

**RURAL WOMEN BUYING BEHAVIOR OF SELECTED FMCG PRODUCTS IN
RAIPUR DISTRICT**

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Abstract

The purpose of this article is to understand rural women's shopping habits and the elements that affect rural consumers' decisions to buy particular FMCGs. Convenience sampling was used to choose female respondents. Data was gathered using a standardised questionnaire and personal interviews with a representative group of 100 rural women consumers in the Raipur district. The data was analysed using percentage and Garrett ranking methods. More than half of rural consumers, according to a study, choose village shops over other stores. In villages, one out of every two customers makes FMCG purchases at their usual stores. It has been discovered that elder shoppers are more likely to recommend regular shopping. Women who are employed regularly and/or who reside close to towns typically make one monthly purchase based on their consumption patterns and financial constraints. The most popular payment method is cash. For female consumers in remote areas, promotional initiatives are far distant. Rural women are concerned with costs. They look for the best deal. Marketers must create a system to give their regular rural clients the biggest discounts and offers possible. Because women are brand loyal, marketers need to concentrate on promotions targeted specifically at them. Television advertising that target rural audiences perform better.

Keywords - Price conscious, Regular interval, Rural Women Consumer, Village shop, Word-of-mouth.

Introduction

Rural areas experienced rapid development as a result of factors like better information, expanded employment, better infrastructure, and financial access. Rural areas have seen an increase in per capita income and a matching rise in product prices. By 2025, the Indian FMCG market is anticipated to reach \$100 billion. Nowadays, rural consumers choose luxury and well-known brands to mass-produced ones. The rural consumption basket is dispersed unevenly throughout the settlements, nevertheless. For instance, 19,000 communities and 10 states each say that 66% of soft drink consumption occurs in rural areas.

Each and every customer matters in the marketing industry. The business of marketing products involves informing customers about a product before trying to convince them to buy it. By raising consumer satisfaction, improving quality of life, and retaining consumers, marketing helps to enhance consumption, profit, and customer retention. A set of procedures that help marketing companies sell their products in rural areas include developing a workable plan,

setting prices, advertising, and distributing. Most Indians (more than 70%) lived in rural regions. It is difficult to determine rural customers' intended mental states, as well as their needs and wants, during the course of their purchase. Understanding rural consumers' behaviour might be challenging. They are predictably unpredictable in every way (Tamrakar and Venkatesh, 2015). The low and middle income levels of rural consumers make them very price conscious. The rural customer is particularly sensitive to price and places a high value on it. By themselves, advertising and other promotional activities aid marketing companies in increasing awareness and driving sales (Agrawal, 2014). Fast-moving consumer items are referred to as consumer packaged goods.

Consumer packaged goods (CPG) are rapid to market and low cost products. The Fast Moving Consumer Goods industry in India is growing more quickly than other industries. The established propensity to feel and act favourably or negatively toward a thing, person, or idea is known as a disposition (Pardesi et al., 2015). One of the distinctive characteristics of a rural consumer is this. But for marketers, figuring out and analysing is a difficult task (Jha, 2013).

Literature Review

Rural consumers, according to Jha's research from 2003, are clear, understated, and aspirational. They can take on a lot of risk, but they lack business acumen. They are influenced by rituals, social pressure, and customs and traditions. Selvaraj (2007) found that there are significant barriers to FMCG purchases among rural consumers. Rural consumers are in susceptible situations due to transportation issues, excessive prices, an unbalanced supply, possible quantities, poor packaging, unavailability, and inadequate quality. Rural consumer behaviour is influenced by demographic factors like money, religion, class, education, gender, and profession. A significant obstacle is illiteracy. In villages, meeting needs takes precedence over selling branded products. According to Lokhande (2004), brand-loyal rural consumers are hesitant to switch brands. According to Upadhyay (1999), husbands and children play a crucial part in FMCG buying decisions in rural communities, as opposed to wives who are the primary purchasers in metropolitan areas.

According to Jain & Rathod (2005), shoppers in rural areas are less willing to wait for items that are out of supply at rural retail establishments. To obtain their goods outside of the community, they are willing to travel further distances. As a result, people benefit from greater variety, better selection, affordable prices, and high-quality goods from stores outside of the village. According to Phani Bhaskar et al. (2018), the effectiveness of rural FMCG distribution networks is related to customer happiness. According to Pravin Kumar and Asha (2012), the entire distribution chain is ineffective unless rural consumers are given access to goods that are of an acceptable size, good quality, reasonable price, are readily available, are packaged upright, are diverse, are regularly supplied, and are close to shops. Sharma & Kasturi (2004) found that consumers in rural areas place reduced faith in FMCG product advertisements. Humorous advertisements have a lasting effect and draw viewers (Rakshita, 2011; Puranik, 2011).

Objectives of the Study

1. To study the buying behaviour of rural women consumer towards FMCG products
2. To study the factors influencing rural women purchase towards select FMCG products

Research Methodology

Rural areas of Chhattisgarh's Raipur district are the setting for this study. For the study, convenience sampling is used. The sample size for this study is 100 since a total of 10 villages were randomly chosen, and a sample of 10 women customers from each village was chosen based on the researcher's convenience. Personal interviews are used to administer a structured questionnaire. The survey's 20 questions and statements capture rural women's consumer perceptions of specific FMCG products, including shampoo, toothpaste, toilet soap, detergent powder, and detergent cake. The questionnaire includes both closed-end and open-ended questions, including multiple choice, dichotomous, Likert scale, ranking scale, and rating scale. Cronbach's Alpha, a measure of data dependability, was examined and found to be 0.877, indicating good reliability. The factors were examined using statistical methods such as percentages, means, variation, and Garrett ranking method.

Results and Discussion

Four variables, including shop choice, purchase frequency, purchasing method, and FMCG purchase characteristics, are used to study the purchasing behaviour of rural consumers.

Shop Choice

According to Sailaja (2019), rural women customers buy FMCG products from a variety of locations, including village shops, retail shops in towns, wholesale shops in towns, and other establishments including military canteens, super bazaars, supermarkets, department stores, and super stores. Table 1 shows how rural women consumers choose to shop for their FMCG purchases.

Table 1: Shop choice of rural women customers

S. No.	Shop Choice	Frequency	Percent
1	Village shop	56	56%
2	Retail shop in town	25	25%
3	Wholesale shop in town	17	17%
4	Others	2	2%
Total		100	100

Village shop is most preferred shop for FMCG purchase for 56 of the respondents. About 25% of the respondents are buying these products from retail shop in town. Srinivas, (2018) examined that majority of rural women consumers are price conscious and seek value for their money. About 17% of the respondents are buying products from wholesale shop in town where they can get promotional benefits like discounts and offers and are enjoying high consumer surplus. The city is no way distant away due to increased road connectivity.

Purchase Frequency

Products from the FMCG industry are regularly purchased. The results vary depending on the parameters when participants are asked how frequently they purchase FMCG products. Table 2 lists the frequency of purchases made by rural women consumers.

Table 2: Purchase frequency of rural women customers

S. No.	Frequency	Frequency	Percent
1	Monthly once	38	38%
2	Monthly twice	12	12%
3	Weekly once	9	9%
4	Weekly twice	2	2%
5	When the need recognized	39	39%
Total		100	100

When a need is felt, the majority of rural consumers purchase FMCG items from the village store. This is primarily caused by the sources of poor and erratic income. A little over 39% of those surveyed claim to buy FMCG products when a need arises. According to their consumption patterns and spending limits, women with regular income sources and/or those who live close to towns purchase these things once a month. About 38% of the respondents indicate they only make one purchase every month, followed by 12% of women who make two purchases per month, 9% of women who make one purchase per week, and 2% of respondents who make two purchases per week (Bhoyar & Nagendra, 2012).

Purchasing Method

The frequency of FMCG product purchases in rural areas is influenced by the availability of cash. Three variables are used to collect the replies on the purchasing method. In Table 3, the method of purchasing is shown.

Table 3: Purchasing method of rural women customers

S. No.	Purchase Mode	Frequency	Percent
1	Cash	71	71%
2	Credit	11	11%
3	Some cash & some credit	18	18%
Total		100	100

In rural areas, cash is the preferred method of payment for FMCG products. Approximately 71% of respondents buy things in full cash, followed by 11% of respondents who buy on credit and 18% of respondents who buy partially in cash and partially on credit. Payment is typically provided after a period of time, typically after harvesting, in villages. Customers that get inconsistent income apply for credit at the village store. It is discovered that the majority of village shops provide their clients the option of using credit. Customers using credit from the

local store are unable to request special deals and discounts from the seller. It has been noted that many villages have promotional programmes.

Factors Influencing FMCG Purchase

Five variables are used to examine the key determinants that affect the purchasing of FMCG in rural areas. Table 4 lists the respondents' various rankings on the five factors.

Table 4: Factor influencing FMCG purchase

Factor	Rank					Total
	1	2	3	4	5	
Price	57	24	9	7	3	100
Discounts & offers	13	36	12	22	17	100
Availability	14	17	22	19	28	100
Brand image	4	12	28	37	19	100
Credit facility	12	11	29	15	33	100

Table 5 indicates that price, with a mean score of 65.44, is the element that influences FMCG purchases most, followed by discounts and offers, availability, credit availability, and brand image. Therefore, it is statistically proven that the most important element driving FMCG purchases in rural areas is price. According to this, rural residents are cost conscious.

Table 5: Ranking of the purchasing factors

Factor	Rank					Garrett Score	Mean Score	Final Rank
	1	2	3	4	5			
Price	4275	1464	450	280	75	6544	65.44	I
Discounts & offers	975	2196	600	880	425	5076	50.76	II
Availability	1050	1037	1100	760	700	4547	45.47	III
Brand image	300	732	1400	1480	475	4387	43.87	V
Credit facility	900	671	1450	600	825	4446	44.46	IV

Result and Discussion

For purchasing FMCGs, over than 50% of rural women consumers choose to shop at village shops. Women from high income groups, those who live close to cities, and those who transport agricultural products into cities shop in cities and benefit from high consumer surplus. In villages, one out of every two women customers make FMCG purchases at their usual stores. Women customers are tend to be more devoted to the store. It has been discovered that elder shoppers are more likely to recommend regular shopping. When a need is identified, rural residents purchase lesser quantities from their normal village store. Regardless of financial level, cash is the most preferred method of payment in rural communities. Women consumers who use credit facilities are unable to demand special deals and discounts from the village store. Women customers in several villages are far distant from promotional initiatives. Women were discovered to be less susceptible to being persuaded by promotions.

Rural lifestyle changes have increased brand-name goods use. In order to address the evolving requirements and desires of rural consumers in the age of technology, firms must consolidate this reality and reengineer business strategies. To satisfy the ambiguous wants of rural consumers, businesses must keep the appropriate SKUs in the local store. Since the majority of purchases in rural areas are made in cash, marketers need to build a method to offer the greatest discounts and offers to their regular rural consumers. Parallel to this, advertisers must concentrate on promotional strategies tailored specifically for women and make them accessible in the local store since women are shop regulars. Companies must maintain pricing stability or price reductions that are affordable for rural consumers.

Conclusion

In rural marketing, the focus is on attracting consumers rather than markets. Since metropolitan markets are nearly saturated, understanding rural consumer behaviour is essential for the growth and development of any modern marketer. In the age of technology, the rural consumer is transformed into a rural super customer due to rising levels of education, income, communications, and lifestyle. Rural residents are cost-conscious. They look for the best deal. Therefore, businesses must develop rural-specific budgets to promote the opening of new stores and the expansion of those that already exist in villages. Since tv is an important source of information, rural-specific commercials are more effective. Brands may stand out in the congested rural FMCG market if these campaigns were implemented successfully.

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