



Mehmuda Shikshan & Mahila Gramin Vikas Bahu-uddeshiya Sanstha, Nagpur  
**CENTRAL INDIA COLLEGE OF BUSINESS  
MANAGEMENT & STUDIES (M.B.A.)**  
LONARA, NAGPUR [DTE CODE : MB4129]

Ref: NAAC 2023/ MLD/Cr-3.3.1

Date-20/03/2023

Criteria 3.3.1	<p><i>Number of research papers published per teacher in the Journals notified on UGC care list during the last five years</i></p> <p><b>3.3.1.1. Number of research papers in the Journals notified on UGC CARE list year wise during the last five years</b></p>
Findings of DVV	<p>1.HEI is note that calendar year would be considered under this metric. 2.Kindly note that there is data mismatched in HEI input and prescribed data template ,HEI has provided data academic year wise so kindly check and provide data calendar year wise. 3.As paper published in 2022 will be counted under 2022-23 thus not to be considered as it is out side the assessment period. 4.HEI is requested to provide all the data in the prescribed format ,in the provided sheet few column are blank kindly fill that details. 5.Kindly note that as per SOP only the publications listed in UGC care should be considered, please provide data accordingly. 6.Please provide the screenshots of research articles clearly showing the title of the article, affiliation, name of the journal, year and authors name.</p>
Response/ Clarification	<ol style="list-style-type: none"><li>1. Tabulated list of papers published in UGC CARE list as per calendar year attested by Principal (<b>Appendix I</b>)</li><li>2. Screenshots/True copy of paper showing name of author, journals, year and ISSN highlighted attached year wise duly attested by Principal (<b>Appendix II</b>)</li></ol>

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# Appendix I



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# CENTRAL INDIA COLLEGE OF BUSINESS MANAGEMENT & STUDIES (M.B.A.)

LONARA, NAGPUR

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Ref: NAAC 2023/ DVV/Cr-3.3.1

Date-27/03/2023

## 3.3.1 Number of research papers published per teacher in the Journals notified on UGC website during the last five years

Title of paper	Name of the author/s	Department of the teacher	Name of journal	Year of publication	ISSN number	Link to the recognition in UGC enlistment of the Journal Digital		
						Link to website of the Journal	Link to article / paper / abstract of the article	Is it listed in UGC Care list/Scopus/ Web of Science/other, mention
'Influence of innovations in HR strategies on talent acquisition and retention policies of Indian social enterprises'	Dr Manoj Rao	MBA	Journal of Critical Reviews	2020	2394-5125	<a href="https://www.jcreview.com/">https://www.jcreview.com/</a>	<a href="http://jcreview.com/issue.php?volume=Volume%207%20&amp;issue=Issue-3&amp;year=2020">http://jcreview.com/issue.php?volume=Volume%207%20&amp;issue=Issue-3&amp;year=2020</a>	
'Influence of innovations in HR strategies on talent acquisition and retention policies of Indian social enterprises'	Dr Manoj B Pandey	MBA	Journal of Critical Reviews	2020	2394-5125	<a href="https://www.jcreview.com/">https://www.jcreview.com/</a>	<a href="http://jcreview.com/issue.php?volume=Volume%207%20&amp;issue=Issue-3&amp;year=2020">http://jcreview.com/issue.php?volume=Volume%207%20&amp;issue=Issue-3&amp;year=2020</a>	
Influence Of Brand Endorsement By A Celebrity On Rural Buying Behavior Towards Personal Care Products In Rural Nagpur	Dr Manoj B Pandey	MBA	Ilkogretim Online - Elementary Education Online,	2021		<a href="https://www.ilkogretim-online.org/">https://www.ilkogretim-online.org/</a>	<a href="https://www.ilkogretim-online.org/?mno=86966">https://www.ilkogretim-online.org/?mno=86966</a>	
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Demonetization Strategy: Impact On The Indian Population	Dr Manoj B Pandey	MBA	Ilkogretim Online - Elementary Education Online	2021		<a href="https://www.ilkogretim-online.org/">https://www.ilkogretim-online.org/</a>	<a href="https://www.ilkogretim-online.org/?mno=86963">https://www.ilkogretim-online.org/?mno=86963</a>	
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Does Level Of Education Influence The Purchase Decision Of Rural Consumer?	Dr Manoj B Pandey	MBA	IJRSSIS (A Double-Blind Peer Reviewed Journal)	2022	2347-8268			
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# Appendix II



## Influence of innovations in HR strategies on talent acquisition and retention policies of Indian social enterprises

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### Abstract

Over the years there has been a phenomenal growth in the number of Social Enterprises in India. This is partly a consequence of a new policy of the Government to gradually withdraw from social development activities. The gap thus created is being filled by Social Enterprises. A Social

Enterprise can be a 'for-profit' or 'not-for-profit' venture engaged in income-generating activities with an agenda of bringing about a positive change in society. While Social Enterprises are engaged in the development of people, it is rather paradoxical that they experience a variety of problems concerning the management of human resources within their enterprises. It is common knowledge that social enterprises perennially struggle with various critical Human Resource issues such as getting employees at low rates of compensation, providing growth opportunities for employees within the organization, retaining talent, especially in the middle management, and providing clearly defined roles and tasks to employees, etc., leading to high attrition and increasing the cost of acquiring and training new employees. It thus becomes critical for Social Enterprises to think out of the box and try a variety of innovative strategies to overcome these problems.



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This paper discusses a few such Innovative HR strategies adopted by Social Enterprises to attract and retain talent, such as offering jobs to people with vision and value congruence, enhancing the credibility of the organization through brandbuilding, providing opportunities for personal growth, creating a sense of ownership among employees through participation in decision making, creating a sense of ownership among employees by giving equity shares, creating entrepreneurial opportunities within the organization. Collectively these strategies seem to suggest that social enterprises adopt a '*partnership paradigm*' for managing their employees.

**Keywords:** Social Enterprise, Social Entrepreneurship, HRM, Talent Acquisition, Talent Retention

### Introduction

India is a developing nation. Social development in developing countries has traditionally been viewed as the responsibility of the Governments because of the massive scale of its operations and the limited or no capacity of its beneficiaries to pay for the services. While the need for social development in developing countries is enormous, the resources available even with the Governments are limited. Besides the Government machinery and the bureaucracy are ill-equipped to monitor the implementation of social development projects at the grass-root level.

Hence, over the years, Governments in developing countries adopted a policy of gradual withdrawal from various social development activities. This has created multiple voids in the social realm which have been filled by nongovernmental agencies commonly known as nonprofits. Nonprofits play an increasingly important role in providing services, for which the public and the private sector lack time, information, resources, and inclination. They advocate for a variety of social, political, environmental, ethnic, and community interests and concerns, contribute to the social and cultural life of the society, and actively participate in community building. They combine economic and market forces with social goals and their employees are expected to fulfill business requirements as well as strictly adhere to ethics, accountability, and equity in services. Nonprofit organizations, in the course of their service, face several challenges in terms of reductions in government funding, the decline in charitable contributions, competition from for-profit providers of certain services, and demands for increasingly higher levels of accountability.

### Objective

1. To find out the best possible way out for Talent Acquisition in Social Enterprises.
2. To suggest a suitable solution for Talent Retention of Social Enterprises.

### Social Enterprises: Nature and Types

The term '*Social Enterprise*' evokes various kinds of images and impressions among researchers and practitioners. Social Enterprises are driven towards innovation primarily by two forces:



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*First*, the nature of the desired social change often benefits from innovative, entrepreneurial, or enterprise-based solutions;

*Second*, the sustainability of the organization and its services is dependent on innovations in identifying various streams of income-generating activities to diversify its funding sources.

Social Enterprises are hybrid organizations that have mixed characteristics of philanthropic and commercial organizations in several aspects.

### **Human Resource issues of Social Enterprises**

Human Resource Management (HRM) is of utmost importance to Social Enterprises mainly for three reasons.

*First*, the personal services provided by social enterprises mean that these organizations cannot replace employees with investment in physical facilities and equipment.

*Second*, more than in other organizations, employees of social enterprises are attracted and motivated by intrinsic factors such as a belief in the organization's mission and values and an opportunity to actualize their values, and participation in decision-making. These factors have an impact on the recruitment, retention, and motivation of people in Social Enterprises.

*Third*, in view of the need for professional delivery of services and accountability requirements of the new funding environment, employees are arguably the most critical stakeholders in the strategic positing of Social Enterprises. It could be argued that employees of Social Enterprises are more likely to experience job dissatisfaction if:

- (a) They perceive that their organization is not achieving the public good that attracted them;
- (b) The mission is de-emphasized or derailed by other considerations and
- (c) The espoused values are inconsistent with those practices in the organization.

Social Enterprises often get pulled in opposing directions: on the one hand, there is an urgency to do more of what they already do in achieving their social objectives: on the other hand, there is pressure to become more effective and efficient. This has resulted in drastic changes in the operating environment of Social Enterprises over the past two decades.

In addition, they found that it is difficult for nonprofits to recruit in certain areas, such as Information technology and business development, as the salaries prevalent among these professionals are too high for them to afford.

On the other hand, Social Enterprises spend large portions of their scarce resources on recruiting and training new employees from time to time. This is a paradox that makes observers wonder if the resources spent on recurring recruitment and training could be spent more beneficially



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towards compensating the employees adequately so that they would stay longer with the organization and ensure smooth and continuous operations thereby leading it to higher levels of effectiveness.

### **Talent Acquisition in Social Enterprises**

It is widely recognized that human resource plays a significant role in enhancing an organization's performance and effectiveness. No wonder there are persistent efforts by organizations irrespective of their size, age, type sector, etc to attract the best talent available. Talent has become the key differentiator for performance management and for leveraging competitive advantage, especially in knowledge-based organizations.

With better talent acquisition and development, employee engagement improves and so does productivity. Maximizing team engagement, motivation, and retention through due diligence in talent acquisition are vital in today's highly competitive environment. Only a talent resourcing process that is well defined and well-executed from start to finish yields consistent and compliant results which will in turn yield a competitive advantage in the war for talent.

For recruiting employees at the lower levels, especially for jobs requiring knowledge of the local language and familiarity with local conditions, Social Enterprises often use employee referrals and local newspaper advertising - methods that are relatively inexpensive and have a local focus.

There could, however, be an advantage for the employee referral system that the employees, with their thorough knowledge of the organization, would be able to bring in the most appropriate candidates, especially in terms of ideological congruence with the organization. This is of particular relevance for social enterprises in view of the fact that research studies have consistently shown that a better match between employee values and organizational values predicts employee commitment and satisfaction on the job.

As Social Enterprises have limited resources to spend on recruitment, most of them nowadays use the Internet and campus recruitment mechanisms for recruiting large numbers, especially those with specialized knowledge and skills. For example, microfinance organizations such as BASIX and FINO

While it is difficult for social enterprises to mobilize job applications, it is even more difficult for them to process these applications due to limited or no HR specialists available to them. Such difficulties are aggravated by the indiscriminate applications by candidates who apply without looking at the profile and the nature of the job.



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Over the years, the number of corporate executives looking for a career shift has drastically increased. Although this talent pool is a very good source of recruitment for Social Enterprises, the latter are finding it tough to tap this growing potential employee pool, because of their limited capability to meet the high expectations of this group.

### **Talent Retention in Social Enterprises**

Retention of non-leadership staff in social enterprises deserves special attention since the loss of such staff is costly in terms of new recruitment, training, and development, interruptions in service, and decreased employee morale. Researchers maintain that the most important goal of the contemporary human resource systems is not to recruit the finest professionals but to create congruence between people and organizations so that they would stay and work with the organization.

In the absence of such congruence, To avoid such a potentially destructive situation, there has to be a continuous assessment of the interface between the employees and their work environment, and the development of advanced HR strategies for recruitment and retention.

This is particularly relevant for the current situation when the retention rates for Social Enterprises especially nonprofit organizations continue to decline, with more workers turning to the for-profit corporate sector as an alternative. Against this background, it is not surprising to see those social enterprises, many of which are also not-for-profit organizations, undertake HR innovations almost continuously, particularly in the area of employee retention. Few such innovative employee retention strategies are used by Social Enterprises.

#### **1. Offering jobs to people with vision and value congruence**

There are many social enterprises that work on sensitive issues such as Leprosy, HIV, child abuse, women's empowerment, disabilities, etc. Employees in these organizations are mostly either of unfair treatment relating to such issues or feel strongly about them. Hence they are naturally motivated to bring about a change in society. These organizations to a certain extent, act like religious institutions where devotees have faith in the ideology and therefore do selfless service. They treat their jobs as an opportunity to actualize their ideologies and get them accepted by society.

#### **2. Enhancing the credibility of the organization through brand-building**

It is not difficult for large and reputed social enterprises to retain their employees since these organizations have a brand name. Employees feel a sense of pride and recognition by associating themselves with such organizations. These are mostly international social enterprises or large social enterprises, for whom the acquisition and retention of talent is not a problem. However, organizations do not grow large overnight; nor are they started as large ones in the first place.



2369

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Along with the growth in size, some organizations make deliberate attempts to enhance their brand image. While the image-building exercise is relatively easy for social enterprises because of the generally acceptable nature of their social objectives, it is the consistency and commitment with which they promote such social objectives that build the image of the organization.

### **3. Providing opportunities for personal growth**

Unlike large social organizations, smaller ones are unable to attract talented employees because they are not widely known amongst people. To attract and retain talented employees some the Social Enterprises create opportunities for their employees to participate in conferences and workshops within and outside the organization so that they could develop themselves for effective performance on the job as well for career growth.

Some organizations have tie-ups with various national and international funding agencies such as the Ford Foundation, UNDP, Bill & Melinda Gates Foundation, Sudha Murthy Foundation, etc which sponsor promising students as well as employees of social development organizations to pursue studies abroad.

### **4 Creating a sense of ownership among employees through participation in decision making**

Highly networked organizations like grassroots can provide learning and development opportunities to their employees through the support of their associates, which becomes a powerful retention strategy. However, when the organization is low on networking they sometimes adopt a strategy of providing autonomy and entrepreneurial opportunities to employees within the organization.

### **5. Creating a sense of ownership among employees by giving equity shares**

Some Social Enterprises create a sense of ownership in their employees by giving them an equity stake in the organization or elevating some employees as co-founders. Such strategies have multiple benefits such as the employees sharing the risk and burden of the organization and at the same time going the extra mile to achieve results since they are directly affected by the future of the organization.

### **6. Creating entrepreneurial opportunities within the organization**

An innovative practice of some social enterprises for retaining their employees is to create a career or entrepreneurial opportunities within the organization. Employees are given the freedom to execute projects as entrepreneurs. This brings out their creativity and enables them to try new things, which in turn encourages them to set higher goals for themselves.



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The system also creates a network of entrepreneurs, which provides them opportunities to work with different entrepreneurs and thereby creates an ecosystem for helping the poor.

**7. Finding employees from among beneficiaries**

Social Enterprises all over the world often recruit their clients or beneficiaries as employees. This strategy of developing beneficiaries-employees is particularly suitable for organizations that provide subsidized or free services to their clients. Since the 'clients' have received free or subsidized service from the organization sometimes they would be willing to work for it for low pay or no pay.

**8. Attracting employees to a serene lifestyle in peaceful and scenic locations**

Social Enterprises which are located in far locations in India such as the hilly regions, North Eastern plains, or Andaman Nicobar Islands can retain their employees because of their geographical locations. Employees working in these areas like the scenic beauty and serene lifestyle that are characteristic of these areas. Employees build a family kind of relationship with local inhabitants and get deeply attached to these people and their lifestyles.

**9. Providing attractive fringe benefits to employees**

Since small social enterprises cannot afford to pay high compensation to their employees, they try many other different methods to compensate their employees. One of them is to provide fringe benefits. Such benefits may be offered in many ways such as support for employees to pursue higher studies at foreign universities and provide opportunities to do part-time consultancy work for other organizations which could supplement their income.

**Conclusion**

There is no doubt that the not only world but its part India also is currently experiencing major social, environmental, and ethical crises, and no institution in the government, civil society, or private sector, can alone effectively deal with crises of such magnitude. It is essential for all the stakeholders of society to come together and deal with the growing concerns of the world.

The quest for reducing grant dependency on social development activities has given rise to a new form of organization, namely social enterprises, whose main funding source is the revenues generated by commercial activities. While this new form of organization would have greater financial autonomy, the resources generated by them are not large enough for them to afford market-rate compensation and perks for their employees. Hence their HR strategies have to be designed around a different paradigm than the traditional one based on salaries and perks.



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Social Enterprises, on the other hand, seem to operate based on a '*Partnership Paradigm*' of HRM. This is a matter of necessity rather than choice, even though an ideology of inclusiveness is fundamental to the creation of social development organizations.

One reason why an employee of a Social Enterprise has to be a partner is the fact that Social Enterprises are mostly service-providers, where it is extremely difficult to separate the service from the person providing the service. Hence the employee has to be fully integrated with the organization and thereby its service ideology to be effective in his/her work.

The second reason why the partnership paradigm is more suitable for Social Enterprise is that there will be a sharing of risks and responsibilities, because of which the work is perceived as more important than the monetary rewards associated with it.

Thus the employees would be prepared to work for relatively low compensation, which could become a significant factor contributing to the long-term survival of most Social Enterprises. These are the theoretical reasons why social enterprises are likely to adopt a partnership paradigm for managing their employees.

Out of the eight strategies identified, the majority are about developing a partnership with employees. Of special relevance in this context are the strategies like building vision and value congruence; brand building of the organization; developing a sense of ownership among employees through participation in equity as well as decision-making; providing learning and development opportunities to the employee to better equip them for their service-tasks; and creating entrepreneurial opportunities for employees within the organization. It is therefore legitimate for us to propose that the theoretical paradigm governing the HR strategies of Social Enterprises can be described as a partnership paradigm.

**Acknowledgment**

None

**Conflicts of Interest**

The authors declare that there are no conflicts of interest regarding the publication of this article.

**Funding**

No funding has been received for this article

**Data Availability**

The data used to support the findings of the study can be obtained from the corresponding author upon request.



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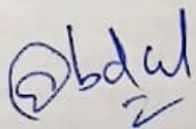
**Note**

The data used for this research was up to 2015, changes has been occurred thereafter hence there is scope of further study

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### Social Enterprises: Nature and Types

The term '*Social Enterprise*' evokes various kinds of images and impressions among researchers and practitioners. Social Enterprises are driven towards innovation primarily by two forces:



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Human Resource Management (HRM) is of utmost importance to Social Enterprises mainly for three reasons.

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towards compensating the employees adequately so that they would stay longer with the organization and ensure smooth and continuous operations thereby leading it to higher levels of effectiveness.

#### **Talent Acquisition in Social Enterprises**

It is widely recognized that human resource plays a significant role in enhancing an organization's performance and effectiveness. No wonder there are persistent efforts by organizations irrespective of their size, age, type sector, etc to attract the best talent available. Talent has become the key differentiator for performance management and for leveraging competitive advantage, especially in knowledge-based organizations.

With better talent acquisition and development, employee engagement improves and so does productivity. Maximizing team engagement, motivation, and retention through due diligence in talent acquisition are vital in today's highly competitive environment. Only a talent resourcing process that is well defined and well-executed from start to finish yields consistent and compliant results which will in turn yield a competitive advantage in the war for talent.

For recruiting employees at the lower levels, especially for jobs requiring knowledge of the local language and familiarity with local conditions, Social Enterprises often use employee referrals and local newspaper advertising - methods that are relatively inexpensive and have a local focus.

There could, however, be an advantage for the employee referral system that the employees, with their thorough knowledge of the organization, would be able to bring in the most appropriate candidates, especially in terms of ideological congruence with the organization. This is of particular relevance for social enterprises in view of the fact that research studies have consistently shown that a better match between employee values and organizational values predicts employee commitment and satisfaction on the job.

As Social Enterprises have limited resources to spend on recruitment, most of them nowadays use the Internet and campus recruitment mechanisms for recruiting large numbers, especially those with specialized knowledge and skills. For example, microfinance organizations such as BASIX and FINO

While it is difficult for social enterprises to mobilize job applications, it is even more difficult for them to process these applications due to limited or no HR specialists available to them. Such difficulties are aggravated by the indiscriminate applications by candidates who apply without looking at the profile and the nature of the job.



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2368

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Over the years, the number of corporate executives looking for a career shift has drastically increased. Although this talent pool is a very good source of recruitment for Social Enterprises, the latter are finding it tough to tap this growing potential employee pool, because of their limited capability to meet the high expectations of this group.

**Talent Retention in Social Enterprises**

Retention of non-leadership staff in social enterprises deserves special attention since the loss of such staff is costly in terms of new recruitment, training, and development, interruptions in service, and decreased employee morale. Researchers maintain that the most important goal of the contemporary human resource systems is not to recruit the finest professionals but to create congruence between people and organizations so that they would stay and work with the organization.

In the absence of such congruence, To avoid such a potentially destructive situation, there has to be a continuous assessment of the interface between the employees and their work environment, and the development of advanced HR strategies for recruitment and retention.

This is particularly relevant for the current situation when the retention rates for Social Enterprises especially nonprofit organizations continue to decline, with more workers turning to the for-profit corporate sector as an alternative. Against this background, it is not surprising to see those social enterprises, many of which are also not-for-profit organizations, undertake HR innovations almost continuously, particularly in the area of employee retention. Few such innovative employee retention strategies are used by Social Enterprises.

**1. Offering jobs to people with vision and value congruence**

There are many social enterprises that work on sensitive issues such as Leprosy, HIV, child abuse, women's empowerment, disabilities, etc. Employees in these organizations are mostly either of unfair treatment relating to such issues or feel strongly about them. Hence they are naturally motivated to bring about a change in society. These organizations to a certain extent, act like religious institutions where devotees have faith in the ideology and therefore do selfless service. They treat their jobs as an opportunity to actualize their ideologies and get them accepted by society.

**2. Enhancing the credibility of the organization through brand-building**

It is not difficult for large and reputed social enterprises to retain their employees since these organizations have a brand name. Employees feel a sense of pride and recognition by associating themselves with such organizations. These are mostly international social enterprises or large social enterprises, for whom the acquisition and retention of talent is not a problem. However, organizations do not grow large overnight; nor are they started as large ones in the first place.



2369

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Along with the growth in size, some organizations make deliberate attempts to enhance their brand image. While the image-building exercise is relatively easy for social enterprises because of the generally acceptable nature of their social objectives, it is the consistency and commitment with which they promote such social objectives that build the image of the organization.

### **3. Providing opportunities for personal growth**

Unlike large social organizations, smaller ones are unable to attract talented employees because they are not widely known amongst people. To attract and retain talented employees some the Social Enterprises create opportunities for their employees to participate in conferences and workshops within and outside the organization so that they could develop themselves for effective performance on the job as well for career growth.

Some organizations have tie-ups with various national and international funding agencies such as the Ford Foundation, UNDP, Bill & Melinda Gates Foundation, Sudha Murthy Foundation, etc which sponsor promising students as well as employees of social development organizations to pursue studies abroad.

### **4 Creating a sense of ownership among employees through participation in decision making**

Highly networked organizations like grassroots can provide learning and development opportunities to their employees through the support of their associates, which becomes a powerful retention strategy. However, when the organization is low on networking they sometimes adopt a strategy of providing autonomy and entrepreneurial opportunities to employees within the organization.

### **5. Creating a sense of ownership among employees by giving equity shares**

Some Social Enterprises create a sense of ownership in their employees by giving them an equity stake in the organization or elevating some employees as co-founders. Such strategies have multiple benefits such as the employees sharing the risk and burden of the organization and at the same time going the extra mile to achieve results since they are directly affected by the future of the organization.

### **6. Creating entrepreneurial opportunities within the organization**

An innovative practice of some social enterprises for retaining their employees is to create a career or entrepreneurial opportunities within the organization. Employees are given the freedom to execute projects as entrepreneurs. This brings out their creativity and enables them to try new things, which in turn encourages them to set higher goals for themselves.



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2370

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The system also creates a network of entrepreneurs, which provides them opportunities to work with different entrepreneurs and thereby creates an ecosystem for helping the poor.

**7. Finding employees from among beneficiaries**

Social Enterprises all over the world often recruit their clients or beneficiaries as employees. This strategy of developing beneficiaries-employees is particularly suitable for organizations that provide subsidized or free services to their clients. Since the 'clients' have received free or subsidized service from the organization sometimes they would be willing to work for it for low pay or no pay.

**8. Attracting employees to a serene lifestyle in peaceful and scenic locations**

Social Enterprises which are located in far locations in India such as the hilly regions, North Eastern plains, or Andaman Nicobar Islands can retain their employees because of their geographical locations. Employees working in these areas like the scenic beauty and serene lifestyle that are characteristic of these areas. Employees build a family kind of relationship with local inhabitants and get deeply attached to these people and their lifestyles.

**9. Providing attractive fringe benefits to employees**

Since small social enterprises cannot afford to pay high compensation to their employees, they try many other different methods to compensate their employees. One of them is to provide fringe benefits. Such benefits may be offered in many ways such as support for employees to pursue higher studies at foreign universities and provide opportunities to do part-time consultancy work for other organizations which could supplement their income.

**Conclusion**

There is no doubt that the not only world but its part India also is currently experiencing major social, environmental, and ethical crises, and no institution in the government, civil society, or private sector, can alone effectively deal with crises of such magnitude. It is essential for all the stakeholders of society to come together and deal with the growing concerns of the world.

The quest for reducing grant dependency on social development activities has given rise to a new form of organization, namely social enterprises, whose main funding source is the revenues generated by commercial activities. While this new form of organization would have greater financial autonomy, the resources generated by them are not large enough for them to afford market-rate compensation and perks for their employees. Hence their HR strategies have to be designed around a different paradigm than the traditional one based on salaries and perks.



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2371

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Social Enterprises, on the other hand, seem to operate based on a '*Partnership Paradigm*' of HRM. This is a matter of necessity rather than choice, even though an ideology of inclusiveness is fundamental to the creation of social development organizations.

One reason why an employee of a Social Enterprise has to be a partner is the fact that Social Enterprises are mostly service-providers, where it is extremely difficult to separate the service from the person providing the service. Hence the employee has to be fully integrated with the organization and thereby its service ideology to be effective in his/her work.

The second reason why the partnership paradigm is more suitable for Social Enterprise is that there will be a sharing of risks and responsibilities, because of which the work is perceived as more important than the monetary rewards associated with it.

Thus the employees would be prepared to work for relatively low compensation, which could become a significant factor contributing to the long-term survival of most Social Enterprises. These are the theoretical reasons why social enterprises are likely to adopt a partnership paradigm for managing their employees.

Out of the eight strategies identified, the majority are about developing a partnership with employees. Of special relevance in this context are the strategies like building vision and value congruence; brand building of the organization; developing a sense of ownership among employees through participation in equity as well as decision-making; providing learning and development opportunities to the employee to better equip them for their service-tasks; and creating entrepreneurial opportunities for employees within the organization. It is therefore legitimate for us to propose that the theoretical paradigm governing the HR strategies of Social Enterprises can be described as a partnership paradigm.

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#### **Conflicts of Interest**

The authors declare that there are no conflicts of interest regarding the publication of this article.

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#### **Data Availability**

The data used to support the findings of the study can be obtained from the corresponding author upon request.



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2372

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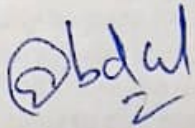
**Note**

The data used for this research was up to 2015, changes has been occurred thereafter hence there is scope of further study

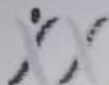
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## Influence Of Brand Endorsement By A Celebrity On Rural Buying Behavior Towards Personal Care Products In Rural Nagpur

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### Abstract

The present study seeks the relations between brands endorsed by celebs and rural buying behavior. Personal Care Products have been taken as a sample to represent this category. For the data collection, Simple Random sampling was used to draw the required sample size for this study. Convenient villages have been considered for the study from each zone and a sample size of 1170 has been finalized after discussion with the experts of rural Nagpur. Data synthesis and interpretation were done with the help of SPSS 21.0 software.

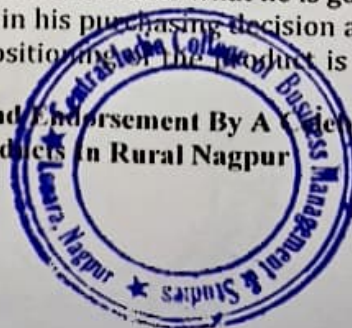
**Keywords:** Brand endorsed by a celebrity, occupation of rural consumers, and purchase of branded products.

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### Introduction

A Consumer is considered to be a rational decision-maker who has well-defined preferences. Preferences for goods may depend on prices because people judge quality by price (Pollak, 1977). Consumer behavior and buying decisions are influenced by the characteristics of each consumer. Like Age and lifestyle, Purchasing Power, Personality, and self-concept are the main drivers (Singh et al., 2016). When a consumer decides what he is going to purchase to satisfy an emerging need, his actions applied in his purchasing decision are influenced by a variety of factors (Lacey et.al. 2009). The positioning of the product is depending on the

3125 | **Manoj B. Pandey** Influence Of Brand Endorsement By A Celebrity On Rural Buying Behavior Towards Personal Care Products In Rural Nagpur



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consumption of the product (Noseworthy et.al., 2011) and how the consumers perceived its standing, its quality, the type of consumer who uses it, its strengths and weakness, memorable characteristics, price, and value, promoted image and value (Harrison 1989).

People, whether located in a city or village, buy products and consume them and they all are consumers (Chaugule, 2019). The companies are trying to trigger growth in rural areas. They are identifying the fact that rural people are now in a better position with disposable income. The low rate of finance availability has also increased the affordability of purchasing costly products by rural people. Marketers should understand the price sensitivity of a consumer in a rural area. The small sachet packs are examples of price sensitivity. Colgate has done this experiment by launching sachet packs for rural markets (Chandrasekhar, 2012). Contrary, urban consumers generally are known to have distinct characteristics compared with rural consumers (Muniswamy, 2017).

The rural market's situations and circumstances are quite different when compared to the urban market. Due to the increasing level of literacy along with penetration of informative media in the rural area, nowadays other members of the consumer's family in the rural area also started to participate in the decision-making process with the bread earner. The younger generation in rural areas is now spending more on personal care and grooming products (Saraswat, et.al. 2011).

When the comparison is made with the urban counterpart i.e., it is felt necessary to study how rural consumers behave due to carrying different profiles into them. Study indicates that rural consumers are less quality, functions, and brand conscious compared to urban consumers. Hence, there is a need to conduct a research study to understand the buying behavior of rural consumers and whether a brand endorsed by celebrity influences the purchase decision of the rural.

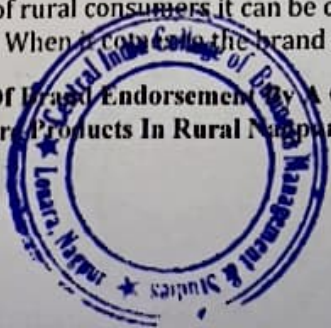
## Literature Review

Ladda (2015) found that rural consumer awareness and knowledge about the product and brand have a significant impact on consumer behavior.

Chakraborty, D. et.al., (2018) revealed that familiarity was the most influencing factor under celebrity endorsements which had a significant and positive effect on the purchase intention of SIM cards among rural consumers of West Bengal.

Anandan. C et al. (2007) found that quality was the major driver to prefer a particular brand in washing soaps in the rural market. If preferred brands were not available, customers buy the available brands. It is found that there was a significant relationship between the age of the respondent and the factors influencing the customer's brand preferences. It is also found that there was no significant relationship between the type of income of the respondent and the factors influencing the customer's brand preferences. High prices and non-availability were the key reasons for the dissatisfaction of rural consumers.

Rural Consumers often is said to be price sensitive and least brand conscious (Kumar, et.al 2008). While talking about the profile of rural consumers it can be observed that the profile of rural consumers is changing rapidly. When it comes to the brand awareness level of rural





consumers, it has been found that they are fully aware of the leading brands (Bishnoi 2008). Rural consumers have gradually been graduating from generic to branded products. In such situations, the brand name serves as an efficient mode of communication with rural consumers. The brand serves as the key confidence-building source among rural consumers. People from both rural and urban areas have shown interest in celebrity endorsement and rural people even prefer to watch advertisements in between their favorite shows but not much of the impact is seen by the celebrity endorsement (Garima Malik 2014). Celebrity endorsement enhances product information and creates awareness among consumers (Sridevi 2012). Celebrity endorsement undertook factors such as brand positioning, brand identity, brand equity, brand awareness, brand image, and brand personality in the case of Indian small towns (Makwana et.al 2015). In the rural consumer market, a few studies were studied on Celebrity Endorsed Advertising and Branding Impact on Purchase Intention. This was taken as a research gap for the study and went through the survey (Naresh Babu 2016). The available literature mentions that Awareness (Lokhande, 2004, Bajaj 2018, Godbole 2019), Quality (Mitra, Rashmi & Venu Gopal, Pingah, 2000, Godbole, 2019), Price (Sarangapani and Mamatha, 2008), Promotional Activity (Mishra 2018), Income (Lokhande, 2004, Juyal, 2015, Jha 2013), packaging and celebrity endorsements (Godbole 2019), faithful and trustworthy (Bhatnagar, 2011), age and education (Pradhan 2015, Kumar et.al 2014), Opinion leaders (Sayulu and Ramana Reddy, 1996), source of information (Juyal, 2015) influence the buying behavior of Rural Consumers. Brand as a motivator for purchase of mobile in the rural and urban consumer of Amravati District (Akarte. et.al, 2012). Even though most of the people were illiterate yet they were aware of the brand. (Bhatnagar, 2011). Relatively little research had been carried out specifically on a brand endorsed by celebrity influences the purchase decision of the rural Nagpur District.

### Research Methodology

The research design for the research study is Descriptive. The information is collected with the help of an unbiased, and structured questionnaire through a personal Survey (Quantitative Method). Out of the 1170 questionnaires, 1030 questionnaires were received back that lies in the age group of 20-40 including consumer engage in Business/ Farming, Service, and housewives in Rural Nagpur.

The collected data has been analyzed with the help of SPSS software 21.0 and the hypothesis has been framed and it was tested with the help of "One way ANOVA and Kruskal-Wallis Test".

The present research is carried out with the objectives:

- i. To identify the relationship between the occupation of rural consumers and the purchase of branded products.
- ii. To identify whether a brand endorsed by a celebrity influences the purchase decision of the rural consumer

### The hypothesis of the study:

H1: Different income group of respondent differs in decision-making over a brand endorsed by a celeb.



H2: Different occupation respondents behave differently over the purchase of a branded product

#### Analysis of Rural Profile:

Under the study, descriptive statistics have been used to analyze the socioeconomic profile of the respondents. The findings of the analysis are given as under:

**Table 1**

S.No.	Gender	Responses
1	Male	50.97%
2	Female	49.02%
	Total	100%

(Primary Source)

It is observed that both males and females are occupied in the study sample. The study reveals that out of the total respondents, 50.97% are males & 49.02% are females.

**Table 2**

S.No	Age Group	Responses
1	20-30	56.31%
2	30-40	43.68%
	Total	100%

(Primary Source)

The age group between 20-30 years account for the highest i.e., 56.31% of the sample respondents followed by the age group 30-40 years i.e., 43.68% of respondents.

**Table 3**

S.No.	Marital Status	Responses
1	Married	54.36%
2	Unmarried	45.14%
3	Divorce/Widow	0.48%
	Total	100%

(Primary Source)





It is inferred that highly responded to survey questionnaires were unmarried consumers which is 54.36% followed by married and widow respondents which are 45.14% and 0.48% respectively.

**Table 4**

S.No.	Qualification	Responses
1	Undergraduate	33.49%
2	Graduate	51.45%
3	Postgraduate	15.04%
	Total	100%

(Primary Source)

The study further revealed that 51.45% are graduates, 33.49% are undergraduates and 15.04% are postgraduates.

**Table 5**

S.No.	Occupation	Responses
1	Unemployed	27.66%
2	Employed	50.48%
3	Self-employed	21.35%
	Retired	0.48%
	Total	100%

(Primary Source)

It is also observed most of the respondent was employed which is 50.48% followed by unemployed, self-employed, and retired which is 27.66%, 21.35%, and 0.48% of respondents respectively.

**Table 6**

S. No.	Sources of Information	Responses
1	Newspaper & Magazine	23.30%
2	T.V. Advertisement	46.60%
3	Radio Advertisement	0.0145%
4	Hoarding & Posters on the roadside	0.0097%



5	I heard about the product Through a Retailer	12.13%
6	I collect the information with Friends, Neighbours, Relatives & family members	20.38%

(Primary Sources)

In the above tab. 1 it can be easily identified that consumers of Rural Nagpur have mentioned T.V. advertisement is the most influential source of information which is 46.60% for personal care products.

**Table 7**

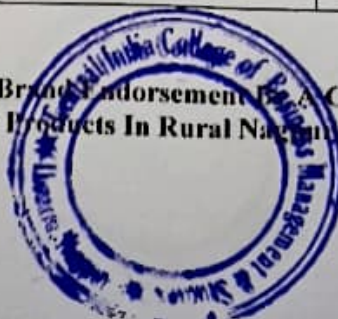
S.No.	Considered Final Suggestions	Responses
1	Prefer family suggestion	42.23%
2	discuss with others before selecting the product	16.50%
3	I like to take friend suggestions while purchasing	17.96%
4	I like the Opinion leader's suggestion on a purchase decision	15.53%
5	I take my Own Decision	15.53%

(Primary Sources)

In the above table (table. 2) we can easily identify that rural consumer have a truly traditional influence on themselves. The above table identified that 42.23% of rural consumers final considered their family suggestions before purchasing any personal care products as compared to other available options.

**Table 8**

S. No.	The reason behind the Selection of Product	Responses
1	I select the product which fulfills the purpose	41.26%
2	I select the product based on Personal Observation & Experience	18.44%
3	I consider only my personal/Family requirement at the time of purchase decision	12.135%
4	I consider all the attributes of the product while purchasing	5.33%





5	I do not like shopping as it's a waste of time	2.91%
6	Generally, my family member decides while purchasing	6.31%

(Primary Sources)

In this context, it's tried to find why rural consumers select the product? he/she selects the products which only fulfill the purpose as his/her need only the product not any influence of product attributes or else. In the present study, it came to know that consumers who believe their selection for products only to fulfill the purpose are 41.26%.

H1: Different income group of respondent differs in decision-making over a brand endorsed by a celeb.

#### Observed values

Table 9

#### Rank

	Occupation	N	Mean Rank
Purchase of Branded Products	1	416	435.88
	2	230	419.31
	3	4	631.37
	4	174	337.94
	<b>Total</b>	<b>1025</b>	

(Primary Sources)

Table 10

#### Test Statistics<sup>b</sup>

	Purchase of Branded Personal Care Products
Chi-Square	8.776
Df	3
Asym. Sig	0.27

(Primary Source)

a. Kruskal Wallis Test

b. Grouping Variable: Occupation

To validates the hypothesis, we will use the exact p-value. It is a two-tailed p-value (0.027) Since the p-value is less than the specified level (.05), we reject H0. Thus, we have sufficient evidence to conclude that irrespective of different occupation respondent behaves differently over the purchase of branded products.

H2: Different occupation respondents behave differently over the purchase of a branded product.



### Observed values

Table 11

### Kruskal-Wallis Test

#### Rank

	Income	N	Mean Rank
brands endorsed by celebs influence purchase decision	1	410	398.24
	2	228	426.67
	3	8	122.34
	4	174	523.34
	<b>Total</b>	<b>1025</b>	

(Primary Source)

Table 12

#### Test

	brands endorsed by celebs influence purchase decision
Chi-Square	2.714
Df	3
Asymp. Sig.	.561

#### Statistics<sup>b</sup>

a. Kruskal Wallis Test (Primary Sources)

b. Grouping Variable: INCOME

We will use the exact p-value. It is a two-tailed p-value (0.561) Since the p-value is greater than the specified level (.05), we fail to reject H<sub>0</sub>. Thus, we have sufficient evidence to conclude that irrespective of income group respondents think that brands endorsed by celebs influence their purchase decision.

### Discussion:

Based on data analysis, discussion, findings of the study have been carried out, suggestions have been finalized, recommendations drawn, managerial implications have been drawn and scope for the future study finalized. It is also identified that the majority of the rural consumer who engaged in services (employed) disagreed (as mentioned above) that visibility and more products available create confusion and accepted that they select those brands which they always used as compared to other consumers who engaged in business and unemployed. On the other hand, consumers who are unemployed and self-employed search for such brands which are Easily Available & at low Prices, prefer attractive Packing,





and are generally endorsed by celebrities. It is also observed that consumers engaged in services or employed in various occupations are quality conscious.

It's observed that consumers believe that they are attracted to those brands which are endorsed by the celebrity and they trust that the celebrity will promote those brand that is reliable and acceptable for use.

#### **Conclusion:**

The study focused on factors like occupation and brands endorsed by celebrities which influence the buying behavior of Nagpur rural consumers towards personal care products. From the study, it is evident that the quality of personal care brands was given more emphasis and brands endorsed by celebrities influenced all the income groups' respondents' purchase decisions. Rural consumers are very much attached to and influenced by the touch and feel aspect of any promotional activity (Shivaraj B. 2006). In the study, it's found that family members decide while purchasing instead of respondents. Therefore, marketers need to take initiative like the use of social media in the rural market to change such kind of behavior.

#### **Acknowledgment**

None

#### **Conflicts of Interest**

The authors declare that there are no conflicts of interest regarding the publication of this article.

#### **Funding**

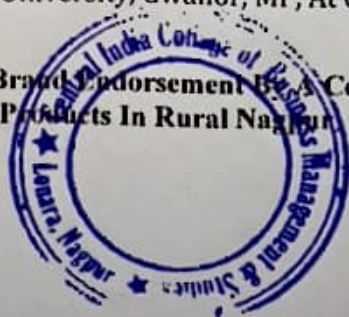
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#### **Data Availability**

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## Influence Of Brand Endorsement By A Celebrity On Rural Buying Behavior Towards Personal Care Products In Rural Nagpur

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### Abstract

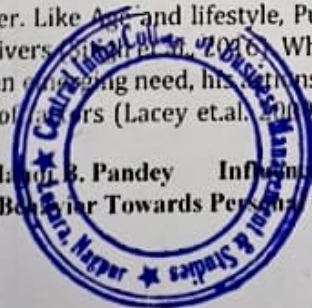
The present study seeks the relations between brands endorsed by celebs and rural buying behavior. Personal Care Products have been taken as a sample to represent this category. For the data collection, Simple Random sampling was used to draw the required sample size for this study. Convenient villages have been considered for the study from each zone and a sample size of 1170 has been finalized after discussion with the experts of rural Nagpur. Data synthesis and interpretation were done with the help of SPSS 21.0 software.

**Keywords:** Brand endorsed by a celebrity, occupation of rural consumers, and purchase of branded products.

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### Introduction

A Consumer is considered to be a rational decision-maker who has well-defined preferences. Preferences for goods may depend on prices because people judge quality by price (Pollak, 1977). Consumer behavior and buying decisions are influenced by the characteristics of each consumer. Like Age and lifestyle, Purchasing Power, Personality, and self-concept are the main drivers (Kotler et al., 2006). When a consumer decides what he is going to purchase to satisfy an existing need, his actions applied in his purchasing decision are influenced by a variety of factors (Lacey et al., 2009). The positioning of the product is depending on the





consumption of the product (Noseworthy et.al., 2011) and how the consumers perceived its standing, its quality, the type of consumer who uses it, its strengths and weakness, memorable characteristics, price, and value, promoted image and value (Harrison 1989).

People, whether located in a city or village, buy products and consume them and they all are consumers (Chaugule, 2019). The companies are trying to trigger growth in rural areas. They are identifying the fact that rural people are now in a better position with disposable income. The low rate of finance availability has also increased the affordability of purchasing costly products by rural people. Marketers should understand the price sensitivity of a consumer in a rural area. The small sachet packs are examples of price sensitivity. Colgate has done this experiment by launching sachet packs for rural markets (Chandrasekhar, 2012). Contrary, urban consumers generally are known to have distinct characteristics compared with rural consumers (Muniswamy, 2017).

The rural market's situations and circumstances are quite different when compared to the urban market. Due to the increasing level of literacy along with penetration of informative media in the rural area, nowadays other members of the consumer's family in the rural area also started to participate in the decision-making process with the bread earner. The younger generation in rural areas is now spending more on personal care and grooming products (Saraswat, et.al. 2011).

When the comparison is made with the urban counterpart i.e., it is felt necessary to study how rural consumers behave due to carrying different profiles into them. Study indicates that rural consumers are less quality, functions, and brand conscious compared to urban consumers. Hence, there is a need to conduct a research study to understand the buying behavior of rural consumers and whether a brand endorsed by celebrity influences the purchase decision of the rural.

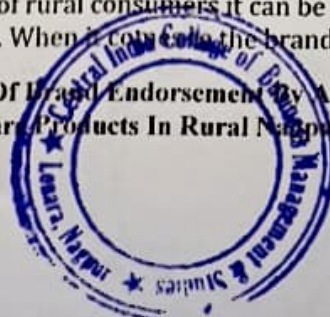
## Literature Review

Ladda (2015) found that rural consumer awareness and knowledge about the product and brand have a significant impact on consumer behavior.

Chakraborty, D. et.al., (2018) revealed that familiarity was the most influencing factor under celebrity endorsements which had a significant and positive effect on the purchase intention of SIM cards among rural consumers of West Bengal.

Anandan. C et al. (2007) found that quality was the major driver to prefer a particular brand in washing soaps in the rural market. If preferred brands were not available, customers buy the available brands. It is found that there was a significant relationship between the age of the respondent and the factors influencing the customer's brand preferences. It is also found that there was no significant relationship between the type of income of the respondent and the factors influencing the customer's brand preferences. High prices and non-availability were the key reasons for the dissatisfaction of rural consumers.

Rural Consumers often is said to be price sensitive and least brand conscious (Kumar, et.al 2008). While talking about the profile of rural consumers it can be observed that the profile of rural consumers is changing rapidly. When it comes to the brand awareness level of rural





consumers, it has been found that they are fully aware of the leading brands (Bishnoi 2008). Rural consumers have gradually been graduating from generic to branded products. In such situations, the brand name serves as an efficient mode of communication with rural consumers. The brand serves as the key confidence-building source among rural consumers. People from both rural and urban areas have shown interest in celebrity endorsement and rural people even prefer to watch advertisements in between their favorite shows but not much of the impact is seen by the celebrity endorsement (Garima Malik 2014). Celebrity endorsement enhances product information and creates awareness among consumers (Sridevi 2012). Celebrity endorsement undertook factors such as brand positioning, brand identity, brand equity, brand awareness, brand image, and brand personality in the case of Indian small towns (Makwana et.al 2015). In the rural consumer market, a few studies were studied on Celebrity Endorsed Advertising and Branding Impact on Purchase Intention. This was taken as a research gap for the study and went through the survey (Naresh Babu 2016). The available literature mentions that Awareness (Lokhande, 2004, Bajaj 2018, Godbole 2019), Quality (Mitra, Rashmi & Venu Gopal, Pingah, 2000, Godbole, 2019), Price (Sarangapani and Mamatha, 2008), Promotional Activity (Mishra 2018), Income (Lokhande, 2004, Juyal, 2015, Jha 2013), packaging and celebrity endorsements (Godbole 2019), faithful and trustworthy (Bhatnagar, 2011), age and education (Pradhan 2015, Kumar et.al 2014), Opinion leaders (Sayulu and Ramana Reddy, 1996), source of information (Juyal, 2015) influence the buying behavior of Rural Consumers. Brand as a motivator for purchase of mobile in the rural and urban consumer of Amravati District (Akarte. et.al, 2012). Even though most of the people were illiterate yet they were aware of the brand. (Bhatnagar, 2011). Relatively little research had been carried out specifically on a brand endorsed by celebrity influences the purchase decision of the rural Nagpur District.

### Research Methodology

The research design for the research study is Descriptive. The information is collected with the help of an unbiased, and structured questionnaire through a personal Survey (Quantitative Method). Out of the 1170 questionnaires, 1030 questionnaires were received back that lies in the age group of 20-40 including consumer engage in Business/ Farming, Service, and housewives in Rural Nagpur.

The collected data has been analyzed with the help of SPSS software 21.0 and the hypothesis has been framed and it was tested with the help of "One way ANOVA and Kruskal-Wallis Test".

The present research is carried out with the objectives:

- i. To identify the relationship between the occupation of rural consumers and the purchase of branded products.
- ii. To identify whether a brand endorsed by a celebrity influences the purchase decision of the rural consumer

### The hypothesis of the study:

H1: Different income group of respondent differs in decision-making over a brand endorsed by a celeb.

3127 | Manoj B. Pandey      Influence Of Brand Endorsement By A Celebrity On Rural  
Buying Behavior Towards Personal Care Products In Rural Nagpur



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H2: Different occupation respondents behave differently over the purchase of a branded product

### Analysis of Rural Profile:

Under the study, descriptive statistics have been used to analyze the socioeconomic profile of the respondents. The findings of the analysis are given as under:

**Table 1**

S.No.	Gender	Responses
1	Male	50.97%
2	Female	49.02%
	Total	100%

(Primary Source)

It is observed that both males and females are occupied in the study sample. The study reveals that out of the total respondents, 50.97% are males & 49.02% are females.

**Table 2**

S.No	Age Group	Responses
1	20-30	56.31%
2	30-40	43.68%
	Total	100%

(Primary Source)

The age group between 20-30 years account for the highest i.e., 56.31% of the sample respondents followed by the age group 30-40 years i.e., 43.68% of respondents.

**Table 3**

S.No.	Marital Status	Responses
1	Married	54.36%
2	Unmarried	45.14%
3	Divorce/Widow	0.48%
	Total	100%

(Primary Source)



It is inferred that highly responded to survey questionnaires were unmarried consumers which is 54.36% followed by married and widow respondents which are 45.14% and 0.48% respectively.

**Table 4**

S.No.	Qualification	Responses
1	Undergraduate	33.49%
2	Graduate	51.45%
3	Postgraduate	15.04%
	Total	100%

(Primary Source)

The study further revealed that 51.45% are graduates, 33.49% are undergraduates and 15.04% are postgraduates.

**Table 5**

S.No.	Occupation	Responses
1	Unemployed	27.66%
2	Employed	50.48%
3	Self-employed	21.35%
	Retired	0.48%
	Total	100%

(Primary Source)

It is also observed most of the respondent was employed which is 50.48% followed by unemployed, self-employed, and retired which is 27.66%, 21.35%, and 0.48% of respondents respectively.

**Table 6**

S. No.	Sources of Information	Responses
1	Newspaper & Magazine	23.30%
2	T.V. Advertisement	46.60%
3	Radio Advertisement	0.0145%
4	Hoarding & Posters on the roadside	0.0097%





5	I heard about the product Through a Retailer	12.13%
6	I collect the information with Friends, Neighbours, Relatives & family members	20.38%

(Primary Sources)

In the above tab. 1 it can be easily identified that consumers of Rural Nagpur have mentioned T.V. advertisement is the most influential source of information which is 46.60% for personal care products.

**Table 7**

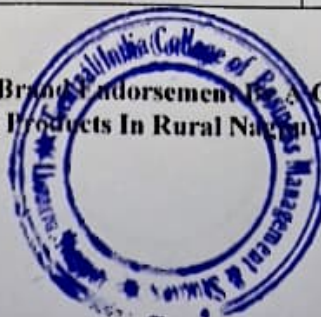
S.No.	Considered Final Suggestions	Responses
1	Prefer family suggestion	42.23%
2	discuss with others before selecting the product	16.50%
3	I like to take friend suggestions while purchasing	17.96%
4	I like the Opinion leader's suggestion on a purchase decision	15.53%
5	I take my Own Decision	15.53%

(Primary Sources)

In the above table (table. 2) we can easily identify that rural consumer have a truly traditional influence on themselves. The above table identified that 42.23% of rural consumers final considered their family suggestions before purchasing any personal care products as compared to other available options.

**Table 8**

S. No.	The reason behind the Selection of Product	Responses
1	I select the product which fulfills the purpose	41.26%
2	I select the product based on Personal Observation & Experience	18.44%
3	I consider only my personal/Family requirement at the time of purchase decision	12.135%
4	I consider all the attributes of the product while purchasing	5.33%



5	I do not like shopping as it's a waste of time	2.91%
6	Generally, my family member decides while purchasing	6.31%

(Primary Sources)

In this context, it's tried to find why rural consumers select the product? he/she selects the products which only fulfill the purpose as his/her need only the product not any influence of product attributes or else. In the present study, it came to know that consumers who believe their selection for products only to fulfill the purpose are 41.26%.

H1: Different income group of respondent differs in decision-making over a brand endorsed by a celeb.

### Observed values

Table 9

#### Rank

	Occupation	N	Mean Rank
Purchase of Branded Products	1	416	435.88
	2	230	419.31
	3	4	631.37
	4	174	337.94
	<b>Total</b>	<b>1025</b>	

(Primary Sources)

Table 10

#### Test Statistics<sup>b</sup>

	Purchase of Branded Personal Care Products
.Chi-Square	8.776
Df	3
Asym. Sig	0.27

(Primary Source)

a. Kruskal Wallis Test

b. Grouping Variable: Occupation

To validates the hypothesis, we will use the exact p-value. It is a two-tailed p-value (0.027) Since the p-value is less than the specified level (.05), we reject H0. Thus, we have sufficient evidence to conclude that irrespective of different occupation respondent behaves differently over the purchase of branded products.

H2: Different occupation respondents behave differently over the purchase of a branded product.





Observed values

Table 11

Kruskal-Wallis Test

Rank			
	Income	N	Mean Rank
brands endorsed by celebs influence purchase decision	1	410	398.24
	2	228	426.67
	3	8	122.34
	4	174	523.34
	Total	1025	

(Primary Source)

Table 12

Test	brands endorsed by celebs influence purchase decision	Statistics <sup>b</sup>
Chi-Square	2.714	
Df	3	
Asymp. Sig.	.561	

a. Kruskal Wallis Test (Primary Sources)

b. Grouping Variable: INCOME

We will use the exact p-value. It is a two-tailed p-value (0.561) Since the p-value is greater than the specified level (.05), we fail to reject H<sub>0</sub>. Thus, we have sufficient evidence to conclude that irrespective of income group respondents think that brands endorsed by celebs influence their purchase decision.

#### Discussion:

Based on data analysis, discussion, findings of the study have been carried out, suggestions have been finalized, recommendations drawn, managerial implications have been drawn and scope for the future study finalized. It is also identified that the majority of the rural consumer who engaged in services (employed) disagreed (as mentioned above) that visibility and more products available create confusion and accepted that they select those brands which they always used as compared to other consumers who engaged in business and unemployed. On the other hand, consumers who are unemployed and self-employed search for such brands which are Easily Available & at low Prices, prefer attractive Packing,



and are generally endorsed by celebrities. It is also observed that consumers engaged in services or employed in various occupations are quality conscious. It's observed that consumers believe that they are attracted to those brands which are endorsed by the celebrity and they trust that the celebrity will promote those brand that is reliable and acceptable for use.

#### **Conclusion:**

The study focused on factors like occupation and brands endorsed by celebrities which influence the buying behavior of Nagpur rural consumers towards personal care products. From the study, it is evident that the quality of personal care brands was given more emphasis and brands endorsed by celebrities influenced all the income groups' respondents' purchase decisions. Rural consumers are very much attached to and influenced by the touch and feel aspect of any promotional activity (Shivaraj B. 2006). In the study, it's found that family members decide while purchasing instead of respondents. Therefore, marketers need to take initiative like the use of social media in the rural market to change such kind of behavior.

#### **Acknowledgment**

None

#### **Conflicts of Interest**

The authors declare that there are no conflicts of interest regarding the publication of this article.

#### **Funding**

No funding has been received for this article

#### **Data Availability**

The data used to support the findings of the study can be obtained from the corresponding author upon request.

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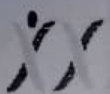


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## Demonetization Strategy: Impact On The Indian Population

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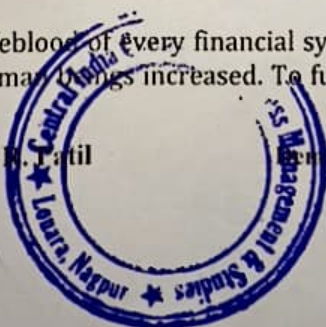
### Abstract

The discussion post in favor of demonetization is that the cash that would be quenching "black money" should be lawfully put out to set right the perverse incentive arrangement in the economy. This article has attempted to assess the impact as well as consequences that occur during demonetization and how the tool of Demonetization can be used to exterminate parallel economy. Demonetization is one of the big steps initiated by the Government in addressing several issues like black money, fake currency, corruption, terrorism, etc. The history of demonetization in India and around the world is addressed. Lessons from historical demonetization direct us to redefine a country's financial system by overpowering the previous causes of failure. Demonetization obviously brings a lot of embarrassment to the ordinary population but it is for only the short term. However, the long-term benefits of demonetization override the short-term challenges.

**keywords:** demonetization, Indian economy, black money, parallel economy, tax evasion, fake currency, corruption

### Overview

Money is the lifeblood of every financial system. With the growth of society and mankind, the needs of human beings increased. To fulfill humans, an unlimited wants barter system





came forward. But over some time, the creation of money became a strong pillar to build an economy. Money exchange appears to be more suitable than barter because it removes the "double concurrence of wants" and is capable of supporting a relatively complex economy. Money exchange facilitates simply doing business, making easy taxation and national integration such as production, trade, distribution, services, etc. form an economy.

The Indian Economy which was well thought-out as the "fastest-growing major economy" in the world and the "only bright spot" with promising Markets gives the thought to have slowed down before the latest "surprise treatment" of "demonetization. While this is certainly causing concern with projected growth figures revised downwards from 7.6 % to 7.1% for the year ending March 2017, what is cause for greater worry and even alarm is the view among some economists including the former Prime Minister Dr. Manmohan Singh (reputed economist too) that the current and ongoing attempt to flush out black money would cut off a good 2% of the Gross Domestic Product.

Demonetization is to take steps of stripping a currency unit of its position as legal tender. Demonetization for us means that RBI has withdrawn the old Rs 500 and Rs 1000 notes as a certified mode of payment. On 28 October 2016, the total circulated currency in India was Rs. 17.77 lakh crore (US\$260 billion). As per the annual report of RBI of 31 March 2016 stated the total bank currency in flow was valued at Rs.16.42 lakh crore (US\$240 billion) of which almost 86% (i.e. Rs. 14.18 lakh crore (US\$210 billion)) was 500- and 1000-rupee notes. In terms of volume, the information stated that 24% (i.e. 2,203 crores) of the total 9,026.6 crores of bank currency were in circulation.

In a significant move, the Government of India declared to take away 500- and 1000-rupee notes from 8th November 2016 at midnight. The RBI issued 2000-rupee notes and new notes of Five hundred rupees which were placed in circulation from 10th November 2016. The rest of the other Notes were stay behind as legal tender. This measure has been taken by the PM in an attempt to address the resolve against corruption, black money, and forged notes. This move is expected to rinse out the formal economic system and remove black money.

#### **Demonetization in India:**

Similar measures have been taken in the past.

- The Reserve Bank of India, introduced Rs 10,000 notes (largest currency denomination) ever printed for the first time in 1938. In the year 1945, all three notes were introduced again. In January 1946, currency notes of 1000 and 10,000 rupees were withdrawn and new notes of 1000, 5000, and 10,000 rupees were introduced in 1954.
- In 1977 Wanchoo committee (set up in the 1970s), a direct tax inquiry commission suggested demonetization as a measure to unearth and counter the spread of black money. The Janata Party had again demonetized notes of 1000, 5000, and 10,000 rupees on 16 January 1978 as a means to control forgery and black money. Historically, previous Indian governments had demonetized bank notes.

•On 28 October 2016 the total banknotes in circulation in India was Rs.17.77 trillion (US\$260 billion). In terms of value, the annual report of RBI of 31 March 2016 stated that total





banknotes in circulation were valued at Rs.16.42 trillion (US\$240 billion) of which nearly 86% (around Rs.14.18 trillion (US\$210 billion)) were Rs.500 and Rs.1,000 banknotes. They were taken out of circulation in 2016.

Demonetization is the most important and necessary when a national currency changes. There are both pros and cons of demonetization in the Indian economy. The reasons for demonetization are to control forged notes that could be contributing to terrorism, and to undermine or eliminate the "black economy".

There would be agents in the economy who are holding cash that they cannot explain and hence they cannot put in the banking system. This part of this legal tender will be extinguished since it would not be replaced in any manner.

The government might choose to replace only a part of the currency which was in circulation as cash. In the other words, the rest would be available only as electronic money. This could be a mechanism used to force a transition to a cashless medium of exchange.

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1. The fake Indian currency notes in the higher denomination have increased.
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### **Objectives of Paper**

- To analyze the current immediate (Short and medium term) impact of demonetization on the Indian economy;
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The paper is based on derived data. The data has been composed of the internet, research papers, books, newspapers, etc.

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The Reserve Bank of India laid down a detailed procedure for the exchange of the demonetized banknotes New Series of Rs.500 and Rs.2000 banknotes and continued with old Rs.100 banknotes. Following are the key points:

- Citizens were allowed to tender their old bank currency notes till 30 December 2016 at RBI or any bank branch and credit the value into their respective bank accounts.
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### **Immediate upset of demonetization on the Indian economy**

**Very short-term impact--** By taking out 86 percent of the notes in circulation has resulted in a very severe tightening in the money supply in the economy. This economizing, by wiping out cash balances in the economy, eliminated several transactions for a while, since it is not a sufficient medium of exchange available. Since income and consumption are related to transactions in the economy, the above would mean a harsh contraction in income and consumption in the economy. This effect would be more severe on entities that earn income in cash and spend it in cash.

In terms of the sectors in the economy, the sectors to be adversely affected are all those sectors where demand is usually backed by cash, especially those not within the organized retailing. For example, transport services, Kirana, fruits and vegetables, and all other perishables, would face a compression in demand which is backed by purchasing power.

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authorities. Few sectors were likely to be seriously affected. To give an example of two sectors that are supposed to have a large employment effect on the economy, we can talk about agriculture and construction.

Most of the purchases and sales in this segment of the economy are carried out through cash. With the elimination of cash from the economy, the sale of the Kharif crop would be difficult unless the crop is sold on the promise of payment in the future. Given the limited bargaining power of the farmer, the price they can realize for the crop can be adversely affected. Thus, despite a good monsoon in large parts of the country, the farmer might not get the benefits.

The second sector which could be adversely affected would be the construction sector. The sector, it is often argued, works with a significant amount of cash. Payments to workers as well as a variety of purchases might be carried out in cash.

**Medium-term effects**--In the medium term, the effects would be related to the extent to which the currency is not replaced within the economy. The currency that is sited in the banks but not withdrawn, it is argued, would create an expansion in deposits in the economy. In the discussions on demonetization, there is a consistent reference to the resulting increase in credit creation in the economy. Like Finance Minister Arun Jaitley says, "Bank deposits will increase and they will have more capacity to support the economy."

#### The Possible Consequences of the Demonetization

The following likely impacts on the economy will be observed if an extensive portion of the cash is either reported or devoted to the economy.

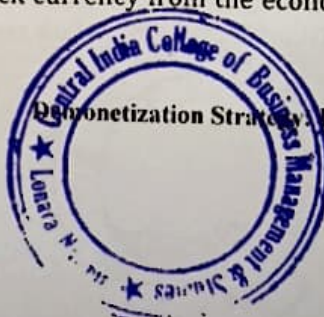
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**Rate of Interest:** One of the major impacts of demonetization would result in lesser inflation, tempting the central bank to reduce interest rates. But the bigger impact on interest rates will be the liquidity with which banks will be flushed.

**GST:** Demonetization would boost the tax net and along with GST result in a decrease in black money generation. Along with GST, demonetization will lead to a higher tax/GDP ratio.

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**Effect on the parallel economy:** The removal of old Rs. 500/1000 with new Rs. 500/2000 notes are anticipated to remove black currency from the economy as they will be blocked





since the title-holders will not be in a position to deposit the same in the banks, which will halt the backing for anti-social elements like smuggling, terrorism, espionage, etc.

**Effect on Money Supply:** With the elimination of old currency and adding a new one, the money supply is likely to condense in the short run. However gradually but surely as the new notes get dispersed in the market and the mismatch gets corrected, the money supply will pick up.

**Effect on Prices:** The Price level is anticipated to be lowered due to moderation from the demand side. Prices in Real Estate and Property sector are largely expected to fall, especially for sales of properties where the foremost part of the transaction is cash based, rather than banks or cheque transactions. In the immediate future, the sector will be under pressure with the quantity and number of transactions in land markets considering a sizeable downward movement. This decision regarding real estate regulatory law, GST, and Real Estate Investment Trusts would further pick up transparency and increase investor confidence in this market.

**Effect on GDP:** The GDP structure could be impacted by this measure, with a reduction in consumer demand. Besides this expected impact on GDP may not be significant as some of this demand will only be postponed and re-enter the flow once the cash situation becomes normal.

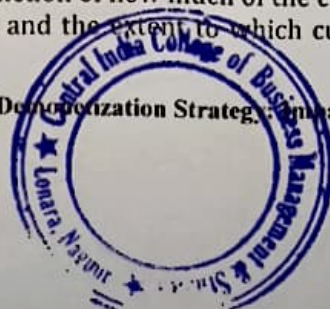
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**Effect on Online Transactions and alternative modes of payment:** With cash transactions facing a drop, Digital operation systems, E-wallets and apps, online transactions using banking, usage of Plastic money (Debit and Credit Cards), etc. will see a significant increase in demand.

Positives Impacts	Negatives Impacts
1) Payment gateways	1) Agriculture
2) Cards	2) Luxury goods
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### Conclusions

The government's action on demonetization is a large upset to the economy. The impact of the surprise in the medium term is a function of how much of the currency will be restored at the end of the replacement process and the extent to which currency in circulation is





quenched. While it has been argued that the cash that would be extinguished would be "black money" and therefore, should be correctly extinguished to set right the perverse incentive structure in the economy, this argument is based on impressions rather than on facts. While the facts are not available to anybody, it would be unwise to argue that this is the only possibility.

As argued above, these cash balances were probably used as a medium of exchange. In other words, while the cash was facilitating valid economic activity, if this money is extinguished there would be a tapering of financial activity in the economy and that is a cost that needs to be factored in while reviewing the impact of the demonetization on the economy and its agents.

There would likely be a spurt in the banking deposits. While interpreting the phenomenon, however, one has to keep in mind that a large part of their deposits was earlier used for transactional purposes. For example, if a small trader deposits 2 lakh Rupees in the Jan Dhan account since the currency in which he held these balances for transactional purposes has been scrapped, it would be incorrect to interpret this as the success of the program in bringing the public who were hiding black money; nor can they be interpreted as extra balances that the banking sector can lend out on the same basis as earlier deposits, since the deposits now would remain in the financial statement for much shorter periods than deposits based on savings would be.

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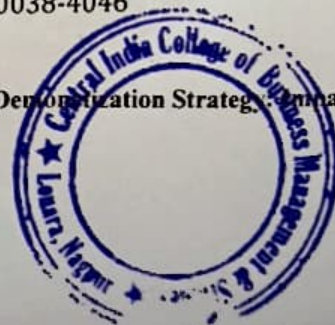
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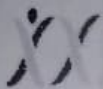
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## Demonetization Strategy: Impact On The Indian Population

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### Abstract

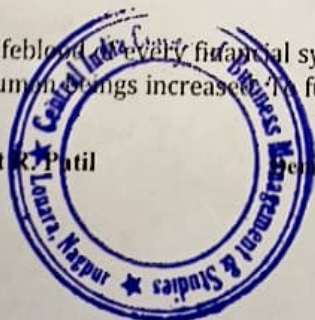
The discussion post in favor of demonetization is that the cash that would be quenching "black money" should be lawfully put out to set right the perverse incentive arrangement in the economy. This article has attempted to assess the impact as well as consequences that occur during demonetization and how the tool of Demonetization can be used to exterminate parallel economy. Demonetization is one of the big steps initiated by the Government in addressing several issues like black money, fake currency, corruption, terrorism, etc. The history of demonetization in India and around the world is addressed. Lessons from historical demonetization direct us to redefine a country's financial system by overpowering the previous causes of failure. Demonetization obviously brings a lot of embarrassment to the ordinary population but it is for only the short term. However, the long-term benefits of demonetization override the short-term challenges.

**keywords:** demonetization, Indian economy, black money, parallel economy, tax evasion, fake currency, corruption

### Overview

Money is the lifeblood of every financial system. With the growth of society and mankind, the needs of human beings increase. To fulfill humans, an unlimited wants barter system

3196 | Prashant R. Patil  
Population



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came forward. But over some time, the creation of money became a strong pillar to build an economy. Money exchange appears to be more suitable than barter because it removes the "double concurrence of wants" and is capable of supporting a relatively complex economy. Money exchange facilitates simply doing business, making easy taxation and national integration such as production, trade, distribution, services, etc. form an economy.

The Indian Economy which was well thought-out as the "fastest-growing major economy" in the world and the "only bright spot" with promising Markets gives the thought to have slowed down before the latest "surprise treatment" of "demonetization. While this is certainly causing concern with projected growth figures revised downwards from 7.6 % to 7.1% for the year ending March 2017, what is cause for greater worry and even alarm is the view among some economists including the former Prime Minister Dr. Manmohan Singh (reputed economist too) that the current and ongoing attempt to flush out black money would cut off a good 2% of the Gross Domestic Product.

Demonetization is to take steps of stripping a currency unit of its position as legal tender. Demonetization for us means that RBI has withdrawn the old Rs 500 and Rs 1000 notes as a certified mode of payment. On 28 October 2016, the total circulated currency in India was Rs. 17.77 lakh crore (US\$260 billion). As per the annual report of RBI of 31 March 2016 stated the total bank currency in flow was valued at Rs.16.42 lakh crore (US\$240 billion) of which almost 86% (i.e. Rs. 14.18 lakh crore (US\$210 billion)) was 500- and 1000-rupee notes. In terms of volume, the information stated that 24% (i.e. 2,203 crores) of the total 9,026.6 crores of bank currency were in circulation.

In a significant move, the Government of India declared to take away 500- and 1000-rupee notes from 8th November 2016 at midnight. The RBI issued 2000-rupee notes and new notes of Five hundred rupees which were placed in circulation from 10th November 2016. The rest of the other Notes were stay behind as legal tender. This measure has been taken by the PM in an attempt to address the resolve against corruption, black money, and forged notes. This move is expected to rinse out the formal economic system and remove black money.

### **Demonetization in India:**

Similar measures have been taken in the past.

- The Reserve Bank of India, introduced Rs 10,000 notes (largest currency denomination) ever printed for the first time in 1938. In the year 1945, all three notes were introduced again. In January 1946, currency notes of 1000 and 10,000 rupees were withdrawn and new notes of 1000, 5000, and 10,000 rupees were introduced in 1954.

- In 1977 Wanchoo committee (set up in the 1970s), a direct tax inquiry commission suggested demonetization as a measure to unearth and counter the spread of black money. The Janata Party had again demonetized notes of 1000, 5000, and 10,000 rupees on 16 January 1978 as a means to control forgery and black money. Historically, previous Indian governments had demonetized bank notes.

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banknotes in circulation were valued at Rs.16.42 trillion (US\$240 billion) of which nearly 86% (around Rs.14.18 trillion (US\$210 billion)) were Rs.500 and Rs.1, 000 banknotes. They were taken out of circulation in 2016.

Demonetization is the most important and necessary when a national currency changes. There are both pros and cons of demonetization in the Indian economy. The reasons for demonetization are to control forged notes that could be contributing to terrorism, and to undermine or eliminate the "black economy".

There would be agents in the economy who are holding cash that they cannot explain and hence they cannot put in the banking system. This part of this legal tender will be extinguished since it would not be replaced in any manner.

The government might choose to replace only a part of the currency which was in circulation as cash. In the other words, the rest would be available only as electronic money. This could be a mechanism used to force a transition to a cashless medium of exchange.

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3198 | Prashant R. Patil  
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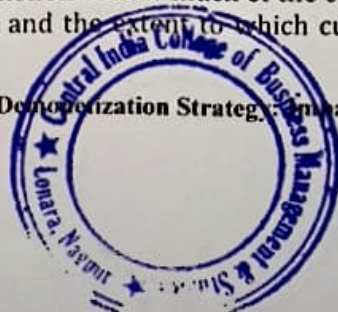
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## DOES LEVEL OF EDUCATION INFLUENCE THE PURCHASE DECISION OF RURAL CONSUMER?

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### ABSTRACT:

The present study seeks the relations between education and purchase decision of rural consumers. Personal Care Products have been taken as sample to represent this category. For the data collection, simple random sampling used to draw a required sample size for this study. Convenient villages have been considered for the study from each of zone Rural Nagpur and sample size of 1170 has been finalized after having discussion with the experts. Data synthesis and interpretation were done with the help of SPSS 21.0 software.

**Key words:** - Rural Consumer, Education of Rural Consumer, Purchase decision and Personal Care Products.

### INTRODUCTION:

The rural consumer of today is a different buyer than he was ten years ago (TERRON, 2014). Today, the rural consumer is exposed to a variety of products and services and specific brands. Rural markets account for about 50 per cent of the consumption of FMCG (MINOUTI S. KAMAT, 2016). Increased awareness and increasing income level of rural population making it as high opportunity market for FMCG (Mor, 2013). The changing buyer behavior of rural class has tremendous influence on consumption of certain personal care products (Parmar, 2014). In an urban family, the husband, the wife and often even the children are involved in the buying process. But in a village, because of the lack of mobility among women and their having very little contact with the market, it is the men who make the purchase decisions. Further, while an urban individual is free to take independent purchase decisions, in a village because of the strong social levels community decision making is quite common.

Rural customers are conscious of value for money and for every rupee each spends (Mishra, 2018). They are often said to be price sensitive and are rational and looking for a value for money brand (Patil, 2017). With the increase in rural income and improvements in infrastructure-roads & bridges network product the penetration levels have increased substantially (Anilkumar N, 2014). Different factors have significant influence on buying behavior while purchase of cosmetic product (Desai, 2014).

### LITERATURE REVIEW:

The average rural consumer is a mythical figure since third world countries are categorized by wide disparities in income and lifestyles (Thumiki, 2012).

Rural consumer behavior is very flexible and unpredictable, studies are conducted on different aspects like (Layton, Interplay of traditional and modern components in Household Buying Decisions in an Industrializing Community, 1986) seeking quality product for affordable price (Reshmi Mitra, 2011), beliefs, self-image, normative



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influences (Sukat, 2009) ,Buying attitudes, promotional schemes such as trial packs and communication through cartoon dummies (Sikroria, 2012), rise in income, technology & culture, Social factors like caste and social status (Yadav, 1992). The rural customers do exhibit brand choice in their purchases (Anand, 2008), once they found that certain brands are suitable to them, they do not change it easily due to influence of friends or social groups and lack of availability of their usual brands (Prajapati, 2012).

Rajeev, et. al. (Rajeev Kaushal, 9-14) in a study on brand preferences or rural consumers for washing soaps found that the education level of the consumers significantly influences the formation of brand loyalty whereas less educated people form their brand loyalty on the basis of price, attractive packaging and easy availability in the market. Awareness regarding the varieties and effects of soaps have increased many folds while buying soaps quality is preferred over the price (Godbole, 2019). Consumer evaluation of brand extensions are not independent but dependent on the factors related to the parent brands. Consumers of Nagpur does not have much Loyalty Proneness for the brands in personal care category of FMCG (Dr. Anil Sharma, 2017).

Factors like quality, price, brand loyalty, affordability, recommendations of sales people and previous usage experiences, family & friend references are great impact, women consumer buys personal care products in every month with higher brand Consciousness (Dr. Rambabu Lavuri, 2019).

The involvement of family members in the purchase decision process depends upon the nature of the product (Siraj, 2013). In personal care products where the brand is not visible at the time of consumption, and where the product is transformed considerably by the time it is consumed, the female spouse partner is an autonomous buyer for the joint consumption

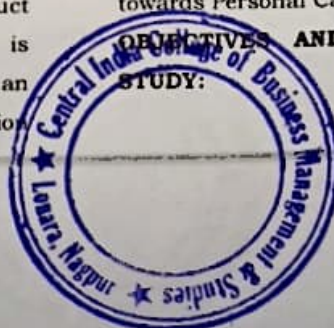
(Kumar, 2011)). Husband who are young, highly educated & belong to high income group are relatively less dominated than their older, less educated & low-income counterparts (Ramakrishna Rao, 1987). Unlike urban situation, family consumption and family decision making can be seen in rural areas. Due to this, daughters-in-law are playing a major role in family purchase, bringing in new products, experiences and aspirations into the family (Gopalakrishnan, 2006).

Available literature mentions that packaging (Pandey, 2005) (Venkatesh, 2004), Celebrity endorsements, brand name (V.K. Bishnoi, 2008) (Panda, 1995), quality (Reshmi Mitra V. G., 2000) (S.A. Kumar, 2006), price (Mamatha, 2008) , variables age, education level and gender (Gihan, 2010) (Muthuvelayutham, 2012)and promotions (Jaiswal, 1986) influence the rural purchase.

#### RESEARCH GAP:

Though the currently available literature on various factors like 'Consumer evaluation of brand extensions, Loyalty Proneness (Dr. Anil Sharma, A study on effect of Consumers' Innovativeness and Consumers' Loyalty Proneness on Consumer Evaluation of Brand Extension of personal care products in FMCG with special reference to Nagpur, 2017), Brand consciousness and brand loyalty (Bajaj, 2018), Consumer Preference & Consumer Awareness (Bansod, 2013) influencing buying behavior of rural consumer seems to be adequate and restrict to Nagpur city with reference to Personal Care Products. The researchers are not able to find adequate research in specific geographic rural markets (Rural Nagpur) related to Personal Care Products. Hence there is a wide scope to conduct a research study to understand the buying behavior of Nagpur rural consumers towards Personal Care Products.

OBJECTIVES AND HYPOTHESIS OF THE STUDY:



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To identify the relationship between level of education and purchase decision of rural consumer

A research question is used for validate the hypothesis from questionnaire is as follows:

- My education level helps me to select most suitable product from among alternatives,
- I read all the instruction and details about product before taking purchase decision
- Educational Qualification of rural respondents

For testing purpose, some of the above research questions were converted and framed the hypotheses. The proposed hypothesis for the present study is:

**H1:** Decision making for purchase is significantly influenced by the level of education

#### RESEARCH METHODOLOGY:

Primary data is collected through administering an unbiased and structured questionnaire consisting of 5-pointscale. The study is restricted to 39 villages of Rural Nagpur districts of Maharashtra State. Simple random sampling used to draw a required sample size. Out of 1170 questionnaires, 1030 questionnaires were received back. The collected data has been analyzed with the help of SPSS 21.0 software and hypothesis has been framed and it was tested with the help of "One way ANOVA".

#### FINDINGS & DISCUSSION:

##### 1. Demographic Profile of Nagpur Rural Consumer:

The study reveals that out of total respondents, 50.97% are males & 49.02% females. The age group in between 20-30 years accounts for the highest i.e., 56.31% of the sample respondents followed by age group 30-40 years i.e., 43.68% respondents. It is inferred that highly responded to survey questionnaires were unmarried consumers which is 54.36% followed by married and widow respondent which is 45.14% and 0.48% respectively. The study further revealed that 51.45% are graduates, 33.49% are undergraduates and 15.04% are postgraduates.

It is also observed most of the respondent was employed which is 50.48% followed by unemployed, self-employed and retired which is 27.66%, 21.35%, and 0.48% respondents respectively.

#### 2. SOURCES OF INFORMATION :

S. N	Sources of Information	Responses
1	Newspaper & Magazine	23.30%
2	T.V. Advertisement	46.60%
3	Radio Advertisement	0.0145%
4	Hoarding & Posters at roadside	0.0097%
5	I heard about product Through Retailer	12.13%
6	I collect the information with Friends, Neighbors, Relatives & family member	20.38%

Neighbors, Relatives & family member 20.38%  
From table-2, it can be easily identified that consumers of Rural Nagpur have mentioned T.V. advertisement is the most influential sources of information which is 46.60% for personal care products whereas Newspaper & Magazine, Friends, Neighbors, Relatives & Family member were 23.30% and 20.38% respectively which is comparatively less than T.V. advertisement.

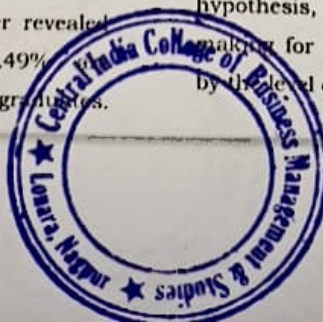
#### 3. Observed values

##### ANOVA

	Sum of Squares	D.F	Mean Square	F	Sig.
Between Groups	7.439	2	3.719	20.045	0.000
Within Groups	188.713	1017	0.186		
Total	196.152	1019			

#### INFERENCE:

Since the Observed significance values (0.000) is less than the defined significance value (0.05). We have enough evidence to reject the null hypothesis, hence it can conclude that Decision making for purchase is significantly influenced by the level of education.



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Further, in the study majority of the rural respondents comes under the age group of 20-30 & 30-40 are educated and have experienced. The study also reveal that Nagpur rural consumer are well educated. Analysis of the data also confirmed that majority (68.44%) of rural consumers both male and female believe that their education helps them to select most suitable product and Majority of them also agreed that they read all instruction and details about product before taking purchase decision. Statistical analysis also shows that significance value (0.000) is less than the defined significance value i.e., 0.05, therefore, it can be concluded that decision making for purchase is significantly influenced by the level of education. It was observed that the purchase of the products in question was based on the requirements and preferences of consumers, who cannot be provoked/induced to buy only one product. This is also evident from the fact their purchase decisions are mainly determined by their habits and own choice of products and the role of advertisements in influencing consumers to make purchase decisions is relatively less significant.

#### CONCLUSION:

The present study has been carried in order to identify the relationship between education and buying behavior of the rural consumers Nagpur with reference to personal care products. In order to create a consolidate conclusion, the data is collected through simple random sampling from each zone of rural Nagpur and an interpretation is drawn with the help of 'One Way ANNOVA'.

The present research revealed that both male and female rural consumers under the age group of 20-30 & 30-40 are educated and believe that education helps them to select most suitable product.

It also identified that rural consumers in Nagpur have their own method of identification of products and communication with retailers. For

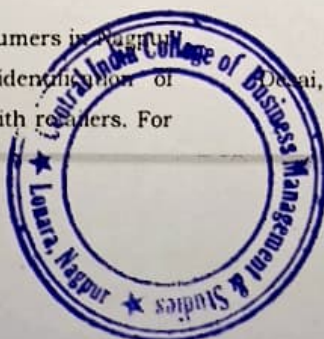
instance, they ask for "Nahane ka Sabbun" (for Lifebuoy), "Kapde Dhone Ka Sarf" (for Nirma or Wheel Powder), "NeeliSabbun or Kapde Dhone ka Sabbun" (for Rin), etc. Therefore, it is suggested that marketers have to design a different communication for rural consumers and who have less receptive capabilities. The less educated can understand information slowly.

#### FUTURE RESEARCH DIRECTION:

This research is an effort to study the product choice and consumption pattern of rural consumers towards personal care products. Further research can be conducted on a single product while taking into consideration of more variables such as social belongingness and Brand switching in respects of personal care products with reference to rural Nagpur.

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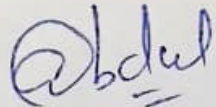
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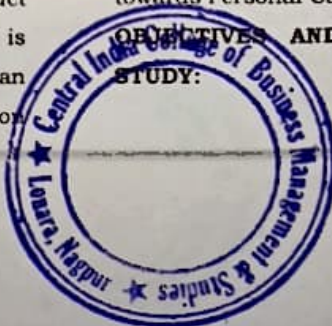
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#### FINDINGS & DISCUSSION:

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The study reveals that out of total respondents, 50.97% are males & 49.02% females. The age group in between 20-30 years accounts for the highest i.e., 56.31% of the sample respondents followed by age group 30-40 years i.e., 43.68% respondents. It is inferred that highly responded to survey questionnaires were unmarried consumers which is 54.36% followed by married and widow respondent which is 45.14% and 0.48% respectively. The study further revealed that 51.45% are graduates, 33.49% are undergraduates and 15.04% are postgraduates.

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Neighbors, Relatives & family member 20.38%  
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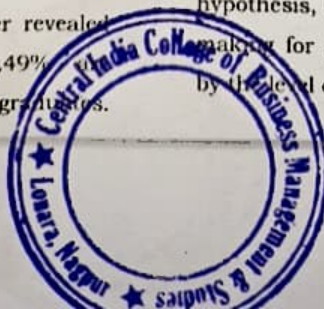
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Further, In the study majority of the rural respondents comes under the age group of 20-30 & 30-40 are educated and have experienced. The study also reveal that Nagpur rural consumer are well educated. Analysis of the data also confirmed that majority (68.44%) of rural consumers both male and female believe that their education helps them to select most suitable product and Majority of them also agreed that they read all instruction and details about product before taking purchase decision. Statistical analysis also shows that significance value (0.000) is less than the defined significance value i.e., 0.05, therefore, it can be concluded that decision making for purchase is significantly influenced by the level of education. It was observed that the purchase of the products in question was based on the requirements and preferences of consumers, who cannot be provoked/induced to buy only one product. This is also evident from the fact their purchase decisions are mainly determined by their habits and own choice of products and the role of advertisements in influencing consumers to make purchase decisions is relatively less significant.

#### CONCLUSION:

The present study has been carried in order to identify the relationship between education and buying behavior of the rural consumers Nagpur with reference to personal care products. In order to create a consolidate conclusion, the data is collected through simple random sampling from each zone of rural Nagpur and an interpretation is drawn with the help of 'One Way ANNOVA'.

The present research revealed that both male and female rural consumers under the age group of 20-30 & 30-40 are educated and believe that education helps them to select most suitable product.

It also identified that rural consumers in Nagpur have their own method of identification of products and communication with retailers. For

instance, they ask for "Nahane ka Sabbun" (for Lifebuoy), "Kapde Dhone Ka Sari" (for Nirma or Wheel Powder), "NeeliSabbun or Kapde Dhone ka Sabbun" (for Rin), etc. Therefore, it is suggested that marketers have to design a different communication for rural consumers and who have less receptive capabilities. The less educated can understand information slowly.

#### FUTURE RESEARCH DIRECTION:

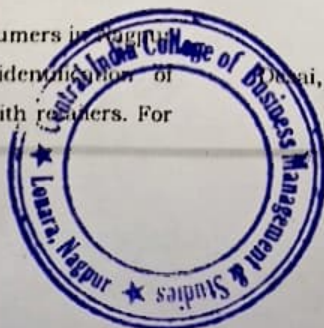
This research is an effort to study the product choice and consumption pattern of rural consumers towards personal care products. Further research can be conducted on a single product while taking into consideration of more variables such as social belongingness and Brand switching in respects of personal care products with reference to rural Nagpur.

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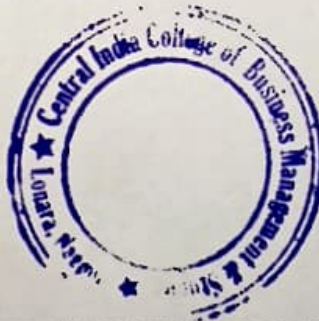
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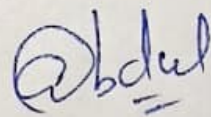
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