So due importance should be given to the price, in all the strategic initiatives of the cooking oil manufacturing and trading enterprises.

Brand Loyalty

1. The Brand loyalty factors of customers are identified through factor analysis. They are brand loyalty, reliability, response and complaining behaviour. The company can reduce the complaining attitudes through rectifying the negative feedback and handling consumer complaints with the trained congenial consumer support executives.

2. The key factors of switching over the brand are price and quality, advertisement and sales promotion, social groups and non-availability of brand. So, any cooking oil manufacturing unit needs to consider the above factors, while taking strategic marketing decisions.

Suggestions, Related To Rural Marketing Problems

1. The compelling factor, unrealized factor, lack of awareness and lack of attention were the cause of the marketing problems. This can be very well attended through creating availability in the rural area by extending the company’s distribution channel and planned advertisement campaign to attract rural women consumers in vulnerable venues of rural market.
2. They should pave a way for making a mechanism to educate retailers in the techniques of salesmanship and gathering market data relating to consumer needs and tastes and reactions at the retailers level. Manufacturers and traders should adopt a code of fair trade practices.

3. Therefore, there is a need to recognize the reasons for out-shopping of consumer’s problems by marketers and they should develop strategies that will induce out-shoppers to return to the local shops. In this direction, the marketers have to put cooperative efforts by using transport vehicles collectively to reduce costs of procurement. The retailers also have to change their traditional attitude of getting normal profit by selling limited quantity of branded cooking oil. For satisfying the rural women consumers and their needs Four ‘A’s are to be fulfilled. These are Awareness, Availability, Affordability and Accessibility. In these Villupuram Taluk study area. Hence efforts should be made to strengthen the distribution network as availability is the key parameter for the rural consumer.

4. Consumers have to play a major role in protecting themselves from the unfair practices of retailers. First of all, they must know their rights as consumers. Secondly, they should not hesitate to exercise their rights. They should develop the spirit of cooperation and self-help consumer education as part of adult education programmes that is being taken up on as an emergency mode, a must at present.

Suggestions – To Government or Policy makers

1. Setting up of Consumer Forums at each village level, under Consumer Protection Act, 1986 is to be sped up. It can also provide subsidies, on consumer goods transportation as a measure of reducing the rural marketing cost.

2. Government should encourage rural marketing by giving tax relief and providing storage and warehousing facilities at concessional rates, keeping in view the higher costs of distributions in rural areas.

3. At the national level, a separate ministry for Home Trade and Consumer Affairs should be created as is done in countries like the U.K., Canada etc. It should perform the function of administering and strengthening the various laws, governing the conduct of business and protecting the consumers and their associations.

4. Government should encourage, commercial and cooperative banks, on rotating basis expand rural women consumer credit. This amount can be collected from them on or
weekly or daily basis. At the same time, manufacturers can expand this facility to
women consumers directly or indirectly by means of retailers.

5. Though consumer protection measured, at good length, cheating the consumers is a
continuous process somehow or other. Strict implementation of acts is the present need.
To safeguard interest of coordination and cooperation between Consumer Redressal
Forums and the government agencies should exist perfectly and this is vital. The fees,
charged for lodging the complaints, should be waived for the benefit of the consumers,
particularly low-income consumers. Business ethics should be adhered to strictly by
both the selling and trading people and they must try to make the consumers and the
society get benefited mostly by transferring mechanism.

CONCLUSION

This study tries to justify that whether branded or non-branded, whatever it may be,
consumers want good cooking oil without adulteration as our old generation (Cooking Oil
without artificial preservatives and chemicals). The oil came from various parts of plants).

The advertising agencies, medias, some political criminals go together to cheat us, the
poor, innocent, hard-working rural people, forgetting their social responsibilities. General
public consciousness about food safety and quality standards was poor in Indian population
and that awareness should be increased through campaigns in schools and colleges,
circulation of pamphlets and literature, and through TV and print media.

This study highlighted that, Edible oil industry will be able to meet the growing
demand and check the rising import of vegetable oils. Hence it is suggested that for this
purpose the government institutions, research institutions and private sector companies have
to provide sufficient fund for development and cultivation of high yielding varieties of
oilseeds. Proper guidance helping nature by the government and private sector in farming
these oil seed would help the farmers not to get upset in this production and selling nature.

In the present study, if this kind of encouragement goes on, there would be no loose
oil sellers and, we can minimize them and increase in purchase of branded cooking oil with
promises of various health benefits quite contrary to the loose oil products in the rural
markets.

In developing economies like India, it is very important to target rural market since
very large section of potential customers are in the villages. The behavior of rural Consumers
have changed greatly over the last two decades and hence their buying behaviour is
challenging to be measured, and this is particularly in the case when trying it is for the buying power of rural women.

Quality is a key factor which play for any food it is very much important in case of cooking oil since for reason that its quality directly influence health besides its nutritional value.

Increase in productivity of agriculture will contribute to increased marketable surplus an increase rural development programmes, improved infrastructure facilities like transport, communication etc. Apart from expansion of rural retail network, Liberalized government policies, placing special emphasis on rural markets will lead to evolution of new entrepreneurs in rural areas. While the rural market has vast untapped potential, it should be recognized that it is not very easy to operate because of several operational problems. More over rural marketing is time-consuming and require considerable investments and efforts in evolving appropriate strategies to tackle the problems.

The distinct features of the rural markets are the homogeneous and the rural women consumers are not compromising with the quality. Ultimately, this will help the edible oil (cooking oil) industry, customers, marketers and country at large, to concentrate on it for their mutual benefit. In Comparison to the urban market more than 80 percent of the FMCG product posted higher growth in rural markets. It led by a combination of increasing incomes and higher aspiration levels and thereby comes the increased demand for branded product in rural India.

From the analysis, it’s assessed that the emerging rural women buying behaviour which indicates that women play an important role in the purchasing of convenient goods and other household goods. Shopping behaviour of the consumer will coincide with proper guidance. There should be no place for the consumers to purchase off- branded and goods with inferior quality goods. Credit purchase on the base of over dues is lowering the purchase of rural consumers because of higher prices and sometimes, interest on dues. Therefore, consumers must come forward to purchase goods for cash payment basis and not on dues.

In the present study, it is also evident that, rural women consumers involved in the purchase of branded cooking oil was influenced by their socio-economic background. Thus, it is the customers, who have these indifferent attitudes -to a larger extent, on one hand, and the ignorance of marketer’s responsibilities under various laws and the concept of modern
marketing on the other, which is further complicating the consumer-marketer relationships, in rural areas.

This study concludes with a note that by the implementation of the above suggestions, there will be a lead/interest to the growth of agriculture at all village level, which is the provider of raw materials for manufacturing cooking oils at the level of consumer expectation and also the youth will strengthen themselves to do the best for our country’s development which contributes to the success of our beloved former President Dr. Abdul Kalam dream.

Suggestions for Future Research

The present study focused on understanding the buying behaviour of rural women consumers towards branded cooking oil. Following are some of the suggestions for future research.

1. Similar research of this kind can be carried out in different locations, with larger sample size, drawn from a wider geographical area, to assess and generalize the buying behaviour of branded cooking oil.
2. Researchers can also choose other types of FMCG products, to study the rural consumer buying behaviour.
3. A comparative study can also be taken, to analyse the gender difference towards purchase decision making style towards FMCG products.
4. Furthermore, the same study can be carried out, to evaluate the factor influencing consumer choice of branded product in rural and urban area.