

SELECTION AND CONSUMPTION OF MILK AND MILK PRODUCTS IN RURAL AND URBAN AREAS: A STUDY ON NAGAON DISTRICT OF ASSAM

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ABSTRACT

Consumer behaviour is one of the most widely discuss topic for marketers. Selection and consumption of products in different in rural and urban areas. In our study we try to find out if there is any difference between rural and urban areas in case of selection and consumption of brands of milk and milk products. This study was carried out Khagorijan development block of Nagaon District of Assam. We applied random sampling where 60 household samples were selected from rural areas and 60 from urban areas. It was found that there is a significant difference between rural and urban areas in preference and selection of butter, paneer and ghee.

KEY WORDS: milk products, rural, urban,

INTRODUCTION

India rank first in the world in terms of milk production and consumption. Milk production of India has gone up from 55.7 million tonnes in 1991-92 to 146.3 million tonnes in 2014-15 (Department of Animal Husbandry, Govt. of India). India rank first in the world in terms of milk production and consumption. The per capita availability of milk has increased from 225 gm. per day in 2003-04 to 322 grams per day in 2014-2015 (Department of Animal Husbandry, Govt. of India) and the monthly per capita consumption of

liquid milk in rural area is 3.866 litres per month and in urban area it is 5.107 litres per month (NSS Household Consumption Survey, 2004-05).

In Assam, production of milk has increased from 750 million litres in 2001-02 to 845 million litres in 2012-13 and the per capita availability of milk is 74 gm. per day in 2013-14 (Assam-Economic Survey, 2014-15). In Assam monthly per capita consumption of liquid milk in rural area is 1.310 litres and in urban area 1.998 litres (NSS Household Consumption Survey, 2004-05).

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This study will be undertaken in rural and urban areas of Nagaon district of Assam. Since there is sufficient milk producer and well developed milk and milk products market. There are various milk products available in the market of study area. The people of Nagaon urban areas buy the milk and milk products from nearer market and also from the local milkman. On the other hand, most of the people of rural areas of the districts are produced milk and prepare some milk products at their home from the domestic dairy cattle. So, the selection and consumption of milk and selected milk products such as powdered milk, butter, ghee, paneer and curd are different in different areas of the Nagaon district.

The only objective of this paper is to study the difference between selection and consumption of milk and selected milk products in rural and urban areas of study area.

According to Collins Cobuild Dictionary (2001) the word "rural" is defined as a place far away from towns and cities. The term rural is a viable analytic, empirically referent in reality (Miller and Luloff, 1981) and multidimensional concept (Redfield, 1947). As per Census of India, 2011, "rural" is a place of human settlement where the density of population is less than 400 per sq. km.; where in the working population, the male persons engaged in agriculture comprises a minimum of 75 percent and the population do not have a municipality or board to support them.

Consumers in the rural areas as a segment possess certain unique characteristics. The rural consumer's aspirations, needs and wants are quite different when compared with their urban counterparts. Visible differences also exist in behaviour related to purchase of goods, levels of income and the residing environment of consumers. This calls for a marketing approach which is unique and specific for serving the needs of the consumers residing in the rural areas.

LITERATURE REVIEW

Zacharias, *et al.* (2008), in a study tried to know the impact made by opinion leaders in shaping purchasing decisions and also the role played by word of mouth campaign in the rural markets.

Shanthakumari and Kannan (2010), carried a study to find out if there existed any similarity in the perception and expectation among rural and urban consumers. The study also tried to find if there existed any similarity among consumers based on the cultural, social, personal and behavioural factors.

Shruthi and Karnam (2013), in a study made a comparative study on the buying behaviour of urban and rural consumers with respect to determinants in choosing a retail store. The design of the study was descriptive where 11 factors were used as store selection influencers on a sample of 100 respondents (divided equally between the rural and urban consumers).

Dhumal, Tayade and Khandkar (2008), in a study related to understanding rural consumer behaviour and process involved in taking decisions, carried out a study to identify the factors that are taken into consideration while buying FMCG products.

Ali, Ram, Thumiki and Khan (2012) conducted a study to identify the factors which influence purchase of FMCG by rural consumers. For the study a 5-point rating scale was used on a sample of 1080 respondents and data was processed using Factor analysis.

Anand and Krishna (2008) in a study on rural brand preference determinants in India, tried to explore the dynamics of branding in rural India. Jha (2013) in a study related to rural consumer buying behaviour, tried to study the factors that influence the behaviour of the rural consumers. The study used Cluster Analysis (Analytical Hierarchy Process-AHP) to know the important factors that had an impact on a sample of 300 persons. Altogether six factors namely price, family size, product packaging, culture, age and advertising were used.

Erda (2008) in a 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 in the purchase of mobile phones. The scale used for measuring the attitudes was a 5

point Likert scale on a sample size was 400 mobile users (200 rural and 200 urban). Judgment and convenience sampling techniques were used.

Malar Mathi and Saraswathi (2013) conducted a study to know the factors that influence rural consumer buying behaviour towards durable goods. The factors included in the study included the socio-cultural environment, media, education, occupation and involvement of the users on a sample of 150 respondents.

Hysen, *et al* (2008) in a study related to Consumer Behaviour with respect to dairy products, tried to identify the effect of different variables on decision upon purchase of dairy products. The study used FMCGs like white cheese, yoghurt, fruit yoghurt, sharri cheese, curd and caciocaval as stimuli on a sample of 304 shopping respondents in mini-markets and super-markets along with 23 ordinary respondents.

Jain and Sharma (2012) conducted a study to find out the brand awareness and customer preferences level for FMCG products in rural market. A total of 100 respondents were used who were of different age groups and divisions were made on the basis of literacy level. T- test and ANOVA were used for analysis.

Sehrawet and Kundu (2007), in their study on the buying behaviour of rural and urban consumers in India and the impact of packaging, made an effort to find out whether residential background of consumers have any

impact on the buying. The stimuli taken was packaging on 1090 respondents (523 rural and 567 urban).

Vikraman, A. and Ganesan, K.P. (2011), studied the differences in the consumer's preferences in choosing milk in the market, especially to differentiate consumers' behavior towards fresh and UHT milk. Gupta and Kaur (2013) carried a study related to brand awareness among rural consumers on daily consuming goods tried to know the buying behaviour that consumer display on purchase of daily goods for consumption.

Patel and Prasad (2005) conducted a study to find out rural consumer's brand awareness and their behaviour towards various brands.

Njarui, *et al.* (2011) studied the consumption of milk and milk products in semi-arid region of Eastern Kenya. They studied 135 rural and 126 urban households.

METHODOLOGY

This study was conducted in Nagaon district of Assam. The study was consisting of 120 sample households. There were eighteen (18) development blocks in Nagaon district. Out of these blocks, one (1) development block, 'Khagarijan Development Block' was selected purposively for the study. From the selected block, 60 households from rural area and 60 households from urban area was selected randomly. The Samples was collected by using random sampling procedure.



This study was comprised of both primary and secondary data. The primary data were collected from the selected 120 households with the help of structured schedule prepared for the proposed study. The secondary data were collected from governmental sources, publications,

journals, books, newspapers, etc. The collected data were tabulated and analysed by using appropriate statistical tools.

For our study, five milk products i.e., Milk powder, Butter, Ghee, Paneer, and Curd were taken into consideration.

DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS

The demographic profile gives us vital and measurable statistics of a population (Schiffman and Kanuk, 2009). The major variables of the

demography include age, gender, family cycle, size, income, occupation, literacy level and religion.

Family Type:

Nuclear Family	75.0%
Joint Family	25.0%

Educational Qualification:

PG	2.5%
Degree	32.5%
HS	25.8%
High School	17.5%
LP	14.2%
Illiterate	7.5%

Members in a family:

9 and above	1.67%
5-8	36.67%
Up to 4	61.66%

Income:

Rs. Above 60000	10.0%
Rs. 30000-60000	21.7%
Rs. 10000-30000	52.5%
Rs. below 10000	15.8%

AWARENESS, AVAILABILITY CONSUMPTION AND PREFERENCE Brand of Powdered Milk:-

In urban areas in Nagaon, out of 60 respondents, 'Everyday' is most popular (58/60) brand, followed by *Amulya* (56/60) and *Amulspray* (48/60). On the other hand, brand like *Nan* (23/60) and local brands (31/60) were the least popular powder milks.

Everyday (57/60) was the most available brand in the urban areas followed by *Amulya* (54/60) and *Amulspray* (45/60). *Nan* (17/60) was the least available brand followed by *Lactozen* (36/60), followed by *Mother Dairy* (35/60) and *Milkmaid* (35/60).

Everyday (50/60) was the most consumed brand, followed by *Amulya* (47/60) and *Amulspray* (33/60). On the other hand, *Nan* (3/60) was the least consumed brand, followed by local brand (8/60) and *Lactozen* (8/60).

When we asked about their preferred brand, again it's *Everyday* which was most preferred brand, preferred by 50% of respondents. It was surprising to see that 35% respondents have no such brand preference and take whatever brand was available at the shop. While nobody (only one) was prefers *Milkmaid*, *Lactozen*, *Nan* and *Mother Dairy* in urban areas.

In rural areas in Nagaon also, out of 60 respondents, everyday is most popular (33/60) brand, followed by *Amulya* (32/60) and *Amulspray* (29/60). On the other hand, brand like *Nan* (15/60) and *Milkmaid* (16/60) and *Mother Dairy* (19/60) were the least popular powder milks. But unlike urban areas of Nagaon, local non branded powder milk (23/60) was quite popular in rural areas

Everyday (33/60) was the most available brand in the rural areas followed by *Amulya* (29/

60) and *Amulspray*(29/60). Nan (7/60) was the least available brand followed by Milkmaid (12/60), and *Mother Dairy* (14/60).

Everyday (20/60) was the most consumed brand, followed by *Amulspray* (13/60) and *Amulya* (11/60). On the other hand, Nan (1/60) was the least consumed brand, followed by local brand (5/60) and *Lactozen* (5/60).

When we asked about their preferred brand, again it's Everyday (12/60) which was most preferred brand, followed by *Amulsray* (8/60) and *Amulya* (7/60). While *Mother Dairy*, Nan and *Lectozen* were least preferred powder milk brands in rural areas.

Hypothesis:-

Ho: Preference of milk powder is independent of locality or place of residence i.e., rural, urban

H1: Preference of milk is depends on the locality The rural consumer's place of purchase and use of products is diverse and it does not necessarily reflect the behaviour seen among urban consumers (Anderson et al, 2005).

Test of the Hypothesis:

The table value of χ^2 for 3 d.f. and $\alpha=0.05$ is 7.81. Since χ^2 calculated value is (6.77) less than 7.81, we accept Ho. It means that preference of milk powder is not influence by the locality or place of residence, i.e., rural urban.

Brands of Butter:-

In case of Butter, *Amul* (100%) was the most popular brand of butter which was known to everyone and also easily available and consumed by cent percent of respondents. It was also preferred by (51/60) majority of respondents. While Local made butter (35/60) was also very popular in urban areas and also available (34/60) in most of the locations. It was consumed (18/60) 30% of total respondents and preferred by only (6/60) 10% of total respondents.

Home-made butters was consumed and preferred by (4/60) only 6% of the total respondents of the urban areas. While, about (16/60) more than 26% respondents consumed and preferred butter whatever available there in local market.

In rural areas also *Amul* was the most popular (47/60) brand, availability (47/60), consumed by (46/60) more than 76% and preferred by 75% of the total respondents. About local made butters, (24/60) 40% respondents have knowledge about the product, (20/60) available, (11/60) consumed and only less 9% respondents preferred it.

While (17/60) 28% respondents prepared butter at their home, 22% consumed it and 18% preferred it over other products.

Only less than 4% of the respondents have no brand choice and consumed whatever brand available at the retail outlet nearby.

Hypothesis:

Ho: Preference of butter is independent of locality or place of residence i.e., rural, urban

H1: Preference of butter is depend on the locality.

Test of the Hypothesis:

The table value of χ^2 for 2 d.f. and $\alpha=0.01$ is 9.21. Since χ^2 calculated value is (14.07) greater than 9.21, we reject Ho. It means that preference of butter is influence by the locality or place of residence, i.e., rural and urban.

Brands of Ghee:-

Annapurna was the most popular (54/60) and available brand of ghee in urban areas of Nagaon district, consumed by majority (47/60) 78% of the respondents and also preferred by 37% of the respondents. Local made ghee products are also very popular (39/60), available (36/60), consumed by 40% of the total respondents and preferred by 28% of the respondents. While, *Hatsan* was the least popular ghee brand (16/60) followed by *Patanjali* (18/60). *Sajal* was the least consumed ghee brand followed by *Hatsan* and *Krishna*. *Sajal*, *Hatsan*, *Krishna* and *Mahan* were rarely preferred by consumers.

In rural areas of Nagaon district, *Annapurna* was the most popular (35/60) and available (34/60) brand of ghee, consumed by majority 52% of the respondents and also preferred by 43% of the respondents. Local made ghee products are also very popular (32/60), available (31/60), consumed by 37% of the total respondents and preferred by 35% of the

respondents. While, *Patanjali* was the least popular ghee brand (5/60) followed by *Sajal* (8/60). *Hatsun* was the least consumed ghee brand followed by *Patanjali*, *Ajanta* and *Sajal*. *Hatsun*, *Britannia*, *Krishna* and *Mahan* were rarely preferred by consumers.

Hypothesis:

Ho: Preference of Ghee is independent of locality or place of residence i.e., rural, urban

H1: Preference of Ghee is depend on the locality.

Test of the Hypothesis:-

The table value of χ^2 for 6 d.f. and $\alpha=0.001$ is 22.45. Since χ^2 calculated value is (34.46) greater than 22.45, we reject H_0 . It means that preference of ghee is influence by the locality or place of residence, i.e., rural and urban.

Brands of Paneer:-

In case of Paneer, local made (51/60) and *Amul* (51/60) paneer was very popular. While, *Amul* was consumed by 62% Of the total respondents, followed by local made which was consumed by 58% respondents. Local made paneers (28/60) were the most preferred paneer followed by *Amul* (25/60). While, 40% respondents do not have such brand preference, consumed and preferred whatever brands were available at local outlets.

In rural areas, local made paneers were most popular (39/60), available (37/60), consumed (31/60) and preferred (28/60) paneer in the market. While, *Amul* was consumed by 32% of the respondents and preferred by about 23% of the respondents.

Hypothesis:

Ho: Preference of Butter is independent of locality or place of residence i.e., rural, urban

H1: Preference of Butter is depend on the locality.

Test of the Hypothesis:

The table value of χ^2 for 4 d.f. and $\alpha=0.01$ is 13.27. Since χ^2 calculated value (17.05) is greater than 13.27, we reject H_0 . It means that preference of paneer is influence by the locality or place of residence, i.e., rural and urban.

Brands of Curd:-

In case of curd, local made curds was most popular (49/60), available (47/60), preferred (43/60) and consumed (35/60) curd in the market. It was followed by Home-made curd which was consumed (35/60) and preferred by (23/60) respondents. *Amul* (41/60) and purabi (41/60) were also very popular brand, consumed by 38% and 45%, preferred by 23% and 27% of the respondents respectively.

Patel and Prasad (2005), in the paper titled "The unique rural identity," conducted a study to find out rural consumers' brand awareness and their behaviour towards various brands. The study highlighted that local brands with core benefits dominated rural market due to its availability, awareness and endorsement by retailers.

Curd was very easy to prepare at home and that was why it was mostly prepare at home in the village areas. About 83% respondents prepare curd at their home, which was consumed by 77% and preferred by 62% of the respondents. 60% of the respondents also consume local made curd which was also preferred by 47% of the respondents. *Amul* and Purabi curd were popular but not consumed and preferred by most of the villagers.

Hypothesis:

Ho: Preference of Curd is independent of locality or place of residence i.e., rural, urban

H1: Preference of Curd is depend on the locality.

Test of the Hypothesis:-

The table value of χ^2 for 3 d.f. and $\alpha=0.01$ is 11.34. Since χ^2 calculated value (27.21) is less than 11.34, we accept H_0 . It means that preference of curd is not influence by the locality or place of residence, i.e., rural and urban.

Sources of brand awareness about milk products:-

In case of urban areas, T.V. advertisement, print media and outdoor advertisements has great impact on creating awareness for powder milk and butter. While, there was no impact in creating

awareness for curds. On the other hand, for curd, paneer and ghee, word of mouth, local retailers, point of purchase materials plays most important role in creating awareness.

Patro and Varshney (2008), in a study on brand awareness and preference in rural markets, carried out a study to find out if there is any link between brand awareness building measures on the quality perceived and its effect on buyers. The study found that brand building measures positively leads to higher sales in the rural areas and consequently leads to change in the

behaviour of consumers. It also found the presence of direct relation between brand recall, brand liking, perception of brand quality and usage of a brand.

In rural areas, all short of touch points were important for creating awareness for butter and powder milk. While, TV, print media and hoardings were play insignificant role for creating awareness for curd, paneer and ghee products. Word of mouth and local retailers spread information about various brand of curd and paneer in rural areas.

FACTORS AFFECTING SELECTION AND CONSUMPTION OF MILK AND MILK PRODUCTS

Table 1: Factors affecting selection and consumption of milk and milk products

Factors affecting selection	Average Score (out Of 5 points)	
	Rural	Urban
Easily available	3.51	3.86
Popular brand	3.63	3.78
Perceived Quality	3.4	3.6
Price	2.74	2.82
Packaging	3.21	3.63
Taste	3.58	3.85
Healthy	3.53	4
Friend suggestion	3.41	2.53

While discussing the factors influencing in the selection and consumption of milk and milk products, there was a difference in rural and urban areas. Health and hygiene were the most important factor for urban people. On the other

hand, popular brand was the most important factor for rural folks for selection and consumption of milk products. While the factors like easily available and taste has a great impact in urban areas as well as rural areas.

Agreement of the statements:-

Table 2: Influence of advertisements while choosing a particular milk product

Agreement on the statement		Strongly Disagree (-2)	Disagree (-1)	Neutral (0)	Agree (1)	Strongly agree (2)	Total	Average score
Locality	Rural	9	8	10	16	15	58	0.34
	Urban	6	6	10	31	7	60	0.45
Total		15	14	20	47	22	118	

It means people can be influence through advertisements. In the urban areas, people agree that they can be influenced by advertisements.

Even in the rural areas also, people agrees that advertisements have some influence on their decisions.

Table 3: While purchasing milk products I visit retail outlet with pre-determined mind

		Strongly Disagree (-2)	Disagree (-1)	Neutral (0)	Agree (1)	Strongly agree (2)	Total	Avg. Score
Locality	Rural	20	11	6	12	9	58	-0.36
	Urban	13	12	16	7	12	60	-0.11
Total		33	23	22	19	21	118	-0.23

It means that people were not predetermined while purchasing milk and milk products. Disagreement with statement was more in the rural areas than the urban areas. Urban people were more of the neutral view on it.

Table 4: I am brand loyal to most of the milk products

Agreement on the statement		Strongly Disagree (-2)	Disagree (-1)	Neutral (0)	Agree (1)	Strongly agree (2)	Total	Avg. Score
Locality	Rural	18	13	9	10	8	58	-0.39
	Urban	15	11	5	18	11	60	-0.01
Total		25	28	18	28	19	118	-0.10

Regarding brand loyalty in the urban areas, more than 50% of the respondents agreed that they were brand loyal to some of the milk products while less than 50% were not brand loyal and consumed product as per the availability.

In the rural areas, people were not brand loyal and majority of them disclose their disagreement with the statement.

Table 5: I postponed my consumption if I don't get my preferred brand

		Strongly Disagree (-2)	Disagree (-1)	Neutral (0)	Agree (1)	Strongly agree (2)	Total	Avg. Score
Locality	Rural	16	14	8	12	8	58	-0.31
	Urban	24	12	6	8	10	60	-0.53
Total		38	27	14	23	16	118	-0.41

Majority of the people of rural and urban area strongly disagree with the statement. As milk products were not high value and high involvement products, people do not postponed their consumption when they do not get their preferred brand. There was no difference between urban people and rural people in this context.

CONCLUSION

There are a number of differences in rural and urban areas. In urban areas, along with the physical/social differences like population density, heterogeneous composition of religious and cultural groups and economic activities are mainly in secondary and tertiary sector, there is availability of more products and brands compare

to the rural areas. Because of the income differences which are higher than the rural areas, most of the people of urban areas can afford a higher standard of living, having more choices of products compared to the rural areas. This leads to differences in choices, preferences and consumption of even in the milk and milk products in rural and urban areas. It was found that there is a significant difference between rural and urban areas in preference and selection of butter, paneer and ghee. While it was found that there is no difference between selection and consumption of curd and milk powder in rural and urban areas. The factors affecting selection and consumption of milk products are different in rural and urban

areas. In urban areas, availability and health is the most important factor while for rural areas, health and hygiene and taste of the product are the most important factors for making the decisions.

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