

Consumer Behaviour towards Women's Cooperative Dairy (Swakrushi Milk): A Field Based Study in Karimnagar District, India

Ravinder Rena¹ and Suresh Vadde²

ABSTRACT

The main aim of this study is to examine the consumers' behaviour towards milk consumption. The specific objectives are to know the regular source of milk, satisfaction to quality of milk products and their price; payment system, per capita consumption of milk and to provide implications for Swakrushi and explores the preferable promotional channel of consumer in the milk industry. All the marketing processes starts with the consumer and hence the consumer is a very important person to a market. In order to become a successful marketer, one must know the liking or disliking of the customers. Literature review shows that the manufacturers produce and the sellers sell whatever the consumer likes. In this sense, "consumer is the supreme in the market". As consumers, we play a very vital role in the health of the local, national or international economy. For this study, structured questionnaire was administered on likert scale and numbers of respondents were 100 consumers from Swakrushi dairy of Mulkanor town, Karimnagar district, India. Answers of questionnaires were tabulated and percentages of these were taken for analysis. It is concluded that majority of the consumers are purchasing milk from shops, commission agencies, consumers are satisfied with price, quality, and 74 percent consumers pay by card. Electronic media is playing significant role to advertising dairy products. It is suggested that for more business quality, prices and services be improved to compete with other manufacturers

The material presented by the authors does not necessarily represent the viewpoint of editors and the management of the KASBIT as well as the authors' institute

¹ Editor-in-Chief, International Journal of Education Economics and Development and Coordinator, Joint African Masters Programme, Harold Pupkewitz Graduate School of Business, Polytechnic of Namibia, 13 Storch Street, Private Bag 13388, Windhoek, NAMIBIA, dravinderrena@gmail.com; ravinder_rena@yahoo.com

² Assistant Professor and Head, Department of Commerce & Business Management, Lal Bahadur College, P.G. Centre, Warangal, (A.P) India. E-mail: sureshvadde@rediffmail.com

Acknowledgements: Authors would like to thank the editors and anonymous referees for their comments and insight in improving the draft copy of this article. Author further would like to declare that this manuscript is original and has not previously been published, and that it is not currently on offer to another publisher; and also transfer copy rights to the publisher of this journal.

Received: 05-01-2010;

Revised: 27-09-2010;

Accepted: 15-12-2010;

Published: 31-12-2010

JEL Classification: D11, D31, E26, E51

Keywords: Milk Industry, International Economy, Consumers, Women Empowerment, Swakrushi Milk, Customer Satisfaction

1. INTRODUCTION

1.1 Background

Everybody in this world is a customer. Human beings need a variety of goods and services right from cradle to grave. All customers are buyers and all buyers are not customers. Then who are the customers and how they behave while purchasing a particular product is very important for marketers. Consumer behaviour refers to the buying behaviour of the final consumers – individuals and households who buy goods and services for personal consumption (Howard 1989; Loudon and Bitta 1991).

All the marketing process starts with the consumer and hence the consumer is a very important person to a market. Consumer decides what to purchase, for whom to purchase, why to purchase, from where to purchase, and how much to purchase. In order to become a successful marketer, he must know the liking or disliking of the customers. He must also know the time and the quantity of goods and services, a consumer may purchase, so that he may store the goods or provide the services according to the likings of the consumers (Cardiff, Still and Govani 1985). The manufacturers produce and the sellers sell whatever the consumer likes. In this sense, “consumer is the supreme in the market”. As consumers, we play a very vital role in the health of the local, national or international economy. The decision we make on our consumption would affect the demand for the basic raw materials, for the transportation, for the banking, for the production; they effect the employment of workers and deployment of resources and success of some industries and failures of others (Kotler 1991). Thus marketer must understand this. India is the largest producer of milk in the world, but in terms of per capita availability (gm/day), its production is low, compared to other developed countries. Milk is an essential commodity required on a daily basis, and serves the consumers as directly as multiple product and for multiple industrial products, for instance in the preparation of food and sweet items.

Walter says that buyer behaviour is the process where by individuals decide what, when, where, how and from whom to purchase goods and services. Consumer behaviour is influenced strongly by cultural, social, personal and psychological factors. Cultural factors

include the set of basic values, perceptions, wants and behaviour learned by a member of society from family and other important institutions (Kotler1991). The social factors include customer's family, small group, social roles and status. The personal characteristics such as buyer's age, life cycle stage, occupation, economic situation and life style influence a buyer's decision (Howard 1989; Loudon and Bitta 1991).

1.2 Importance of the Study

Presently fast moving consumer's goods (FMCG) market is very competitive in the world. In this competition consumer is playing major role, every company investigates the consumer behaviour and thus learn the marketing strategies. The term consumer behaviour is defined as the behaviour that consumer exhibits in searching for purchasing, using, evaluating and disposing of products and services. There are numerous questions that include what they buy it, when they buy it, where they buy it, how often they use it, how they evaluate it after the purchase and the impact of such evaluation on future purchase and how they dispose of it (Engel , David and Roger1968;Singh 1989)

One of the most important constraints among the consumers is that we use a variety of products on regular basis food, clothing, sheltering, transporting education, equipment. As consumers, we play a vital role in the health of the economy local, national and international. The decisions of consumers may affect the employment of workers and the deployment of resources, the success of some industries and the future of other.

1.3 Need for the Study

Consumers are highly complex individuals, subject to a variety of psychological and sociological needs apart from their survival needs. Needs and priorities of different consumers segments differ drastically. Present day consumers have wide range of transportation needs, and they take decision on how to spend their available resources such as time, money and effort on the modes and means of transport.

1.4 Objectives of the Study

- To know the consumer behaviour towards milk consumption
- To study the regular source of milk of the consumer
- To examine the satisfaction of consumers towards Swakrushi's price and quality of the milk product
- To find out the payment system and per capita house consumption of milk
- To provide implications for the Swakrushi

1.5 Scope of the Study

The scope of the present study pertains to consumer behaviour that is being carried out in one of milk dairies Swakrushi under the umbrella of Mulukanoor Cooperative Rural Bank and Marketing Society Ltd (MCRBMS) of Mulkanoor town of Bheemadeverapally Mandal (cluster of villages) in Karimnagar district of Andhra Pradesh, India. The present study is undertaken to elicit the opinion of consumer behaviour, on the milk consumption.

1.6. ORGANIZATION OF THE PAPER

Section two is about literature review which gives profile of dairy society in detail. Section three is about methodology and its limitations. Section four analyses the data qualitatively, and finally section five details findings, conclusions and suggestions.

2. LITERATURE REVIEW

2.1Profile of MCRBMS¹

The Mulukanoor Cooperative Rural Bank and Marketing Society Ltd (MCRBMS) was registered in 1956 as a co-operative with 375 farmers from 14 villages with a total share capital of Rs. 2300. The society was basically the brainchild of late Sri A.K. Vishwanatha Reddy Gaaru, who hailed from this area and inculcated the co-operative spirit through it. Today, MCRB&MSL is a highly respected and feted success story with more than 6166 active members and a share capital of Rs. 2.2 crores.

MCRBMS believes that its members' investments in the co-operative are the major reason behind the co-operative ability to stay sensitive to their needs and highly accountable to them. Adequate care has been taken to ensure that every member builds his savings in the society and therefore its financial base is wide and strong. In fact, apart from individual and institutional savings, in the early days every member used to contribute towards share capital, thrift and a building fund – in proportion to his need from the cooperative.

"The society serves a population of 48137 members from 7901 agricultural families and 11031 non-agricultural families. Its operations extend over acreage of 45674 across over 7978 survey numbers. Though the number of families depending directly on agriculture is high and agriculture is main stay and livelihood of the population in the society's hinterland, the number of families depending on agriculture related allied activities is also high. In sum total, majority of population in the society's coverage area depends on agriculture and allied activities. Mulkanoor one of the 14 villages which has the head office of the society has the highest population of 7939."

The society's services can be broadly categorized as Financial, Marketing, Input, Consumer, welfare services and Community Initiatives. In addition, the society also provides a large number of services that are aimed at being true to its charter of being a co-operative for farmers and extend over activities like help in soil testing, pest attack, introduction of new agricultural practices, initiatives in animal husbandry, crop seminars etc. through trained staff and a veterinary agriculture division. Overall, all the services and activities of the society are aimed at making each and every member of the society happy, prosperous and progressive.

2.1.1 New Initiatives

The cooperative, in keeping with the tradition, has embarked on a number of new initiatives for the benefit of the members of the society. These initiatives, on the top of the existing ones, not only help in providing better service to the member but also help the society to track its performance. The new initiatives are (1) Information Technology (2) Farmers Information and Training center (3) Upgraded technology in Rice mills.

2.1.2 Information Technology

The activities of the members of the society are closely linked to the banking activities and majority of transactions are routed through kind, which is a unique characteristic of the society. The society processes more than one million financial transactions in a financial year which includes all the banking and trading activities of the society. Large number of transactions deals with the hard earned money of the members necessities that the bank develops a fail proof system which keeps track and accounts for these transactions.

To take care of the above, the society has embarked on a massive computerization project with the following objectives: 100% automation of all banking activities and meet the critical operational and information requirements of other business entities; provide member service and timely MIS to the management; develop operational standards that would bring pride to both the staff and members of the society; build an integrated coherent system with adequate audit trials; simplify business procedures, reduce operating costs, increase the speed of operation and provide live information to the management.

2.1.3 Upgraded Technology in Rice Mills

The penchant to use new technology for the benefit of members is never dying in Mulakanor society. The society has invested, not only in information technology, but also in the rice mills. The society has recently upgraded its old par boiled mills to new technology called Satake technology from Japan. This up gradation has cost the society

more than INR 2 crores. The members would benefit from the better output from the mills in terms of finer rice and better quality to suit exports to other states in India and international markets too.

2.1.4 Information and Training Center

In keeping with the spirit of cooperative and taking further the initiatives taken by the society to help the members and improve the standard of living of the members, a Farmers Information and Training Centre has been established within the cooperative for the benefit of the farmer members.

The society leaves no stone unturned in exploring the areas that are beneficial to the members and this initiative is one such example. The farmer members benefit immensely with this initiative wherein agriculture and market related inputs are provided to them at no cost. Training on latest farming techniques is also provided which the farmers can use to improve the productivity. The information center is manned by agriculturists from within the society and external experts on a regular basis.

MRB & MSL has been using technology for the benefit of the members. E-sagu and IFFCO kiosks are the standing examples of internet technology being used at grassroots. E-sagu initiative helps farmer members to post any problem/query to the concerned authority or scientist directly. The problem is analyzed and a reply is sent to the farmer answering his queries. This saves lot of time and cost in terms of travel and lost wages to farmer. The society bridges the gap between the experts and the needy farmer.

IFFCO kiosks are setup by MCRB and ML in association with IFFCO to help farmers access technical and market related trends. These kiosks are equipped with touch screen systems, which can be accessed in vernacular language. The kiosks are also supplied with testing facilities to test soil samples that help farmers to identify the deficiencies in the soil and accordingly required inputs can be used to maximize the yield.

2.2 SWAKRUSHI MILK ORGANIZATIONAL PROFILE

The Mulukanoor women's cooperative dairy started procurement of milk on 17 August 2002. However the story began much before in 1997. The women's thrift cooperative and their association were having huge ideal cash balance in spite of leading their numbers to barrow, they have to pay interest to members on their thrift and also cost the founds. The member who now had access to capital was looking for ways of investment.

They started exploring ways of investment which would benefit a large section of members after a lot of brain-storming, they realized that many women members had milk cattle and were already selling milk. Thus the idea emerged dairying on cooperative basis. Sahavikasa agreed to support them in this new venture in financial, promotional and training aspects. When approached by Sahavikasa. The national dairy development board (NDDB) also agreed to extend their technical support. The Mulkanoor cooperative society (PACS) healed the union by taking the responsibility of supervising the construction of the building and installation of the machinery of the plant. The Mulukanoor women's Dairy became reality.

The aims of Mulkanoor Women's Cooperative Dairy (MWCD) are:

- To provide market facilities, for the milk producer through co-operatives organized for the purpose.
- Reasonable remunerative price to the milk produced on quality basis.
- To provide hygienic milk and its products to the urban consumers.
- The MWCD has assured a new dimension as a powerful strategy for rural development, creating a New Hope for growth with social justice, generating employment and income opportunities to thousand of rural producers.

2.2.1 Objectives of the Mulukanoor Women's Cooperative Dairy

The objectives of MWCD are:

- Procurement of milk from the milk producers situated within the control of units.
- To provide good market for the rural unit producers and develop economic strength in the rural area.
- Supply of fresh and quality milk to Warangal, Hanamkonda, Kazipet and Godavarikhani towns in Andhra Pradesh at a reasonable price.
- To avoid the distance and inconvenience of consumers.
- To development entrepreneurship.

2.2.2 About the Swakrushi Milk

Table-1: The Profile of MWCD

Sl. No.	Particulars	MWCD
1.	Date of establishment	17 th Aug 2002
2.	Plant capacity liters per day	50,000

3.	Milk routes	5
4.	No. of Mandals covered	6
5.	Share capital in lakhs	Rs. 201,000
6.	Maximum milk procurement liters per day during 2002	10, 682
7.	No. of milk procurement centers	67
8.	No. of consumer booth centers	40
9.	No. of milk producers	8426

Source: Swakrushi Dairy office records.

Table -2: Types of Swakrushi Milk

Types of Milk	% of fat	% of SNF
Toned milk	3.0	8.5
Whole milk	6.0	9.0

Source: Swakrushi Dairy office records

Note: The data of the table reveals the percentage of fat and solid not fat (snf) in each type of Swakrushi Milk.

2.2.3 Milk Procurement and Sales of Milk

- The process of procurement is as follows:
- Collecting the milk from varies producers at 100 milk collection centers.
- Test the sample milk to find the standard of the milk a collection centers.
- Sending the milk to the dairy. Then, again test the “sample milk” to find the standard of the milk.
- After testing the milk will be stored at milk chilling unit.
- Dairy milk will be brought to market for distribution.
- At, the market, the agents (who are appointed by Mulkanoor cooperative dairy) will be distributing the mile to the consumers for cash.

2.2.3 Milk Production

In 2001 India became the world leader in milk production with a production volume of 84 million tons. India has about three times as many dairy animals as the USA, which

produces around 75 million tons, over 80 percent being kept in herds of 2 to 8 animals. Annual milk yield per dairy animal in India is about one tenth of that achieved in the USA and about one fifth of the yield of a grass-fed New Zealand dairy cow.

More than 40% of Indian farming households, about two thirds of which own less than 1 ha of land, are engaged in milk production as this is a livestock enterprise in which they can engage with relative ease to improve their livelihoods. Regular milk sales allow them to move from subsistence to earning a market-based income.

Rapid structural changes are occurring globally in the livestock industry with a real danger that the poorer livestock producers will be crowded out and left behind. As more than 40 million households in India at least partially depend on milk production, developments in the dairy sector will have important repercussions on their livelihoods and on rural poverty levels. The state of Haryana, one of the major milk producing states in India, was chosen to assess possible developments in the Indian dairy sector and to broadly identify areas of interventions that favor small scale dairy producers. Impacts of changes in milk prices, farm management and other market factors that affect small-scale milk production systems, the whole farm and related household income, were examined using a methodology developed by the International Farm Comparison Network (IFCN) (Hommo, Garcia and Saha 2003).:

2.3.1 Global Milk Producers and Their Rank

1 India 114.4	2 United States 79.3	6 Russia 28.5	11 Ukraine 12.2	16 Mexico 10.2
3		7 Brazil 26.2	12 Poland 12	17 Australia 9.6
3 Pakistan 35.2 (needs validation)		8 France 24.2	13 Netherlands 11.5	18 Egypt 8.7
4 China 32.5		9 New Zealand 17.3	14 Italy 11.0	19 Argentina 8.5
5 Germany 28.5		10 United Kingdom 13.9	15 Turkey 10.6	20 Canada 8.1

Source: Wikipedia (2010) http://en.wikipedia.org/wiki/Dairy_farming accessed on 10 September 2010.

FAO of the United Nations as declared India as the top milk producer in the world surpassing USA by a survey. The institutional support provided by the dairy sector in India provides round the year employment which no other agribusiness can do. Besides, it also provided a sufficiently this sectors contribution to the Indian economy and its growth potentials have not yet been properly recognized (Kotler 1991). The industrial sector has been regularly receiving several forms of subsidies and incentives since independence

(Kotler and Gray 2002). The agriculture sector too has its own share of privileges and subsidies. But if one goes through the budgetary allocation of the entire made so far, dairying share is too insignificant as compared to any other sectors. The dairy sectors is also depressed of the special banking support as is provided to the industrial as well as agriculture sectors (Singh and Singh 1981).

In fact it is a unique success story of Indian dairy development in spite of constraints and climatic vagaries. The result of white revolution is quite visible with our per capita milk consumption rising to 215g per day in spite of the ever increasing human population. Indian dairy has over the year created on identity of its own. It has also succeeded in having a competitive edge to its low investment energy efficient cost effective production system (Kotler and Gray 2002).

The dairy industry has played a prominent role towards house hold nutrition security and also strengthening the rural economy of India. It has been recognized as instrument to bring about socioeconomic transformation and the dairy sector has also helped national economy by emerging as the largest milk producer in the world. The import dependent Indian dairy has soon became not only self sufficient but also passed for an export oriented dairy nation (Singh and Singh 1981). This has been primarily attributable to the implementation of the operation flood program (popularly known as white revolution) launched in 1970 under the agencies of the Nation Dairy Development Board (NDBB). The white revolution occurred through the co-operatives networking of the small and marginal farmers and land less laborers.

2.3.2 Emerging Trends in Milk Processing

With the changing declining trend in the domestic export market as well as profit for conventional dairy products, such as milk powder, butter etc. need for product diversification that permits value addition longer lifecycle and grater income has become quite obvious. There has been a growing awareness towards the beneficial role of milk and milk products. In maintaining normally of human health has led to the development of a new range of nutria-cetics or even mood elevating /refreshing foods (www.indiandairy.com).

It has been widely recognized that components derived from milk such as immunoglobulin. Lactoperosidose, lactoferrimlysozyme vitamin binding proteins etc. lay an extra nutritional role. Fermented milk products such as yogurt in particular provide beneficial micro bed. Which favorably influence the microbial ecology of the gut system? These in turn affect various biotechnical functions to protect human health. Biotechnology has been successfully employed to develop genetically modified strains of dairy culture

that tend to reduce the risk of entire infections hypercholesterolemia rate of proliferation of cancer cells. As well as augment immune system besides offering many health promoting attributes. The dairy industry in advanced countries is rapidly diversified. Its product mix reduces range airy foods targeted to reduce the role medicine in maintaining normality of human health.

Japan is the world leader in this sector, where the current market of US \$5.5billion is still fast growing in the country. In the USA more than 100 food companies have entered these areas with a turnover of US \$ 11billion. Hence biotechnology and bioengineering food science offers new opportunities to India's dairy industries which capitalize through required Research and Development (R&D) efforts, both in public and private sectors. Dairy industry also accelerates diversifying to develop special food ingredients. Food ingredients derived from milk can be deployed advantageously to improve the sensor quality attributes, which include fractionated castigates. They proclaim concentrated enzymatic Hydrolystes are prepared by employing innovative energy efficient unit process. Packaging is another area which receiving intensive R&D inputs for developing low cost biodegradable material to prevent further damage to the environment and ensure greater food safety (Wikipedia 2010).

However greater challenge lies before the Indian dairy industry in modernizing sector engaged in the preparation of wide range of indigenous milk products intensive scientific R&D and financial inputs are necessary to develop industrial manufacturing and packaging system.

2.3.2 About the Dairy Industry

Livestock sector is the backbone of India's economic in terms of income, employment, equity suitability and forging exchange earnings. By virtue of traditional practice of utilizing the crop residues as feed of the milk animals, India has been able to achieve milk production of 70 million competitive edge over New Zealand, Australia and the USA of being able to produce milk at a lower cost.

Livestock production has registered a compound growth relate of 5.4 percent per annum during their preceding decade. Milk and products account for 66 percent of the total value of live stock production. Another noteworthy feature of Indian dairy scenario is that the entire milk animal having low productivity (Leon and Kanuk 1994). Thus only marginal improvements in the technologically advanced countries since animals have already attained the maximum genetic potential and the production system have also been optimized. India has a well organized dairy infrastructure of 78,000 rural milk co-operatives and a processing capability of about 12 million liter per day and about 280 dairy

plants. India has strong HRD capability to meet the multi sacral requirements of the dairy industry. India has generated to meet the multi-sectoral requirements of the dairy industry. India has developed a precious R&D reservoir for milk processing. This provides opportunities for export of technologies to partner countries through an integrated accessing remunerative markets (Wikipedia 2010).

With the liberation of world of economies Indian dairy industry has also ventures to explore the export market. A rather modest beginning has been made through exports of milk powders, being Rs.318.5 millions; butter/ghee, being Rs.65.9 million and cheese being Rs.0.08 million during 1994-1995 to countries mainly Bangladesh, Nepal, UAE, the Philippines and the Netherlands (www.indiandairy.com).

3. RESEARCH METHODOLOGY

The study has been based on both the primary and secondary data. The primary data was collected through a designed questionnaire. A structured questionnaire was designed and administered among the respondents to give a fair representation to various attributes of the consumer viz. age group, occupation and income of the consumers. All in all a sample of 100 consumers were selected for the present study in the Swakrushi dairy under the umbrella of Mulkanoor Cooperative Rural Bank and Marketing Society Ltd (MCRBMS) of Mulkanoor town of Bheemadeverapally Mandal (cluster of villages) in Karimnagar district of Andhra Pradesh, India. The selection of customers was done on convenient random sampling technique. No data base was collected from particular area as such it was a general market survey done on Swakrushi milk. The data was also been collected through personal interviews and observations. Collected data was tabulated and converted into percentages and tables were analyzed.

The secondary data has been collected from various published articles, journals, company reports, books on dairy and also from the websites like: www.indiandairy.com

3.1 Limitations of the Study

- (1). The present study was based on 100 samples only.
- (2). The study was conducted in Mulkanoor town only. So this study was limited to this town only and its a representative town in Karimnager district.
- (3). The study was conducted on the Swakrushi milk consumers.
- (4). The views of the people are biased therefore it doesn't reflect true picture.

4. DATA ANALYSIS

Table – 3: Number of Family Members

Sl. no.	No. of family members	Respondents	Percentage
1	0-2	8	8%
2	3-4	44	44%
3	5-6	36	36%
4	Above 6	12	12%

Source: Primary data

It is to note that 44% of the customers have 3-4 members in the family, 36% of the customers are having 5-6 members in family, 12% of the customers are having above 6 members in family and the rest of the customers are having 2 members in family.

Table – 4: Age group of family members below 12 Years

Sl. No.	Age below 12 years	Respondents	Percentage
1	1	30	30%
2	2	50	50%
3	3	16	16%
4	4&more	4	4%

Source: Primary data

When we look at the number of children's in the family below 12 years, we found that 50% of the customers have 2 children; 30% have 1 child; 16% have 3 children; and the rest have 4 and even more members.

Table– 5: Quantity of Milk

Sl. no.	Quantity of milk	Respondents	Percentage
1	½lit	22	22%
2	1lit	32	32%
3	1.1/2lit	28	28%
4	2lit	18	18%

Source: Primary data

It can be noticed from table-5 that the quantity of the milk used by the people, 32% of the customers were using 1 liter per day; 28% of the customers are using 1.1/2 liter per day. 22% of the customers are using $\frac{1}{2}$ liter per day. And the rest of the customers use 2 liters per day.

Table– 6: Monthly Lot Purchases

Sl. No.	Monthly purchase	Respondents	Percentage
1	Yes	86	86%
2	No	14	14%

Source: Primary data

Table-6 reveals the monthly lot purchases of the family. It has been observed that 86% of the customers are purchasing their milk monthly for the family and 14% of the customers are purchasing daily for the regular usage in the family.

Table – 7: Mode of Milk Usage

Sl.NO	Mode of milk	Respondents	Percentage
1	Packed branded milk	68	68%
2	Loose raw milk	32	32%
3	If any	0	0%

Source: Primary data

Table -7 demonstrates that the mode of the milk does the customer regularly use in the family. It has been found that 68% of the customers are using packed branded milk for their family usage and 32% of the customers are using loose raw milk for their family usage.

Table – 8: Brand of Milk the Customer Purchase

Sl. no.	Brand of milk	Respondents	Percentage
1	Swakrushi milk	60	60%
2	Vijaya	16	16%
3	Jersey	12	12%
4	Thirumala	10	10%
5	Any other	2	2%

Source: Primary data

It is interesting note from the table -8 that the brand of the milk does the customer regularly use in the family. It has been found that 60% of the customers are using Swakrushi milk; 16% of the customers are using Vijaya milk; 12% of the customers use Jersey Milk; 10% of the customers use Thirumala milk and the rest of the customers are purchasing other brands of the milk.

Table – 9: Factors that Influence the Purchase

Sl. No.	Factors	Respondents	Percentage
1	Quality of milk	60	60%
2	Effective pricing	16	16%
3	Easy availability	20	20%
4	On agencies	4	4%

Source: Primary data

From table-9 we can observe that various factors that influence the customer to buy the particular brand of the milk. It has been identified that 60% of the customers said that quality of the milk is important, 20% of the customers said that easy availability of the milk is important, 16% of the customers said that effective pricing is important and the rest of customers said that it depends on the agencies and they are important.

Table – 10: Customers' Satisfied with the Price

Sl. No.	Satisfaction level	Respondents	Percentage
1	Highly satisfied	20	20%
2	Satisfied	60	60%
3	Not satisfied	18	18%
4	Disappointed	2	2%

Source: Primary data

Table -10 depicts that the satisfaction of the customers towards price of the milk. It is to be noted that 60% of the customers were satisfied with the price, 20% of the customers were highly satisfied with the price, 18% of the customers were not satisfied with the price and the rest of customers expressed that were highly disappointed with the price.

Table – 11: Source that How Customers know regarding brand

Sl. No.	Source	Respondents	Percentage
1	News papers	36	36%
2	Television	4	4%

3	Hoarding/wall paintings	30	30%
4	Commission agent	30	30%

Source: Primary data

In replying to the question whether the customers knew the brand or not, it found that 36% of the customers said that they are aware of the brand through the newspapers, 30% of the customers said that they knew through the commission agent, and 30% said they knew through the wall posters, and the rest of them said through the television.

Table – 13: Whether Satisfied With Quality of the Swakrushi Milk

Sl. No.	Satisfied with quality	Respondents	Percentage
1	Yes	88	88%
2	No	12	12%

Source: Primary data

As a response, whether the customers are satisfied with the quality or not the respondents reveal that 88% of the customers are satisfied with the quality of the milk and the rest of customers are said that they are not satisfied with the quality.

Table – 14: Problems with the Leakage of the Swakrushi Milk

Sl. No.	leakage	Respondents	Percentage
1	very rare	66	66%
2	Often	12	12%
3	Regular	20	20%
4	If any	2	2%

Source: Primary data

When we look at the problem of leakages of the milk, it has been found that 66% of the customers said that they face a very rare problems in the leakage, 20% of the customers are said that they face a regular problems in the leakage, 12% of the customers revealed that the milk leakage is a chronic problem, and the rest of the customers said they indeed face other types of problems due to the milk leakage.

Table – 15: The Customer Preferences over the Products

Sl. No.	Other products	Respondents	Percentage
1	Curd	57	57%
2	Buttermilk	28	28%

3	Ghee	15	15%
4	other	0	0%

Source: Primary data

It is interesting to note that 57% of the customers said that they prefer curd, 28% of the butter milk, 15% ghee and the rest of customers prefer others.

Table – 16: Satisfied Level With Commission Agent Service

Sl. No.	Commission agent	Respondents	Percentage
1	Highly satisfied	30	30%
2	Satisfied	60	60%
3	Not satisfied	8	8%
4	Highly not satisfied	2	2%

Source: Primary data

When we look at the customer satisfaction, it is observed that 60% of them are satisfied with the service, 30% are highly satisfied with the service, however, 8% are not satisfied with the price and the rest of customers are highly not satisfied with the service.

Table – 17: Consumer Expectations over the price

Sl. No.	½ lit price in Rs	Respondents	Percentage (%)
1	5 to 6.50	10	10
2	7 to 8.50	30	30
3	9 to 10.50	60	60

Source: Primary data

In response to the price fixation customers expressed their concern from which, 60% of reveal that ½ litre milk packet should be sold in the price range of Rs. 9 to Rs.10.50, 30% said Rs. 7 to Rs.8.50 and the rest of them said it should be Rs. 5 to Rs.6.50.

Table – 18: Customers' Satisfaction towards Swakrushi Milk

Sl. No.	Criteria	Yes	No
1	Quality	88	12
2	Price	20	80
3	Availability	70	30
4	Service	65	35
5	Brand name	86	14
6	Door delivery	83	17

Source: Primary data

The customers also shared some of their views to improve product quality 88% of are satisfied with quality of the milk and 12% are not satisfied. It is also noted that 83% of the customers satisfied with door delivery and 12% are not satisfied.

5. FINDINGS, CONCLUSIONS AND SUGGESTIONS

5.1 Findings

- It has been found that the majority of the customers are having the 3-4 members in consumers' milk.
- It is found that more than 50% of the customers are having children below 12 years of age.
- Majority of the customers are consuming a liter of milk per day for their family usage.
- It has been found that more customers are using the packed branded milk. The customers who are using the packed milk said that they are satisfied with the quality of the milk.
- Most of the customers expressed that the packed milk, price and the quality are more important for them to consume.

5.2 Conclusions

- Majority of consumers are purchasing milk from shops.
- Commission agencies and customers are satisfied by the price of Swakrushi Milk. 88% of consumers have felt good about Swakrushi Milk.
- Majority of consumers have been satisfied by quality, availability, services and brand name. 86% of consumers are being satisfied with the brand name of Swakrushi Milk.
- The card system has been preferred by 74% customers of the Swakrushi Milk.
- Electronic media is playing significant role to advertising dairy milk.

5.3. Suggestions

- Customers are also expecting more quality from the brand so that the brand can also develop its sales.
- Majority of the Swakrushi customers are expecting some more dairy products from the company. Therefore, the company can focus and expand its business.

- The majority of the customers are satisfied with the price so it has been suggested the standard and affordable price has to be maintained. About 70% of the customers suggested starting the point of purchase (POP) for easy availability of the product.

Notes:

1. Mulukanoor Cooperative Rural Bank And Marketing Society Ltd.,(MCRB&MSL) (Available at <http://www.mcrbms.org/culture.asp> retrieved on 25 September 2010).

REFERENCES

- Cardiff, W. Edward, Richard R. Still and Norman A.P Govani.1985. *Fundamentals of Modern Marketing*. New Delhi: Prentice Hall of India Pvt. Ltd.
- Engel, F. James Kollat, T. David and D. Roger. 1968. *Consumer Behaviour*. Holt, New York: Rinehart and Winston Inc.
- Howard, A. John. 1989. *Consumer Behaviour*. New York: Prentice Hall, International Edition.
- Kotler, Philip. 1991. *Marketing Management - Analysis, Planning, Implementation, and Control*, (VII Edition). New Delhi: Prentice – Hall of India Pvt. Ltd.
- Kotler, Phillip and Armstrong Gray. 2002. *Principles of Marketing*. New Delhi: Pearson Education, Asia.
- Loudon, L. David and Albert J. Della Bitta. 1991. *Consumer Behaviour* (Fourth edition). New Delhi: McGraw Hill, International Editions.
- Hommo, Torston , Otto Garcia and Amit Saha. 2003. Milk Production in India - Opportunities and Risks for Small-Scale Producers. *Pro-Poor Livestock Policy Initiative (PPLPI)*, Policy Brief, PPLPI working paper 2. (available at http://www.fao.org/ag/againfo/programmes/en/pplpi/docarc/pb_wp2.pdf accessed on 18 September 2010.)
- Singh, Raghbir. 1989. *Marketing and Consumers Behaviour*. New Delhi: Deep and Deep Publications.

Leon, Schiffman and Kanuk. 1994. *Consumer Behaviour* (Fifth Edition). New Delhi: Prentice Hall of India.

Singh, J.D. and Raghbir Singh. 1981. A Study of Brand Loyalty in India. *Indian Journal of Marketing*, 11(7):15-21 (July).

Websites

www.indiandairy.com accessed on 10 September 2010.

Wikipedia. 2010 http://en.wikipedia.org/wiki/Dairy_farming accessed on 10 September 2010.