

**A Profile on the Consumption Patterns
of Indians in Kwazulu-Natal**

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ABSTRACT

This study focused on the consumption patterns of Indians in Kwazulu-Natal. As a group Indians' consumption patterns differ sufficiently to have strong implications for marketers targeting this sector of the market. Marketers need to take cognisance of their consumption patterns to implement effective marketing strategies.

The consumption behaviour of Indians was compared to and contrasted with the other race groups - Whites and Blacks - in terms of their main expenditure items by type of outlet to determine significant differences. The basic unit of study was the household - multiple and single. Demographic and cultural factors were examined closely since the researcher made the assumption that these factors would highlight differences in consumption patterns between and within communities.

Several findings which could have a bearing on marketing of products in this segment have emerged from this study:

- There are more income earners among the Indian households when compared to Whites and Blacks.
- The majority of the respondents belong to the baby-boomer subculture, a group that has tremendous buying and spending power.

- This study reinforces the view that there is a clear link between improved education, occupation and higher income as well as LSM groupings.
- Another significant trend for marketers to note is that the increasing number of Indian females entering the workforce is changing the traditional roles within the household. They are becoming more active in the decision-making process.
- The increasing forces of westernisation and improving education have contributed to the Indian consumer becoming more sophisticated in terms of their consumption habits.
- The household unit itself is caught in a process of transition. The traditional large joint family system is giving way to the small nuclear family. All these developments have implications for marketers.

Indian consumers' main expenditure was on food, followed by housing and electricity. They spent relatively more than the other race groups on purchases from informal outlets in the retail sector.

CHAPTER ONE

INTRODUCTION

Marketers should understand the needs and wants of their consumers in order to design effective marketing strategies to fulfil those needs and wants. The South African society is diverse, with many racial and cultural groups. Marketing is based on society's wants and needs; therefore marketing varies amongst societies and its tasks changes as society's wants and needs change. Culture and lifestyle influence consumption of products and the marketer is particularly interested in the manner and extent to which consumption patterns are affected by these factors.

Perumal (1988:216) postulates that the Indian family is a distinct cultural group that exists as an identifiable segment within a larger and more complex South African society. This group itself is heterogeneous. The members of this segment have their own traditions, norms, values and customs that influence their consumption patterns; therefore a good knowledge and understanding of Indian culture and lifestyle is important to enterprises marketing their products and services in this segment. Consumer trends, arising largely from the process of westernisation in the Indian community, need to be closely monitored by marketers.

Demographic variables play an important role in influencing consumption patterns. The variables of sex, age, education and income are analysed to determine their effects on consumption patterns. Perumal (1988:4) states that education and economic factors have largely contributed towards the westernisation of Indians in this country, leading to continuous changes in their traditional customs and lifestyles. Better-educated consumers would want higher quality products and services. Income and purchasing power usually increase with additional education. The higher level of education of Indian consumers is expected to lead to increasing sophistication of

consumer choice and further changes in traditional consumption habits. The attainments of higher educational qualifications have enabled Indians to progress to higher occupational positions in commerce and industry.

There has been a breakdown of the traditional joint family system, giving rise to the nuclear type family system. An immediate result is an increase in the number of households, each with fewer members. The effect of these structural changes in the family life cycle has resulted in a demand for different quantities of food products, different sizes of homes and many other changes in market offerings. The rapid development of the nuclear family has placed an additional burden on both males and females to earn an income that adequately caters for the family's needs and wants.

There are an increasing number of Indian women entering the labour force. This is probably the result of females increasing their level of education and carefully choosing their careers. Their entrance into the labour force is also the result of changes in their lifestyles, through factors such as westernisation. With the increasing number of Indian women entering the labour force, it can be expected that they are going to be more involved in decision-making when money is spent on consumer goods and services.

By marketers ascertaining in which outlets Indians spent relatively more than Blacks and Whites, they will be able to design appropriate marketing strategies and tailor marketing plans to increase the market share of Indians in those outlets. Also, marketers would be able to design appropriate distribution channels for Indians.

This study examines the consumer buying patterns of Indian households in the Durban area, taking into consideration the influence of factors such as age, sex, income, culture, family, education, etc. A detailed analysis of the annual cash expenditure by Indians on the main expenditure items per outlet, in comparison to Blacks and Whites has also been provided. An analysis of the expenditure by Indians on food according to the main food groups and type of outlet was done, and these results were compared with Blacks and Whites.

1.1 **OBJECTIVES OF THE STUDY**

The main objective of this study is to investigate the consumer buying patterns of Indian households in Kwazulu-Natal. To achieve this main objective the following secondary objectives are proposed:

- To investigate the cash expenditure of Indian households by main expenditure group and type of outlet where goods are purchased and compare it to that of other race groups in order to identify those factors that differentiate Indian consumers from other race groups.
- To investigate the cash expenditure of Indian households on food by main food group and type of outlet in order to identify trends that distinguishes Indian consumers from other race groups.
- To investigate the relationship between education and occupation on LSM groupings of Indians.

1.2 METHOD OF THE STUDY

Related literature on consumer behaviour, marketing and Indian culture and lifestyle were reviewed in order to provide an insight to the study. A sound knowledge of consumer behaviour is very important in the field of marketing as all marketing activities are directed at the consumer; therefore, information on the buying patterns of the Indian community will be useful to marketers for designing and implementing successful marketing strategies.

A personal interview was conducted with Dr TP Naidoo of the Indian Academy of South Africa on Indian cultural and family lifestyles. The Integrated Marketing Group and IMS provided data in tabular format. IMS provided demographic data on Indians as per the AMPS 2000 survey. Relevant data from these tables were extracted for the purposes of this study. The researcher then analysed the data and findings were drawn from the data in the light of relevant marketing theory.

A Bureau of Market Research survey was conducted on Indian, Black and White households living in the Durban metropolitan area and focused on expenditure patterns by item and type of outlet. A disproportionate random probability sample of 200 Indian, 200 Black and 150 White households was drawn and personal in-home interviews were conducted. Total household expenditure was calculated for each group separately. The questionnaire used was based on the BMR's standard questionnaire for similar surveys. The questionnaires were filled in from July to October 1998. The Bureau of Market Research report did not focus exclusively on Indians but covered all race groups. The researcher regrouped the data for the purposes of this study. The tables on expenditure for Indians by item and type of outlet were cross referenced to other race groups in order to identify those factors that distinguished Indian consumers from those of other

race groups. All other relevant data pertaining to Indians were analysed by the researcher and findings were drawn from this data.

1.3 **SHORTCOMINGS OF THIS STUDY**

At the time the research was conducted, there was limited recent literature available on Indian culture, lifestyles and consumption patterns in South Africa. In addition, no research methodologies could be obtained from IMS or the Integrated Marketing Group in respect of the data that was supplied by them.

1.4 **ORIENTATION TO THE STUDY**

This study is made up of five chapters.

Chapter one introduces the main concepts relating to the study. The concepts, the objectives of the study, the method of study, orientation to the study, and the shortcomings have been covered in this chapter.

Chapter two is concerned with the literature review on relevant consumer behaviour concepts. The focus is on the family as a consumption unit, the role of culture in consumption of goods and services and the impact of social class on consumption patterns.

In chapter three the focus is on the culture and lifestyle of the Indian community in South Africa. Aspects relating to the Indian community such as the history of Indians in this country, religion

and language and family are discussed. Specific consumption habits in terms of culture and lifestyle are examined.

Chapter four outlines the research methodology used and discusses the survey method adopted by the Bureau of Market Research.

In the final chapter the main findings and results, the marketing implications and conclusion of this study are discussed.

CHAPTER TWO

AN OVERVIEW OF CONSUMER BEHAVIOUR THEORY

2.1 INTRODUCTION

Schiffman and Kanuck (1997:5) define consumer behaviour as “the study of the buying units and the exchange processes involved in acquiring, consuming, and disposing of goods, services, experiences and ideas”. Hoyer and MacInnis (1997:3) stipulate that “consumer behaviour reflects the totality of consumer’s decisions with respect to the acquisition, consumption, and disposition of goods, services, time, and ideas by (human) decision-making units over time”. To Mowen and Minor (1998:6) “the study of consumer behaviour is the study of how individuals make decisions to spend their available resources (time, money, effort) on consumption-related items. It includes the study of what they buy, why they buy it, when they buy it, where they buy it, how often they buy it, and how often they use it”. Similar to the above definitions is Walters and Berghiel (1989:9) who state that consumer behaviour is “those decisions and related activities of persons involved specifically in buying and using economic goods and services”.

According to Schiffman and Kanuck (1997:6) the understanding of the consumers and the consumption process brings a number of benefits, among them the ability to assist managers in their decision-making. It also provides marketing researchers with a knowledge base from which to analyse consumers, help legislators and regulators create laws and regulations concerning the purchase and sale of goods and services, and assist the average consumer in making better purchase decisions.

Schiffman and Kanuck (1997:7) define marketing as a “human activity directed at satisfying needs and wants through human exchange processes”. From this definition emerges two key

marketing activities. First, marketers attempt to satisfy the needs and wants of their target market. Second, marketing involves the study of the exchange processes in which two parties transfer resources between each other. In the exchange process firms receive monetary and other resources from consumers, who, in return, receive products, services and other resources of value. For marketers to create a successful exchange, they must understand the factors that influence consumer needs and wants. Consumer primacy is the principle on which the entire field of marketing rests. This principle insists that consumers should be at the centre of the marketing effort.

It is the opinion of Hoyer and MacInnis (1997:18) that the study of consumer behaviour provides critical information to marketing managers in developing marketing strategies and tactics. The study of consumer behaviour provides strategic information about what consumers need and want and how marketing programs should be designed to precipitate an exchange.

According to Mowen and Minor (1998:7), as marketers and future marketers, it is important to recognise why and how individuals make their consumption decisions, so that better strategic marketing decisions can be made. If marketers understand consumer behaviour, they will be able to predict how consumers are likely to react to various environmental and informational cues, and will be able to shape their marketing strategies accordingly. Marketers who understand consumer behaviour will have a great competitive edge in the marketplace.

Knowledge of consumer behaviour is critical to the field of marketing as all marketing activities are directed at consumers. The success or failure of a particular product depends directly on how consumers react to the market offering. Walters and Berghiel (1989:5) believe that to “ignore the consumer can lead to disaster in a modern economy”.

An understanding of consumer behaviour can be based on examining market segmentation, the consumer decision-making process and variables influencing the decision-making process, especially the dynamics operating within a family.

2.2 MARKET SEGMENTATION

Minor and Mowen (1998:46) define market segmentation as “the process of dividing a market into distinct subsets of consumers with common needs or characteristics and selecting one or more segments to target with a distinct marketing mix”. The strategy of segmentation allows producers to avoid head-on competition in the marketplace by differentiating their offerings, not only on the basis of price, but also through styling, packaging, promotional appeal, method of distribution, and superior service. Marketers have found that the costs of consumer segmentation research, shorter production runs, and differentiated promotional campaigns are usually more than offset by increased sales. After segmenting the market into homogenous clusters, the marketer must then select one or more segments to target. To accomplish this, the marketer must decide on a specific product, price, channel and/or promotional appeal for each distinct segment. Finally, the product must be positioned so that it is perceived by each target market as satisfying its needs better than other competitive offerings.

Hoyer and MacInnis (1997:18) indicate that it is unlikely that all consumers in a market have the same needs and wants. Indeed, because consumers’ worlds are affected by the myriad groups to which they belong, it is likely that marketers will find different groups or segments of consumers within a market, each with different needs and wants. By understanding consumer behaviour, marketers can also determine how big various segments are. Understanding consumer behaviour also helps marketers determine who might represent the most viable targets for marketing tactics.

One of the key goals of marketing strategy is to position a product or service in the consumer's minds. In other words, marketers attempt to imbue the product with a certain image - an image that both reflects what the product is and how it is different from the competition. Positioning decisions are critical to the success of an offering.

Schiffman and Kanuck (1997:54) define market segmentation as "the division of a market into distinct subsets of customers with similar needs and wants, each of which can be reached with a different marketing mix". The advantage of segmentation is that it allows the company to tailor the marketing mix to meet the needs and wants of homogenous subsets of customers. Since these subsets have particular needs and wants not shared by larger groupings of consumers, segmentation expands the total market potential for a general class of product.

According to Perumal (1988:58) Indians have a distinctive lifestyle and consumption habits, and marketers must therefore segment this market according to their distinctive needs and preferences. To the astute marketer, consumer buying patterns would give insight into Indian consumers' psychological profiles. Perumal (1988:52) states that the lifestyle of the Indian family and how they spend their income is different from other racial groups in many respects. The members of this large distinct segment have their own norms, traditions, values and customs that influence their consumption habits. Marketers have much to gain from a better understanding of the Indian community, as it constitutes an important segment of the South African consumer market.

Mowen and Minor (1998:48) stipulate that there are eight major categories of consumer characteristics that provide the most popular bases for market segmentation. The categories are geographic factors, demographic factors, psychological characteristics, socio-cultural variables,

use-related characteristics, use-situation factors, benefits sought, and hybrid segmentation forms such as demographic/psychographic profiles, geodemographic factors, and values and lifestyles. For the purposes of this research, demographic and socio-cultural variables are important.

2.2.1 **DEMOGRAPHIC SEGMENTATION**

Mowen and Minor (1998:50) state that demographic characteristics such as age, sex, marital status, income, occupation, and education, are most often used as the basis for market segmentation. Demography refers to the vital and measurable statistics of a population. An examination of demographic variables reveal ongoing trends, such as shifts in age, sex, and income distributions that signal business opportunities.

- **Age**

Because product needs and interests often vary with consumers' age, marketers have found age to be a particularly useful demographic variable for distinguishing segments. Many marketers have carved themselves a niche in the marketplace by concentrating on a specific age segment.

- **Gender**

Gender has always been a distinguishing segmentation variable. Women have traditionally been the main users of products such as hair clothing and cosmetics, and men have been the main users of tools and shaving preparations. However, sex roles have been blurred, and gender is no longer an accurate way of distinguishing consumers in some product categories. Direct marketers have been targeting time-pressured working women who use their catalogues as ways of shopping for personal clothing and accessories, as well as many household and family needs. In addition to the

impact of more women working and dual-income households, male homemakers are expected to become an important target market in the future.

- **Marital Status**

Traditionally, the family has been the focus of most marketing efforts, and for many products and services, the household continues to be the relevant consuming unit. Marketers are interested in the number and kinds of households that own and/or buy certain products. They also are interested in determining the demographic and media profiles of household decision makers (the persons involved in the actual selection of the product) to develop appropriate marketing strategies.

- **Income, Education and Occupation**

Although income has long been an important variable for distinguishing market segments, a major problem with segmenting the market on the basis of income alone is that income simply indicates the ability (or inability) to pay for a product. For this reason, marketers often combine income with some other demographic variable(s) to define their target markets more accurately. Education, occupation, and income tend to be closely correlated in almost a cause-and-effect relationship. High-level occupations that produce high incomes usually require advanced educational training.

2.2.2 SOCIO-CULTURAL SEGMENTATION

Mowen and Minor (1998:59) point out that consumer markets have been successfully divided into segments on the basis of stage in the family life cycle, social class, and cross-cultural values.

- **Family Life Cycle**

Family life-cycle segmentation is based on the premise that many families pass through similar phases in their formation, growth, and final dissolution. At each phase, the family unit needs different products and services.

- **Social Class**

Social class (or relative status in the community) is a potential market segmentation variable. It is traditionally “measured” by a weighted index of several demographic variables, such as education, occupation and income. The concept of social class implies a hierarchy in which individuals in the same class generally have the same degree of status, while members of other classes have either higher or lower status. Studies have shown that consumers in different social classes vary in terms of values, product preferences and buying habits.

- **Culture, Subculture, and Cross-Culture**

Some marketers have found it useful to segment their domestic and international markets on the basis of cultural heritage, because members of the same culture tend to share the same values, beliefs, and customs. Within the larger culture, distinct subgroups (subcultures) often are united by certain experiences, values, or beliefs that make effective market segments.

2.3 THE MARKETING MIX

- **Price Decisions**

Hoyer and MacInnis (1997:22) indicate that the price of a product or service is one of the most important variables influencing consumer decision-making. An understanding of consumer behaviour is needed to predict how pricing strategies will affect purchases and sales.

- **Product Decisions**

Product policy consists of decisions relating to developing and maintaining product types, brands, packages and lines. Understanding consumer behaviour also helps marketers reposition existing products.

- **Distribution Decisions**

Consumer research has clearly shown that different distribution alternatives have different images and that these images will affect a consumer's perceptions of an offering. Knowledge of consumer behaviour can also help marketers design retail or other distribution environments.

- **Promotion Decisions**

Marketing decision-making also involves the use of a variety of promotional tools, such as advertising, sales promotions, personal selling, and public relations. These tools are often designed to influence the consumer's acquisition, consumption, or disposition decisions and behaviours.

2.4 THE CONSUMER DECISION-MAKING PROCESS

Schiffman and Kanuck (1997:348) assert that consumer decision-making consists of five stages: problem recognition, search, alternative evaluation, choice, and post acquisition evaluation.

In the problem recognition stage, consumers recognise that they have a need for something. If it is sufficiently strong, the need may motivate the person to enter the second stage of the consumer decision-making process: the search for information. The search for information can be either extensive or limited, depending on the involvement level of the consumer. In the third stage consumers evaluate the alternatives they have identified for solving their problem. Choice is the fourth stage of the process. Here consumers decide which alternative action to select. Finally, in the post acquisition stage consumers consume and use the product or service they have acquired. Following this, variables influencing consumer behaviour will be examined to get a sharper insight into consumer behaviour.

Schiffman and Kanuck (1997:22) maintain that the outcome of the consumer's decision will depend on numerous influencing variables. This can be divided into two broad categories, namely internal or individual influencing variables and external or environmental influencing variables. Individual influence factors are those psychological processes that affect individuals engaged in acquiring, consuming, and disposing of goods, services, and experiences. Environmental influencing factors are those factors outside the individual that affect individual consumers, decision-making units, and marketers.

2.5. INDIVIDUAL INFLUENCING VARIABLES

According to Schiffman and Kanuck (1997:160), motivation refers to an activated stage within a person that leads to goal-directed behaviour. Therefore a study of it is important for marketers. Motivation consists of the “drives, urges, wishes, or desires that initiate the sequence of events leading to a behaviour”. Mowen and Minor (1998:109) define motivation as the driving force within individuals that impels them to action. This driving force is produced by a state of uncomfortable tension, which exists as the result of an unsatisfied need. All individuals have needs, wants, and desires. The individual’s subconscious drive to reduce need-induced tension results in behaviour that he or she anticipates will satisfy needs or wants and thus bring about a more comfortable stage.

All behaviour is goal orientated. Goals are the sought-after results of motivated behaviour. The form or direction that behaviour takes - the goal that is selected - is a result of thinking processes (cognition) and previous learning. There are two types of goals: generic goals and product-specific goals. A generic goal is a general category of goal that may fulfil a certain need; a product-specific goal is a specifically branded or labelled product that the individual sees as a way to fulfil a need. Product-specific needs are sometimes referred to as wants.

Innate needs - those that an individual is born with - are primarily psychological (biogenic); they include all the factors required to sustain human life (e.g., food, water, clothing, shelter, sex).

Acquired needs - those that an individual develops after birth - are primarily psychological (psychogenic); they include esteem, fear, love, and acceptance. For any given need, there are many different and appropriate goals. The specific goal selected depends on the individual’s

experiences, physical capacity, prevailing cultural norms and values, and the goal's accessibility in the physical and social environment.

Needs and goals are interdependent and change in response to the individual's physical condition, environment, interaction with other people, and experiences. As needs become satisfied, new, higher-order needs emerge that must be fulfilled. Failure to achieve a goal often results in feelings of frustration. People with different needs may seek fulfilment through selection of the same goals: people with the same needs may seek fulfilment through different goals.

Hoyer and MacInnis (1997:39) indicate that according to Maslow, needs can be grouped into five different categories:

- Physiological (food, water, and sleep).
- Safety (shelter, protection, and security).
- Social (affection, friendship, and acceptance).
- Egoistic (prestige, success, accomplishment, and self-esteem).
- Self-actualisation (self-fulfilment and enriching experiences).

These needs are arranged in a hierarchy in which the lower level needs must be sufficiently satisfied before higher-level needs become activated.

Few will dispute Hoyer and MacInnis's (1997:43) contention that the consumers' needs, values, and goals have some important implications for marketers. First, appealing to consumer's needs, values, and goals can enhance motivation. The more intense a given need is at a particular point

in time, the greater the consumer's motivation is to engage in need-relevant behaviours. Needs can also be used to segment markets. Marketers can also attempt to create new needs.

To understand the consumer, marketers need to consider also the personality, beliefs, attitudes of the consumer to mention but a few factors. These factors will be covered briefly.

Mowen and Minor (1998:140) define personality as “those inner psychological characteristics that both determine and reflect how a person responds to his or her environment”.

Although personality tends to be consistent and enduring, it may change abruptly in response to major life events, as well as gradually over time. Each individual has a perceived self-image (or multiple self images) of a certain kind of persona with certain traits, habits, possessions, relationships, and ways of behaving. Consumers frequently attempt to preserve, enhance, alter or extend their self-images by purchasing products or services and shopping at stores believed to be consistent with the relevant self-image and by avoiding products and stores that are not.

Schiffman and Kanuck (1997:233) define personality as “distinctive patterns of behaviour, including thoughts and emotions that characterise each individual's adaptation to the situations of his or her life”. Although marketers cannot expect to predict from a personality profile the specific brands a consumer will purchase, they can use such profiles to increase their understanding of the factors that motivate and guide a consumer's purchases. The study of the self-concept is also important to marketers. The self-concept is the totality of a person's thoughts and feelings with reference to himself or herself as the object.

According to Mower and Minor (1998:186), perception is the process by which individuals select, organise and interpret stimuli into a meaningful and coherent picture of the world.

Perception has strategy implications for marketers, because consumers make decisions based on what they perceive, rather than on the basis of objective reality.

To Schiffman and Kanuck (1997:242) the consumer beliefs are all the knowledge a consumer has and all the inferences a consumer makes about objects, their attributes, and their benefits. Objects are the products, people, companies, and things about which people hold beliefs and attitudes. Attributes are the characteristics or features that an object may or may not have. Benefits are the positive outcome that attributes provide to the consumer.

Mowen and Minor (1998:253) say that an attitude is a learned predisposition to behave in a consistently favourable or unfavourable way with respect to a given object (e.g., a product category, a brand, a service, an advertisement, or a retail establishment). For Hoyer and MacInnis (1997:114) an attitude is a “relatively global and enduring evaluation of an object, issue, person or action.” Put differently attitudes are overall evaluations that express how much we like or dislike an object or an action. Attitudes are learned and they tend to persist over time. Schiffman and Kanuck (1997:249) state that attitudes are “the categorisation of an object on an evaluative continuum”. The major characteristics that distinguish attitudes from other concepts are its evaluative or effective nature. Attitudes are the core of our likes and dislikes for people, groups, situations, objects, and intangible ideas.

In the view of Mowen and Minor (1998:275) attitude formation is facilitated by direct personal experience and influenced by the ideas and experiences of friends and family members and exposure to mass media. In addition, it is likely that an individual’s personality plays a major role in attitude formation. For Schiffman and Kanuck (1997:270) consumer attitudes represent the amount of affect or feeling that a person holds for or against a stimulus object, such as a brand, a

person, a company, or an idea. In high-involvement situations consumers form attitudes because they hold a number of beliefs about an object that are positive or negative. Hoyer and Macinnis (1997:114) draw attention to the fact that attitudes are important for marketers because they serve several functions. They guide our thoughts, influence our feelings, and affect our behaviour.

2.6 ENVIRONMENTAL INFLUENCES

According to Walters and Bergiel (1989:12), there are five broad environmental determinants of consumer behaviour. They are family, social, business, cultural, and economic influences. Family influences come from household members. Social influences result from all personal contacts other than family or business. Social influences arise from workplace, church, neighbourhood, school, friends and peers. Business influences refer to the direct contact, either at the store or through personal selling, sales promotion, and advertising that the consumer has with business firms. Cultural influences are the innate beliefs and sanctions developed over time by the social system. Economic influences are the constraints placed on the consumer by money and related factors. The influences relevant to this study - family, social, and cultural - will be discussed next.

2.7 FAMILY

Mowen and Minor (1998:346) define a family as “two or more persons related by blood, marriage, or adoption who reside together”. Schiffman and Kanuck (1997:522) state that the term family is actually a subset of a more general classification - the household. Households are composed of all those people who occupy a living unit. A number of different types of families exist. The nuclear family consists of a husband, a wife, and their offspring. The extended family consists of the nuclear family plus other relatives, such as the parents of the husband or wife.

The influence of the family is powerful. Mowen and Minor (1998:321) postulate that an individual's family often is in the best position to influence his or her consumption decisions. The family's importance in this regard is based on the frequency of contact that the individual has with other family members and or the extent of influence that the family has on establishing a wide range of values, attitudes, and behaviour. Marketing managers need to understand the nature of the family's influence on its members and the manner in which purchase decisions are made by family members in order to effectively combine their marketing mix.

Family purchasing decisions will be analysed from the perspectives of role structure, power structure and family specific characteristics.

2.7.1. **ROLE STRUCTURE**

Roles define the responsibility for making certain decisions, including consumer decisions. Walters and Bergiel (1989:212) stipulate that a family member's instrumental role relates to activities or tasks to be performed and they are primarily economic in nature. A family member's expressive role relates to the values they prize. Expressive roles typically involve emotions such as love, beauty, religion and art. Traditionally, the husband performed the instrumental role in the family and the wife performed the expressive role. This is changing and it is now widely recognised that either spouse may engage in both roles.

Loudon and Della Bitta (1984:301) found that men tend to be task-oriented leaders while women lead in socio-emotional behaviour. The result of this is that in purchasing decisions, husbands tend to concern themselves with functional product attributes and to exert more influence in

deciding whether to buy and in closing the sale. The wife concerns herself more with aesthetic product attributes and with suggesting the purchase.

External roles are typically played by the father and concern matters external to the family.

Internal roles relate to internal matters and are traditionally assumed by the mother. However, when expressive-internal and instrumental-internal roles are concerned in a purchase decision, both the marital partners are likely to be involved and joint decision-making will just as likely take place.

According to Mowen and Minor (1998:353), to understand how intra-family decisions are taken, it is useful to know the eight distinct roles in the family decision-making process:

- **Influencers:** Family member(s) who provide information to other members about a product or a service.
- **Gatekeepers:** Family member(s) who control the flow of information about a product or a service into the family.
- **Deciders:** Family member(s) with the power to determine unilaterally or jointly whether to shop for, purchase, use, consume, or dispose of a particular product or service.
- **Buyers:** Family member(s) who make the actual purchase of a particular product or service.
- **Preparers:** Family member(s) who transform the product into a form suitable for consumption by other family members.
- **Users:** Family member(s) who use or consume a particular product or service.
- **Disposers:** Family member(s) who initiate or carry out the disposal or discontinuation of a particular product or service.

- **Maintainers:** Family member(s) who service or repair the product so that it will provide continued satisfaction.

Hoyer and MacInnis (1997:354) express the view that the number and identity of the family members who fill these roles vary from family to family and from product to product. Each role can be performed by different household members and by a single individual, subset of individuals, or the entire household. For the marketer it is important to distinguish each family member's role in order to develop an optimum marketing strategy.

2.7.2 **POWER STRUCTURE**

According to Walters and Bergiel (1989:213), each family member is more involved in some product decisions than others. Firstly, there are routine joint decisions. All adults use a car. Whoever has the car at the time routinely buys fuel. Second, there are non-routine joint decisions. In this situation, there is considerable family involvement, but the involvement is necessary with each product decision. For example, children may be allowed to select their own furniture within the style and price ranges set by the parents. Third, there are routine personal decisions. Only one or a few family members are involved and there is little information sharing. In this case, the individual buys according to his or her role. Highly personalised products such as shoes, underwear and deodorant fit this category. The individual buys for self-satisfaction and has already thought out his/her choice and reduced it to routine decisions. Fourth, there are non-routine individual decisions. In this case, the purchase is for an individual's sole use, but information maybe necessary from others. This situation exists when an individual is trying a new product or when one family member is undecided between several products. Information

maybe selectively sought according to family member roles. For example, a child may seek a parent's counsel on an investment opportunity.

According to Loudon and Della Bitta (1984:307), power structure has to do with which family member is dominant or considered to be the family's head. A family may be patriarchal, in which case the father is considered to be the dominant member. In a matriarchal family, the woman plays the dominant role and makes most of the decisions, while in the equalitarian family, the husband and wife share in decision-making somewhat equally.

To Hoyer and MacInnis (1997:371) husbands and wives play different roles in making decisions, and the nature of their influence depends on both the product and service and the couple's relationship. There are four major categories of decisions:

- A **husband-dominant** decision is made primarily by the male head-of-household (e.g., lawn mowers, hardware)
- Primarily the female makes a **wife-dominant decision** (e.g., children's clothing, women's clothing, groceries, pots and pans, toiletries).
- An **autonomic decision** is equally likely to be made by the husband or wife, but not both (e.g., men's clothing, luggage, toys and games, sporting equipment, stereos, cameras).
- A **syncratic decision** is made jointly by the husband and wife (e.g., vacations, refrigerators, TV's, living room furniture, carpets, financial planning services, the family car).

As spouses get nearer to a final decision, the process tends to move towards syncratic decision-making and away from the other three types, particularly for more important decisions.

Sheth, Mittal and Newman (1999:581) state that the major factors affecting the pattern of decision sharing among spouses include gender role orientation, wife's employment status, family life cycle stages, time pressure, purchase importance and socio-economic development of the group.

- **Gender Role Orientation**

Modern gender role families would in general exhibit more joint decision-making as well as wife-dominated or autonomous decisions made by the wife. There has been a blurring of gender roles in households. Wives are increasingly employed outside the home, and husbands are increasingly sharing housekeeping chores including buying of everyday needs. Thus, there is a trend toward both merging of buyer, payer, and user role in the same person and sharing of a single role (e.g., payer) by both the spouses. Marketers need to keep an eye on these trends in role redistributions as the household changes because that determines what appeals should be targeted to which members of the household.

- **Wife's Employment Status**

In families where a wife is employed outside of the home, there is greater acceptance of her role in important family decisions. Not only does she make many decisions autonomously, but even in decisions historically the prerogative of the husband alone, the wife is often consulted. This occurs partly because the wife acquires greater recognition as a contributor to family finances. In addition, the greater exposure to the world outside of the home makes the wife more knowledgeable about a variety of products and services.

- **Stages in Family Life Cycle**

Recently married couples tend to make more joint decisions; as the marriage ages, the chores become allocated along with the purchases that accompany those chores and get to be decided autonomously.

- **Time Pressure**

Families with high time pressure tend to rely less on joint decision-making since autonomous decision-making processes are generally perceived to be more time-efficient.

- **Importance of Purchase**

The more important the purchase, the more the decision-making is going to be a joint one. The reasons are that multiple members have a stake in a large expense and also the members will have to live with the decision for a long time.

- **Socio-economic Development of the Population**

With development and the resulting modernisation, urbanisation, and concomitant increasing employment of women outside of the home, women's influence on marketplace decision-making increases. With modernisation and urbanisation, families are becoming increasingly nuclear. Nuclear family forms necessitate more sharing of all household responsibilities, including procurement of goods. In advanced countries, with increasing dependence by the wife on the wife's supplemental income, husbands feel obligated to consult with their wives on at least the major purchases. Smaller family units generate a greater egalitarianism among the sexes, which leads to more participatory decision-making.

2.7.3 FAMILY-SPECIFIC CHARACTERISTICS

Culture, subculture, social class, reference groups, stage in the family life cycle, mobility and geographic location also determine the family decision-making process and its outcome. These influencing variables should be studied by the marketer since they enhance his/her understanding of the consumer decision-making process and shape the development of marketing strategies. One of the very important influence on family decision-making is children.

Hoyer and MacInnis (1997:373) substantiate this point. They state that children can have an important impact on household decision-making by attempting to influence their parent's acquisition, usage, and disposition behaviour. The most common stereotype is that children nag their parents until they finally give in. Research finds that although children often make these attempts, their success depends on the type of offering, characteristics of the parents, age of the child, and stage of the decision-making process. Children are more likely to influence parents for child-related products such as cereals, candy, snacks, ice cream, as well as new technologies (e.g., personal computers).

Schiffman and Kanuck (1997:534) define consumer socialisation as the "processes by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the marketplace". Mowen and Minor (1998:350) maintain that many children acquire their consumer behaviour norms through observations of their parents, who function as role models. Although preadolescent children tend to rely on their parents and older siblings as major sources of cues for basic consumption learning, adolescents and teenagers are likely to look to their friends for models of acceptable behaviour.

2.7.4 CHANGE IN MEN AND WOMEN'S ROLE

It is the opinion of Walters and Bergiel (1989:218) that the traditional sex roles of men and women are merging. Women are taking on more responsibility, while some men are experiencing a loss of confidence and identity. More and more decisions in the family are made jointly. Husbands are participating more in family recreation but women are increasingly taking on leadership roles. These trends are likely to continue in the foreseeable future. The changing role of men and women are reflected in consumer decision-making. There is more joint shopping and a greater sharing of information, including preferences, between husband and wife.

Hoyer and MacInnis (1997:361) contend that in western societies, males have been guided by **agentic goals** that stress mastery, self-assertiveness, and self-efficacy and with expectations to be strong, assertive, the primary breadwinner and impulsive. Women, on the other hand, have been guided more by **communal goals** of affiliation and fostering harmonious relations with others and have been expected to be submissive, emotional and home orientated. Over time, however, both female and male roles have been changing. In particular, many more women are delaying both marriage and starting a family in favour of a career, and there has been an increase in the proportion of women who enter occupations that were formerly the domain of men (e.g., managers, engineers, and lawyers). This has led to changes in family structure as well as women's attitudes in general. Many women are placing an increasing value on independence and freedom to do what they want - particularly feminists who are younger and better educated. Many women are rejecting traditional roles relating to submissiveness, homemaking, and sexual inhibition. Further, there are relatively few differences between men and women who engage in the same activities. Men's sex roles and attitudes have also been changing. In particular, with dual career families, some husbands are assuming greater responsibility for household tasks and

child rearing. Sex roles and appropriate behaviour are dictated by society and may vary from one culture to another.

2.7.5 MARKETING AND ADVERTISING IMPLICATIONS

Hoyer and MacInnis (1997:367) assert that the factors that have altered the basic structure and characteristics of households are delayed marriage, cohabitation, dual careers, divorce, and fewer children.

- **Delayed marriage**

In many western societies, an increasing number of individuals are either delaying or avoiding getting married. This trend is important because single-person households exhibit somewhat different consumption patterns. For example, single men spend more on alcohol, new cars, eating out, clothes, and education than married men. Single women tend to spend more on new cars, shoes, entertainment, candy, and housing. Finally, single men are more likely than married ones to give gifts of jewellery, watches, and clothes, whereas single women give housewares and small appliances.

- **Cohabitation**

Due to loosening societal norms, more and more consumers are finding it both acceptable and desirable to live with members of the opposite sex outside of marriage. A defining aspect of unmarried couples is the tendency to be more individual-orientated than married households. Thus these consumers tend to view possessions as personal rather than joint items. Nevertheless, unmarried couples often share expenses, and because both people are likely to work,

discretionary income can be higher than for married couples of a similar age. Thus, they are heavier consumers of entertainment, transportation, and vacations.

- **Dual-Career Families**

The increasing number of dual-career families has had a dramatic impact on household behaviour. There are several key implications of dual-career families for consumer behaviour. First, having two incomes increases the ability to engage in discretionary spending. Second, the demands of both career and family (called role overload) leave less time for many activities, including cooking, housekeeping, and shopping. Thus, any product or service that saves time is particularly valued. Examples are microwavable dinners, instant foods, housekeeping services, childcare, and fast food. Third, more husbands are taking on household responsibilities, including grocery shopping. The dual-career family means that the wife is bringing more financial resources to the family, thereby giving her greater clout in influencing family decisions for expensive or important products and services (e.g., vacations, automobiles, and housing).

- **Divorce**

Since the turn of the century, the number of marriages that end in divorce has increased dramatically. Divorce has important implications for household structure. First, childless couples become single and adopt many of the acquisition and consumption patterns discussed earlier. However, these new singles are typically older and have greater discretionary income for housing, transportation, and clothing (if the woman is working). Second, when children are involved, divorce creates single-parent families. A major characteristic of these families is a time deficit, because parents need to earn income and raise the children. Thus convenient products or services are desired. Single parents are also likely to have lower than average incomes and tend to spend relatively less on most things. Finally, when divorced individuals with children remarry, a

stepfamily is created. Similar to other households, stepfamilies can have unique consumption needs. For example, children who travel between families require duplicate supplies (e.g., clothes, toothbrushes, toys).

- **Fewer Children**

In many countries, the average household size is becoming smaller. This trend has important implications for consumer behaviour. In particular, smaller families have greater discretionary income, which can be spent on recreational items, vacations, education, toys, and entertainment. Also, smaller families can spend more on each child. In addition, childless married couples are one of the fastest-growing types of households. For obvious reasons, these households have an even higher level of discretionary income than other households, which they spend on furnishings, vehicles, and liquor. They also spend more on restaurants and take-out food than on groceries.

All of these trends have led to increases in the number of non-traditional households. Marketers are now recognising this fact and are developing offerings that cater to the unique needs of these households. For example, singles require packages that fit the needs of an individual; so many products come in smaller sizes. Products and services that offer convenience can be marketed specifically to dual-career and divorced households. Because more husbands from dual-career families do grocery shopping, items that were formerly targeted to housewives must appeal to men as well. Also, because the wives in these households have more clout in executive decisions, marketers of costly products and services must appeal to both the husband and wife.

The development and content of advertising and personal selling messages are strongly influenced by family roles and patterns of decision-making. According to Assael (1987:412), if

the husband or wife is dominant in making the decision, then the advertising message must be directed to the needs of the dominant party in order to be effective. However, when decisions are made jointly, the marketer may have to develop separate messages in accordance with each party's buying criteria. However, this strategy of directing separate messages to husbands and wives is costly. To overcome this, marketers can develop an integrated strategy that deals with the family as a decision-making unit without any reference to gender associations. The development of advertising themes would therefore incorporate both husband's and wife's evaluative criteria. Furthermore, children must also be taken into account in advertising for products in which they are significantly involved in the purchase decision.

According to Loudon and Della Bitta (1984:320), working women have come to be recognised as prime consumer targets, and marketers are developing strategies to appeal to them. Research results also show that working women respond differently to advertising and that their responses reflect their interests, lifestyle and usage patterns. There are significant fundamental marketing implications suggested by changing women's roles.

Working women can justify economic expenditure for, and psychologically accept, expensive appliances and household equipment, such as microwave ovens and prepared foods, which may even reduce the wife's role in important household tasks. Working wives are often unable to shop during regular retailing hours. The distinction between men and women's work in the home has blurred and a sense of shared household duties prevails. Appliances that formerly had an image of being a female appliance such as a vacuum cleaner, tend to take on a unisex image. Working women place a premium on a youthful appearance and on the "maintenance of the self"

There are a number of implications that flow from the finding that a significant group of married men are much more traditional in their roles. First, increased male use of once traditionally female household products will mean that the male user's product needs will have to be increasingly considered. Second, advertising for household products will portray men more often in domestic activities.

Undoubtedly, the family acts as a mediating influence on the behaviour of the individual. Marketers need to consider the impact of the family in our changing society in the purchase decision-making process as well as to evaluate family purchase patterns when analysing consumer behaviour and developing marketing strategies.

2.7.6 THE FAMILY LIFE CYCLE

Mowen and Minor (1998:361) state that the traditional family life cycle is a progression of stages through which many families pass, starting with bachelorhood, moving on to marriage (and the creation of the basic family unit), then to family growth (with the birth of children), to family contraction (as grown children leave the household), and ending with the dissolution of the basic unit (due to the death of one spouse). The traditional family life cycle models can be synthesised into five basic stages, as follows:

- Stage 1: **Bachelorhood** - Young single adult living apart from parents.
- Stage 2: **Honeymooners** - Young married couple.
- Stage 3: **Parenthood** - Married couples with at least one child living at home.
- Stage 4: **Post parenthood** - An older married couple with no children living at home.
- Stage 5: **Dissolution** - One surviving spouse.

The 5 stages will now be discussed.

- **Stage 1: Bachelorhood**

The first family life cycle stage consists of young single men and women who have established households apart from their parents. Although most members of this family life cycle stage are fully employed, many are college or graduate students who have left their parents' homes. Young single adults are apt to spend their income on rent, basic home furnishings, the purchase and maintenance of automobiles, travel and entertainment, and clothing and accessories. Members of this bachelorhood stage generally have sufficient disposable income to indulge themselves. Marketers target singles for a wide variety of products and services. In most large cities, there are travel agents, housing developments, health clubs, sports clubs, and other service and product marketers that find this family life cycle stage a lucrative target niche. Meeting, dating, and mating are prominent concerns of many young adults who typically are beginning their working lives after recently completing college or some other form of career or job training.

- **Stage 2: Honeymooners**

The honeymoon stage starts immediately after the marriage vows are taken and generally continues until the arrival of the couple's first child. This family life cycle stage serves as a period of adjustment to married life. Because many young husbands and wives both work, these couples have available a combined income that often permits a lifestyle that provides them with the opportunities of more indulgent purchasing of possessions or allows them to save or invest their extra income. Honeymooners have considerable start-up expenses when establishing a new home (major and minor appliances, bedroom and living room furniture, carpeting, drapes, dishes, and a host of utensils and accessory items). During this stage, the advice and experience of other married couples are likely to be important to newlyweds.

- **Stage 3: Parenthood**

When a couple has their first child, the honeymoon is considered over. The parenthood stage (sometimes called the full-nest stage) usually extends over more than a 20-year period. Because of its long duration, this stage can be divided into shorter phases: the preschool phase, the elementary school phase, the high school phase, and the college phase. Throughout these parenthood phases, the interrelationships of family members and the structure of the family gradually change. Furthermore, the financial resources of the family change significantly, as one (or both) parents progress in a career and as childrearing and educational responsibilities gradually increase and finally decrease as children become self-supporting.

- **Stage 4: Post parenthood**

Because parenthood extends over many years, it is only normal to find that post parenthood, when all the children have left home, is traumatic for some parents and liberating for others. This so-called empty-nest stage signifies for many parents almost a “rebirth”, a time for doing all the things they could not do while the children were at home and they had to worry about soaring educational expenses. For the mother, it is a time to further her education, to enter or re-enter the job market, to seek new interests. For the father, it is a time to indulge in new hobbies. For both, it is the time to travel, to entertain, perhaps to refurnish their home or to sell it in favour of a new home or condominium.

It is during this stage that married couples tend to be most comfortable financially. Today’s empty nesters have more leisure time. They travel more frequently, take extended vacations, and are more likely to purchase a second home in a warmer climate. They have higher disposable incomes because of savings and investments, and they have fewer expenses (no mortgage or college tuition fees). For this reason, families in the post parenthood stage are an important

market for luxury goods, new automobiles, expensive furniture, and vacations to faraway places. Many empty nesters retire while they are still in good health. Retirement provides the opportunity to pursue new interests, to travel and to fulfil unsatisfied needs.

- **Dissolution**

Dissolution of the basic family unit occurs with the death of one spouse. When the surviving spouse is in good health, is working or has adequate savings, and has a supportive family and friends, the adjustment is easier. The surviving spouse (usually, the wife) often tends to follow a more economical lifestyle. Many surviving spouses seek each other out for companionship; others enter into second (or third and even fourth) marriages.

As stated by Mowen and Minor (1998:367), below is a list of the most popular grocery items for each of seven different life stages that correspond quite closely to the family life cycle stages that were just examined:

- **Young Singles:** carbonated soft drinks, cigarettes, ready-to-eat cereals, low-calorie carbonated soft drinks, audiocassettes/compact discs, magazines, beer, videocassettes, frozen pizza, biscuits.
- **Older Singles:** cigarettes, ready-to-eat cereals, carbonated soft drinks, low-calorie carbonated soft drinks, magazines, beer, biscuits, greeting cards, frozen dinners, books.
- **Childless Younger Couples:** cigarettes, carbonated soft drinks, ready-to-eat cereal, low-calorie carbonated soft drinks, videocassettes, beer, dry dog food, toilet tissue, biscuits, magazines.

- **New Families:** disposable diapers, cigarettes, ready-to-eat cereals, carbonated soft drinks, modified milk, low-calorie carbonated soft drinks, biscuits, videocassettes, beer, toilet tissue.
- **Established Families:** cigarettes, carbonated soft drinks, ready-to-eat cereals, low-calorie carbonated soft drinks, biscuits, toilet tissue, packaged detergents, potato chips, ice cream, fruit drinks.
- **Maturing Families:** cigarettes, ready-to-eat cereals, carbonated soft drinks, biscuits, low-calorie carbonated soft drinks, fruit drinks, potato chips, toilet tissues, packaged detergents, disposable diapers.
- **Empty Nesters:** cigarettes, carbonated soft drinks, ready-to-eat cereals, low-calorie carbonated soft drinks, biscuits, ground coffee, toilet tissue, beer, greeting cards, magazines.

Schiffman and Kanuck (1997:546) maintain that an understanding of the functioning of the family can assist marketers in several ways. Tracking demographic and life cycle changes can pay off through finding marketing opportunities and avoiding marketing mistakes. Understanding the family decision process is important for designing the marketing mix. Markets may be segmented and products differentiated on the basis of the family life cycle. Consumer-goods companies need to do continual marketing research to gather information that can be used for segmentation, positioning/differentiation, and promotional strategy.

2.8 CULTURE

According to Walters and Bergiel (1989:252) culture is defined as “the social heritage of a people, including such shared characteristics as values, customs, beliefs, morality, and ethics which regulate that society’s consumer behaviour”. Culture is the thinking, feeling, and believing that binds people together. Culture varies from nation to nation. Culture is the foundation upon which all social interaction takes place. Mowen and Minor (1998:406) define culture as “the sum total of learned beliefs, values, and customs that serve to direct the consumer behaviour of members of a particular society”. Schiffman and Kanuck (1997:556) assert that “culture is a set of socially acquired behaviour patterns transmitted symbolically through language and other means to members of a particular society”. Culture is also defined as “the interactive aggregate of common characteristics that influences a group’s response to its environment”. Culture is acquired from any source of social contact. Today, the primary sources of cultural knowledge are family, school, religious and political institutions. In order to appreciate the nature of culture and its effect on consumer behaviour, an understanding of the characteristics of culture is crucial.

2.8.1 CHARACTERISTICS OF CULTURE

Walters and Bergiel (1989:259) postulate that **culture is handed down** from one generation to the next. One generation understands what the previous generation considered acceptable social behaviour. Culture differs from other learning in that it involves only the moral and ethical guides to behaviour that transcend generations. It is also part of culture when religious and educational institutions interpret ethical and moral behaviour for students.

Mowen and Minor (1998:408) state that **culture is learned**. Unlike innate biological characteristics (e.g., sex, skin, hair colour, or intelligence), culture is learned. At an early age, we begin to acquire from our social environment a set of beliefs, values, and customs that make up our culture. There are three distinct forms of cultural learning. Formal learning is where adults and older siblings teach a young family member “how to behave”. Informal learning is where a child learns primarily by imitating the behaviour of selected others, such as family, friends, or TV heroes. Technical learning is where teachers instruct the child in an educational environment about what should be done, how it should be done, and why it should be done. The learning of one’s own culture is known as enculturation. The learning of a new or foreign culture is known as acculturation. Schiffman and Kanuck (1997:557) also state that a culture is learned - it is not present in our genes. It is socially transmitted from generation to generation, influencing future members of the society.

Walters and Bergiel (1989:259) say that culture is **adaptive**, and it adapts to the physical and social environment e.g., culture in the tropics dictates a slower pace for people because of the heat and therefore trade moves at a slower pace. Stores tend to be closed in the afternoon but open later at night. The consumer must adjust search patterns to these cultural considerations. In more temperate climates the pace is faster. Culture tends to borrow from its neighbours. As more and more interaction takes place, geographic areas and nations tend to become more and more alike culturally. Isolated cultures tend to be less susceptible to change. Schiffman and Kanuck (1997:557) also state that a culture is adaptive. It changes as a society confronts new problems and opportunities. Just as organisms evolve, so do cultures. More recently the AIDS epidemic has influenced sexually active people, whether American, Ghanaian, or Bulgarian, to return to more conservative social values.

Mowen and Minor (1998:407) maintain that **culture satisfies needs**. Culture exists to satisfy the needs of the people within a society. It offers order, direction, and guidance in all phases of human problem solving by providing “tried-and-true” methods of satisfying physiological, personal and social needs. Cultural beliefs, values and customs continue to be followed as long as they yield satisfaction. When a specific standard no longer satisfies the members of a society, however, it is modified or replaced, so that the resulting standard is more in line with current needs and desires. In a cultural context, if a product is no longer acceptable because a value or custom that it is related to its use does not adequately satisfy human needs, then the firm producing the product must be ready to revise its product offering. Marketers must also be alert to newly embraced customs and values. Schiffman and Kanuck (1997:557) also state that culture satisfies needs. By providing norms, or rules of behaviour, a culture gives orderliness to a society. By providing values, it delineates what is right, good and important. People need to know what is expected of them, what is right and wrong, and what they should do in various situations. Culture fulfils such social requirements.

Walters and Bergiel (1989:260) assert that culture is **ideational**; the norms of culture are bigger than life. Cultural standards are ideals that most persons cannot live up to fully. However, one is expected to try, and one should never overstep the bounds of what is permissible deviation from the norm. Culture is **integrative** in that cultural norms form a consistent pattern of behaviour. They constitute the rules of life, and what is acceptable in a society is generally acceptable for consumers. Seldom, if ever, do the rules of culture contradict one another. Culture provides consistency to all market-related activity, and it is the foundation upon which all consumer searches takes place. Culture **guides** the behaviour of individuals. Culture is the standard that people use for guidance when they are not sure which type of action or behaviour is proper.

Culture functions also as a type of enforcer of group standards; it tends to force prescribed types of behaviour.

Culture is **man-made**. Loudon and Della Bitta (1984:172) state that culture does not simply exist somewhere waiting to be discovered. People invent their culture. An ideological system or mental component consists of the ideas, beliefs, values and ways of reasoning that human beings learn to accept in defining what is desirable and undesirable. A technological system consists of the skills, crafts and arts that enable humans to produce material goods derived from the natural environment. An organisational system makes it possible for humans to coordinate effectively their behaviour with the actions of others.

An important attribute of culture as stipulated by Mowen and Minor (1998:412) is that **it is shared**. Thus, culture frequently is viewed as group customs that link together the members of a society. Of course, common language is the critical cultural component that makes it possible for people to share values, experiences, and customs. Various social institutions within a society transmit the elements of culture and make the sharing of culture a reality. Chief amongst such institutions is the family, which serves as the primary agent for enculturation, the passing on of basic cultural beliefs, values, and customs to society's newest members. In addition to the family, two other institutions traditionally share much of the responsibility for the transfer of selected aspects of culture: educational institutions and houses of worship.

Another important attribute of culture as identified by Mowen and Minor (1998:414) is that **it is dynamic**. To fulfil its need-gratifying role, culture continually must evolve if it is to function in the best interests of a society. For this reason, the marketer must carefully monitor the socio-cultural environment in order to market an existing product more effectively or to develop

promising new products. This is not an easy task, because many factors are likely to produce cultural changes within a given society (new technology, population shifts, resource shortages, wars, changing values, and customs borrowed from other cultures). For example, a major ongoing cultural change in society is the expanded role options available to women. Today, most women work outside the home, frequently in careers that once were considered exclusively male oriented. This and other changes mean that marketers have to consistently reconsider who are the purchasers and users of their products (males only, females only, or both), when they do their shopping, how and where they can be reached by the media, and what new product and service needs are emerging. Marketers who monitor cultural changes also often find new opportunities to increase corporate profitability.

2.8.2 IMPLICATIONS OF CULTURAL CHANGE FOR THE MARKETER

Loudon and Della Bitta (1984:187) state that as cultural change moulds new consumers, they have significant implications for marketing strategy, including product planning, distribution, advertising, and market segmentation decisions.

By assessing the consumer's present and emerging value orientations, marketers can help identify new product opportunities and achieve better product positioning among consumer segments. In terms of distribution channels, changing consumer value systems may lead to different shopping patterns and new outlets maybe necessary to reach consumers. In terms of promotion, new approaches are called for in communicating memorably and persuasively with changing consumers. Knowledge of consumer value orientations provide a measurable set of variables, related to needs, which gives the marketer insight beyond merely demographic and psychographic dimensions.

2.8.3 SUBCULTURES

Peter and Olson (1987:412) state that subcultures are segments within a culture that share distinguishing values and patterns of behaviour that differ from the overall culture. Schiffman and Kanuck (1997:590) define a subculture as “a subdivision of a national culture that is based on some unifying characteristic, such as social status or nationality, and whose members share similar patterns of behaviour that are distinct from those of the national culture”. Mowen and Minor (1998:440) define subculture as “a distinct cultural group that exists as an identifiable segment, within a larger, more complex society”. Walters and Bergiel (1989:253) define subculture as “any group within a society that preserves the principal characteristics of that society’s culture but provides values and beliefs distinguishable as its own”.

Subcultures can be defined by variables such as: age groups, geographic areas and ethnicity. Since the Indian consumer falls into this definition, each factor will be examined carefully.

2.8.3.1 AGE GROUPS

Hoyer and MacInnis (1997:351) declare that marketers often segment consumers by age. The basic logic is that people of the same age go through similar life experiences and therefore share many common symbols and memories, which in turn may lead to similar consumption patterns. For the marketer, there are four major age groups: teens, Generation X (or “twentysomethings”), baby boomers, and the mature market. Although the discussion on the age groups is in an American context, much of it is applicable to South African consumers.

The **teen market** is important not only because it has a major influence on household purchases, but also because of its own discretionary power. Peter and Olson (1987:420) assert that one of the main reasons that this market is important for many products and services is the potential to develop brand loyalty that may last a lifetime. Hoyer and MacInnis (1997:351) state that the transition from childhood to adulthood makes the teen years a time of immense change. During this period, teens strive to develop a distinct identity and self-image, which sometimes results in a rebellion against parents and authority. Today's teens are better travelled than their parents and are the first computer-literate generation, interacting heavily on the Internet. Furthermore, far more teenagers earn their own money than ever before. This gives them more financial independence than earlier generations.

Teenagers have increasing influence in household purchases and they have developed fairly sophisticated decision-making skills. In fact, due to an increase in the number of working parents and divorces, today's teens often shop for themselves and are responsible for more decisions than any previous generation. In these roles, they are thrifty and savvy shoppers. They are very particular about how they spend their money and will shop extensively for sales and bargains. Teens tend to do more shopping on weekends. Females tend to shop more than males. Friends are also a major source of information on products and services, and socialising with them is one of the major reasons that teens like to shop.

Worldwide, teens have similar tastes, attitudes, and preferences for music, movies, athletic shoes, jeans, clothing, and video games, partly due to popular entertainment and MTV. The fact that many initial purchases are made as a teen is also important, since brand loyalties established at this time may carry on into adulthood. It should not be surprising, therefore, that a number of products and services are developed to appeal specifically to teens. Often, they are positioned as

helping teens deal with the key adolescent pressures of establishing an identity, rebelling, and being accepted by peers. Advertising messages often incorporate symbols, issues, and language to which teens can relate. In particular, because music and sports tend to be the universal languages of teenagers worldwide, popular rock music and sports figures are frequently featured in advertisements. Also, teens are intelligent consumers who are often wary of blatant attempts to influence them. Furthermore, because today's teenagers have grown up with videos and computers, they appear to process information faster than earlier generations.

According to Hoyer and MacInnis (1997:355), individuals born from 1965 to 1976 are called **Generation X** or "**Twentysomethings**". A distinguishable feature of this group is a general feeling of alienation and resentment due to difficulties in career placement and advancement, although the strength of this feeling is in debate. Because of a tight job market and the fact that many jobs have been taken by the large baby boom generation, Generation X or **Xers** as they are sometimes referred to, perceive that they have been cheated by the system and that little can be done about it. Their income levels tend to be below expectations, and some feel that they may not be able to match or surpass their parents' level of success, making them feel further disillusioned and less materialistic. These feelings of disillusionment can get translated into consumption patterns. For example, music that reflects anger such as rap and hard rock tends to be very popular. It should be noted, however, that **Xers** are a diverse group, and not all identify strongly with these images. In fact, a sizable number resent being stereotyped in this manner and claim it is the invention of boomers who do not understand their generation.

There is also a relatively new phenomenon, called *boomerang kids*. These are **Xers** who live at home (sometimes well into their thirties or until they marry) to save money and have more discretionary income. Because parents pay for most of their essentials, boomerang kids have

more time to spend on entertainment and pleasure. They also feel less pressure to settle down than earlier generations and hence often delay marriage. Thus, they are more likely to buy items like a new car, stereo, or television. This trend has led to closer relationships with parents, who are often seen as friends or roommates.

The Generation X market is a key segment for music, movies, budget travel, beer and alcohol, fast food, clothing, jeans, athletic shoes, and cosmetics. **Xers** are also driving the market for PCs, CD-ROMS, online services, and video games. Thus, these products and services are often targeted to consumers in this segment. Having been born and bred with TV, **Xers** tend to be cynical about obvious marketing techniques. However, **Xers** do react positively towards efforts that are seen as clever or in tune with their values and attitudes. In particular, they want to be recognised as their own group and not as mini-baby boomers. Thus, advertisements should reflect their style, music, fashion, and phrases. To reach **Xers**, marketers can select media vehicles such as popular or alternative music radio stations or TV networks such as MTV.

Mowen and Minor (1998:453) are of the opinion that the Generation X market, unlike their parents, who are frequently baby boomers, are in no rush to marry, start a family, or work excessive hours to earn high salaries. For Generation X consumers, job satisfaction is typically much more important than salary. **Xers** reject the values of older co-workers who may neglect their families while striving to secure higher salaries and career advancement. For Generation X, it is more important to enjoy life and to have a lifestyle that provides freedom and flexibility. Many **Xers** are much more interested in tennis shoes, furniture for their own apartments, and camping equipment than in BMWs or oceanfront condominiums. Owning one's own home is often regarded negative as it reduces an individual's flexibility.

Members of Generation X often pride themselves on their sophistication. Although they are not necessarily materialistic, they do purchase good brand names (e.g., Sony), but not necessarily designer labels. They want to be recognised by marketers as a group in their own right and not as mini-baby boomers. Therefore, advertisements targeted at this audience must focus on their style in music, fashions, and languages. One key for marketers appears to be sincerity. **Xers** are not against advertising but dislike insincerity in advertisements.

Schiffman and Kanuck (1997:594) argue that until recently marketers ignored Generation X. As baby boomers enter middle age, marketers are being forced to confront Generation X. These people will fuel the growth for product categories from fast food to liquor to apparel to soft drinks. Because of its spending power, Generation X is being taken seriously by marketers. This group is moving into the time of its life when its members are interested in purchasing autos, houses, and other “big-ticket” items.

Baby boomers, according to Peter and Olson (1987:420), are often defined as those persons born between 1946 and 1964. The baby boomer culture is characterised as having a blend of old fashioned family values, and its ability to influence the values of other groups. Baby boomers will clearly have a strong impact on markets for housing, cars, food, clothing, cosmetics, and financial services. The baby boomer market is, then, the most lucrative and challenging marketers have ever seen. It is no wonder many firms are designing new products and repositioning old ones for this market.

Hoyer and MacInnis (1997:356) go on to elaborate that because of their numbers and the fact that many are in their peak earning years, baby boomers have considerable economic power and are currently the most influential segment. Although a diverse group, they can be characterised by

the dynamic and fast changing world in which they grew up (the 60's and 70's). Sub-segments of consumers exist within this very large and diverse group. Consumers in these subgroups share common life experiences during the same period and have much more in common with each other than with other segments. Thus, the oldest and youngest groups are the most different.

Because baby boomers are presently the segment with the greatest economic impact, they are the target for many products and services, including cars, housing, foreign travel, entertainment, and recreational equipment. Boomers are also heavy consumers of banking and investment services as they try to build equity for the future. They are the heaviest users of frozen dinners and are a growing market for movies, especially highly original ones with adult themes. In addition, many boomers delayed childrearing until their late 20's or 30's and created a mini-population explosion called the baby boomlet. Thus, they are often the target of marketing efforts for children's products and services.

Mowen and Minor (1998:456) state that baby boomers tend to be motivated consumers. They enjoy buying for themselves, for their homes and apartments, and for others - they are consumption-oriented. As baby boomers age, the nature of the products and services they most need or desire changes. For example, because of the aging of this market segment, Levi Strauss is featuring "relaxed fit" jeans; sales of "lineless" bifocal glasses to new customers are up substantially, and sales of walking shoes have grown rapidly. Recently, bank marketers and other financial institutions have also started to pay more attention to how boomers are preparing for retirement.

Baby boomers are in the broad category that extends from about mid-30s to early-50s. Although an age segment unto itself, baby boomers can be further subdivided into two sub segments:

younger boomers, those in their mid-30s to early-40s; and *older boomers*, those from mid-40s to early-50s. For instance, this age split is reflected in living arrangements and lifestyles. For instance, older boomers come of age in a period when it was much easier to start a career and afford a home. Thus, although many young boomers are well educated and aspire to “the good life”, they have found it much more difficult to attain their dreams. Increased competition for a contracting number of desirable opportunities has also made it more difficult for them to fulfil their expectations. Today, older boomers are facing reduced job security and opportunities, because many large organisations have gone through one or more bouts of downsizing.

Yuppies are by far the most sought-after subgroup of baby boomers. Although constituting only 5 percent of the population, they generally are well off financially, well educated, and in enviable professional or managerial careers. Yuppies are often associated with status brand names, such as BMWs or Volvo station wagons and Rolex watches. Today, as many yuppies are maturing, it is not surprising that some are shifting their attention away from expensive status-type possessions to travel, physical fitness, or some new direction for their lives.

According to Peter and Olson (1987:421), many marketers have traditionally ignored the **mature market**, because it was assumed to have low purchasing power. However, there is now a growing recognition of the size and changing economic nature of this market. While many of the members of this group no longer work, they often have considerable discretionary income. Because many people in the mature market are retired, they have more time to enjoy entertainment and leisure activities. The elderly represent a significant market for skin care products, vitamins and minerals, health and beauty aids, and medications that promote the performance of everyday activities. The mature market represents an excellent marketing opportunity that will become even better in the future.

Hoyer and MacInnis (1997:359) claim that the over-50 market is even more diverse than the other age groups. The young again (age 50 to around 65) usually think of themselves as about 15 years younger than they really are in terms of cognitive age. In fact, this group thinks more like older baby boomers than like seniors and they lead a very active lifestyle. They also tend to have considerable discretionary income because they have fewer financial obligations. The second segment, the grey market, consists of the consumers over 65. Better medical care and healthier lifestyles have increased the size and economic clout of this group. In terms of consumer behaviour, information-processing skills tend to deteriorate with age. Therefore, older or mature consumers are less likely to search for information and have more difficulty remembering information and making more complex decisions, especially with large amounts of information. Mature consumers are price-sensitive and more resistant to the adoption of new products, especially technology.

Many consumers will become increasingly important to marketers in coming years. Clearly, this group represents a critical and growing market for health-related and medical products and services and retirement communities. The senior market is very interested in home-based products and services. Mature consumers have an active lifestyle and are increasingly the purchasers of leisure-based products and services, such as educational seminars, travel, and sporting goods. Also, grandparents buy much of the clothing and toys consumed by their grandchildren. Offerings whose value lies in a heavy future orientation, however, are not good prospects for the elderly market. Finally, because mature consumers are more likely to resist new products, new offerings should focus on needs rather than newness.

Mowen and Minor (1998:459) state that the elderly are by no means a homogenous sub-cultural group. There are those who, as a matter of choice, do not have colour TVs or touchtone telephone

services, whereas there are others who have the latest desktop computers and spend their time surfing the Internet. Service organisations (e.g., retailers, financial institutions, and hotel and travel companies) have been especially attuned to the needs of elderly consumers and have been quickest to realise their value as customers.

Research indicates that older consumers use credit cards less frequently; this may not be a function of negative attitude toward credit but may simply reflect a reduced need for credit. Although marketers once avoided the older markets, today they are anxious to know more about elderly consumers. They are especially interested in the very attractive sub segment of affluent elderly who have more discretionary income than any other adult-age segment.

2.8.3.2 GEOGRAPHIC AREAS

People in different parts of the country often exhibit different patterns of behaviour and share different values and lifestyles. These differences maybe affected by such things as topography, climate, natural resources, economic and population structure, and the distribution of various nationality groups within the region. Consumer behaviour also varies across different parts of the country.

2.8.3.3 **ETHNIC SUBCULTURES**

Sub-cultural entities in a country are often defined by ethnic origin - that is, race, religion, and natural origin. The identification and knowledge of the ethnic dimensions of subculture are necessary since consumer behaviour varies among subcultures.

2.8.4 **THE INFLUENCE OF SUBCULTURE ON CONSUMER BEHAVIOUR**

Subcultures affect buyer behaviour via their influences on consumer values. The individual who identifies closely with a certain religious, ethnic or national subculture will accept the norms and values of that group. Members of a subculture often purchase the same brands and products, read similar periodicals and have the same criterion for store selection. The concept of subculture has become a crucial determinant in developing marketing strategies. The more distinctive and homogenous a subculture is, the greater will be its impact on consumer behaviour.

2.9 **SOCIAL CLASS**

Mowen and Minor (1998:376) define social class as “the division of members of a society into a hierarchy of distinct social classes, so that members of each class have relatively the same status and members of all other classes have either more or less status”. Hoyer and MacInnis (1997:325) state that most societies can be divided into a social class hierarchy, whereby some individuals have higher status than others. These social classes are identifiable groups of individuals whose behaviours and lifestyles differ from those of other classes. Members of a particular social class tend to share similar values and behaviour patterns.

Schiffman and Kanuck (1997:605) state that social classes are those relatively permanent strata in a society that differ in status, wealth, education, possessions and values. All societies possess a hierarchical structure that stratifies residents into “classes” of people. In concrete terms, classes differ by occupations, lifestyles, values, friendships, manner of speaking, and possessions. In perceptual terms, individuals perceive that different classes have varying amounts of prestige, power and privilege. Finally, members of a class tend to socialise with one another rather than with members of other classes. Three primary factors differentiate the social classes: economic status (e.g., occupation, wealth, house type and location), education credentials and behavioural standards (community participation, aspirations and recreational habits). Social classes are potential market segments possessing divergent needs, wants and desires for products and services.

Mowen and Minor (1998:376) stipulate that social class categories usually are ranked in a hierarchy, ranging from low to high status. Thus, members of a specific social class perceive members of other social classes as having either more or less status than they do. The hierarchical aspect of social class is important to marketers. Consumers may purchase certain products because these products are favoured by members of their own or higher social class (e.g., a fine French Champagne), and consumers may avoid other products because they perceive the products to be “lower-class” products (e.g., a digital readout wristwatch as a dress watch).

The various social class strata provide a natural basis for market segmentation for many products and services. In many instances, consumer researchers have been able to relate product usage to social class membership. The classification of society’s members into a small number of social classes has enabled researchers to note the existence of shared values, attitudes, and behavioural patterns among members within each social class and differing values, attitudes, and behaviour

between social classes. Social class membership serves consumers as a frame of reference (i.e., a reference group) for the development of their attitudes and behaviour. In the context of reference groups, members of a specific social class may be expected to turn most often to other members of the same class for cues regarding appropriate behaviour.

Hoyer and MacInnis (1997:328) postulate that social class structures are important because they strongly affect norms and values and, therefore behaviour. This occurs because members of the same social class interact regularly among themselves, both formally and informally. Thus, we are more likely to be influenced by members in our own social class than by those in other classes. It is also possible for the norms and behaviour of consumers in one class to influence consumers in other social classes. A traditional and commonly cited theory of class influence is the trickle-down effect, whereby trends that begin in the upper classes are copied by lower classes. In some instances, status float can occur, whereby trends start in the lower and middle classes and then spread upward.

Mowen and Minor (1998:380) assert that systematic approaches for measuring social class fall into the following broad categories: subjective measures, reputational measures, and objective measures of social class. In the *subjective* approach to measuring social class, individuals are asked to estimate their own social class positions. The resulting classification of social class membership is based on the participants' self-perceptions or self-images. The *reputational* approach for measuring social class requires selected community information to make initial judgements concerning the social-class membership of others within the community. *Objective* measures consist of selected demographic or socio-economic variables concerning the individual(s) under study. The most important measure for the purposes of this study is the objective measures of social class.

2.9.1 **OBJECTIVE MEASURES OF SOCIAL CLASS**

When selecting objective measures of social class, most researchers favour one or more of the following variables: occupation, amount of income, and education.

- **Occupation**

Occupation is a widely accepted and probably the best documented variable of social class, because it implies occupational status. More important, marketers frequently think in terms of specific occupations when defining a target market for their products (e.g., “Physicians and lawyers are our best customers for limited edition fountain pens”). Still further, the likelihood that particular occupations would be receptive to certain products or services often provides the basis for marketers to select occupational databases to target with direct marketing campaigns (e.g., a list of female medical doctors practicing in Dallas, Texas). Hoyer and Macinnis (1997:329) state that the greatest determinant of class standing is occupation, particularly in western cultures. Specifically, some occupations, especially those that require higher levels of education, skill, or training are viewed as higher in status than others. Furthermore, individuals with the same occupation tend to share similar income, lifestyles, knowledge and values.

- **Education**

Mowen and Minor (1998:383) maintain that the level of a person’s formal education is another commonly accepted approximation of social class standing. Generally speaking, the more education a person has, the more likely it is that the person is well paid (i.e., has a high income) and has an admired or respected position (i.e., high occupational status). Hoyer and Macinnis (1997:329) state that education is also critical because it is one of the key determinants of one’s

occupation and therefore social class. In fact, educational attainment is considered the most reliable determinant of consumer's income potential and spending patterns.

- **Income**

Hoyer and Macinnis (1997:329) note that many people believe that the more money people have, the higher their social standing is. Surprisingly, income is not strongly related to social class. There are several reasons for this. First, income levels often overlap across different social classes, particularly at the middle and lower levels. Second, income increases greatly with age, but older workers do not automatically achieve higher social status. Finally, in many countries, an increasing number of dual-career families generate higher income but not necessarily higher status. Alternatively, some have argued that income can actually be a better predictor of consumer behaviour than social class. However, a more common view is that both factors are important in explaining behaviour in different situations.

Social class tends to be a better predictor of consumption when it reflects lifestyles and values and does not involve high monetary expenditures (e.g., clothes, sports equipment, furniture). Both factors are needed to explain behaviours that involve status symbols and at least a moderate expenditure (e.g., buying a house or car). Although income cannot explain social class, social class can often explain how income is used. The key points, however, are that social class aids in the understanding of consumer behaviour and that one's social standing is determined by a variety of factors in addition to income.

- **Other Indicators**

According to Hoyer and Macinnis (1997:330), other factors such as area of residence, possessions, family background and social interactions can also indicate class level. The

neighbourhood in which one lives and the amount and types of possessions one has are visible signs that often communicate class standing. In terms of family background, researchers have made a distinction between inherited status, which is adopted from parents at birth and earned status, which is acquired later in life from personal achievements. The relative importance of these determinants of social class often interacts with each other, and this also helps to identify social standing.

2.9.2 **SOCIAL CLASS AND LIFESTYLES**

According to Schiffman and Kanuck (1997:610) as a macro environmental force, social class strongly influences consumer's lifestyles. Four generalisations can be made concerning the impact of social class on consumer lifestyles: it strongly influences lifestyle, it is a predictor of resources, people buy products and services to demonstrate their membership in a particular social class and people also purchase goods and services to advance their social standing.

The style of consumption (i.e., lifestyle) may be viewed as an expression of a particular social class. How consumers live is directly influenced by their education, household income, occupation, and type of house. The level of education tends to influence a person's activities, interests, opinions, values, and beliefs. Household income determines the capacity to purchase consumer goods and to express other interests. Occupation influences the type of people with whom a person associates, as well as the types of products and services that are purchased to play the occupational role.

Products and services are often bought to show one's membership in a particular social class. Goods and services may represent social class standing because of restrictions that make it difficult for individuals not in the social class to own them - that is, those in the lower social

classes lack the resources to purchase or effectively use these status symbols. It has long been recognised that in order to depict their social status, people must display appropriate material items.

Hoyer and MacInnis (1997:334) maintain that social class is often viewed as a cause of or motivation for acquisition, consumption, and disposition. The upper class is hardworking, wealthy, socially conscious, and especially concerned with conspicuous consumption. The middle class wants to buy the “right things” and live in a nice neighbourhood, and has strong aspirations to raise its social standing. Strong family ties and a local orientation characterize the working class. The homeless are engaged in a struggle for survival by scavenging, recycling, and collecting.

Hoyer and MacInnis (1997:335) go on to discuss that **conspicuous consumption** is the acquisition and visible display of luxury goods and services to demonstrate one’s ability to afford them. Thus, conspicuously consumed items are important to their owners because of what they tell others. Individuals at all levels can “keep up with the Joneses”- acquiring and displaying the trappings that are characteristic of a respected member of their class. Highly related to conspicuous consumption is the notion that people often judge others on the basis of what they own or possess. In other words, people often use status symbols to indicate who they are in the social hierarchy. Someone who owns a Rolex watch or a Mercedes will likely be viewed as upper class.

The concept of **compensatory consumption** is also related to social class. This is an attempt to compensate for deficiencies or a lack of esteem by devoting attention to consumption. In other words, a consumer who is experiencing frustration or difficulties in life, particularly in terms of career advancement or status level, can attempt to compensate for this lack of success by

purchasing desired status symbols, such as a car, house or nice clothes. These acquisitions help restore self esteem.

In some cases, individuals can rise to a higher level of status. This **upward mobility** is usually achieved by educational or occupational achievement. In other words, lower or middle class individuals can take advantage of educational opportunities, particularly a college education, to facilitate entry into higher status occupations. Alternatively, excelling in a particular occupation can lead to rewards and higher status. **Downward mobility**, or moving to a lower class, is also an increasing trend in many industrialised societies. Rising inflation has also contributed significantly to downward mobility.

2.9.3 MARKETING IMPLICATIONS

Social class motives and values can determine which products and services consumers desire. As mentioned previously, products and services can be status symbols and motivate acquisition. The upper classes, for example, are willing to pay high prices in order to satisfy a need for prestige, convenience, and luxury. Therefore, expensive cruises and vacations, foreign cars, imported wines, fancy restaurants, and fashion clothing can appeal to this group. The working class, on the other hand is more concerned with good quality at a fair price, and many products and services are designed to fulfil this desire. Examples include fast food restaurants, economy or used cars, instant coffee, and inexpensive multipurpose clothing. Due to its size, the middle class is often the target of products and services. Sometimes different product lines are developed for various classes. Marketers can appeal to the consumer's aspirations for upward mobility by positioning the offering as one that increases one's social standing.

According to Hoyer and MacInnis (1997:345), advertising and personal messages can be designed to appeal to different social classes. Messages directed towards the upper classes, for example, could focus on the themes of “just reward for hard work”, “you’ve made it”, or “pamper yourself because you deserve it”. Because conspicuous consumption can be an important motivator of consumer behaviour, this theme can be emphasized in messages. A billboard advertisement for Rolex, for example, contained the slogan, “Get your wrist watched”.

Messages directed toward the working class, on the other hand, would take on a more localised orientation and focus on the home and camaraderie with friends as well as favoured activities such as hunting, sports viewership, bowling and getting together at the local bar. Middle class messages can focus on important themes such as “doing the right thing”, being “fashionable”, and doing what’s “good for the children”. The classes also differ in their exposure to certain media. Certain outlets are designed to appeal to and pamper upper class consumers. These stores are generally high in price and provide very personalised service. Mass merchandisers and discount stores, on the other hand, have been successful in targeting working class consumers by offering quality goods at a good price.

According to Schiffman and Kanuck (1997:615), the social classes also represent different subcultures. Social classes are relatively permanent and homogenous strata in a society. Social class has important implications for each of the major marketing management areas. In particular, a market may be segmented along lines of social class. Products can be developed, promoted, and positioned in order to appeal to members of a particular class.

2.10 SUMMARY

Brijball (1993:290) states that the success of marketing strategies and an understanding of the behaviour of consumers necessitate that cognisance be given to the environmental influences. These external variables incorporate culture, subculture, social class and family.

Culture has a potential impact on all consumer behaviour. Individuals are brought up to follow the beliefs, values, and customs of the society and to avoid behaviour that is considered to be unfavourable. Subcultures provide marketing opportunities for astute marketing strategies. Subcultural divisions based on nationality, religion, geography, race, sex, and age frequently enable marketers to segment their markets in terms of the specific beliefs, values, and customs of a particular sub-cultural group. By taking cognisance of subcultures, marketers can tailor their activity mix to the specific customs of each target nation.

Social class membership frequently shapes the development of consumer attitudes and behaviour. Profiles ranging from the upper-upper and lower-lower classes are reflected in differences in consumer's attitudes and consumption patterns. The astute marketer can differentiate product and promotional strategies for each social class target segment. Social class analysis holds tremendous promise for marketers with regards to understanding, influencing, and improving the conditions of consumer behaviour.

As a major consumption unit, the family is the main target market for most products and services. Classification of this group by stage in the family life cycle provides valuable insights in the consumption behaviour of the family. These stages form a basis for market segmentation for

many goods and services that will fulfil the needs of families at each stage in their lives, and to develop and implement promotional strategies with which their target audience will identify.

Since choice and consumption patterns are influenced by prevailing conditions in the physical environment, the South African marketer has to deal with numerous difficulties due to the heterogeneous nature of the market and has to identify the demands and purchasing patterns among the various race groups.

CHAPTER THREE
INDIAN CULTURE AND LIFESTYLE

3.1 INTRODUCTION

Perumal (1988:60) states that the Indians, a distinct cultural group, exists as an identifiable segment within a larger and more complex society in South Africa. The members of this segment have their own traditions, norms, values and customs that influence their consumption patterns. Their pattern of living, their homes and how they spend their money differ significantly from other racial groups in South Africa.

In spite of the influence of western culture on their traditional eastern culture, the Indians in South Africa have to a large extent maintained their religions, rituals, diet and the traditional structure of rights, duties, power and authority of various members of the household. The cultural diversity of the Indian group is evident in the variety of dialects spoken, varying customs and a whole range of religious affiliations.

The historical background and population development of the Indians in South Africa played an important role in determining their consumer buying patterns and is briefly discussed in the next section.

3.2 HISTORY OF INDIANS IN SOUTH AFRICA

Arkin (1989:3) postulates that the demand for labour in Natal during the nineteenth century for the sugar, tea and wattle plantations, the railways and the mines led to the introduction of Indians into South Africa. Natal became a British colony in 1843. In order to make the coastal land a source of profit, Whites had to cultivate crops and of these, sugar cane was the most suitable. However, from the earliest days of settlement in South Africa, the problem of labour proved to be a serious one.

The Black labour in Natal proved extremely unreliable. As Natal planters began to despair at obtaining their labour locally, some of them turned to the idea of importing it. Sir George Grey, Governor of the Cape Colony, recommended the procurement of labour from India. Initially the Indian government expressed their reluctance at allowing Indian labourers to come to Natal. However when protective legislation had been promulgated, the Indian government allowed the immigration of Indian labourers into Natal.

The first group of labourers arrived on 16 November 1860 on the SS Truro with 342 persons, mainly South Indian Hindus, with a small number of Christians and Muslims. Later, on 26 November, the SS Belvedere from Calcutta brought a further 351 immigrants. Indian labourers continued to come at irregular intervals until 1866 when the world depression forced a cessation of importing labour. Indian immigration was renewed in 1872 with the return of more prosperous times.

By this time the Indian immigrants comprised three distinct groups: “indentured” immigrants who were under contract; “free” Indians who had completed their period of indentureship and

who elected to remain in Natal rather than to return to India; and, “passenger” Indians who came to South Africa at their own cost and enjoyed the same citizenship rights as whites until this was changed.

According to Chetty (<http://scnc.udw.ac.za>), peculiar to the Indian immigrant was his manner of dressing, his religion and culture which necessitated commodities such as prayer goods, special cooking utensils, spices, items of clothing, religious books and the likes to be imported. Hence, the arrival of the indentured Indian was closely followed by the arrival of the Indian trader. The Indian trader soon flourished.

After indenture, the bulk of the population opted to remain in South Africa, which was now regarded as a land of opportunity where they could lease land, engage in agriculture, trade and engage in other gainful employment. However, it was only in 1961 that they were regarded as permanent citizens of the Republic of South Africa.

The contribution of the Indian to the “South African Way of Life” is evident in a wide range of activities such as politics, education, sport, arts, music, and welfare.

Indians resorted to focus on their social, economic, religious and intellectual development. From indenture they moved to become market gardeners, owners of business enterprises and today they show a significant measure of success in this regard. Likewise, they did not sit back when the government failed to provide their children with education but built private schools. On a “Rand for Rand” basis they assisted in building government-aided schools.

It can be said that their language, religion and culture is the strongest force that kept the community together during these trying times. Temples and mosques were established from the earliest days. Vernacular languages were taught at home and after school hours. Similarly, the transmission of music, drama and the arts was sustained. Religious, cultural and social organisations kept communities and groups together and instilled in the people moral, ethical and cultural values ... and today they survive.

According to Padayachee, as per the Post (7/11/2001), today Indians, numbering almost 1,3 million, are holding leading positions in the new, emerging non-racial society, ranging from parliamentarians, foreign diplomats, industrialists, economists, bankers, doctors, lawyers, engineers, to media personalities locally and internationally. Exactly 141 years later, this community's diaspora could be aptly described as from the "plantation to parliament", a poignant journey of a people of semi-slaves who freed themselves mentally, socially and politically to take their place alongside the African, Coloured and White compatriots in the new democratic parliament in South Africa in 1994 when Mr Nelson Mandela became the first president of colour.

The following is a brief synopsis of Indian traders and indentured Indians as per Chetty

(<http://scnc.udw.ac.za>)

ARRIVAL OF INDIANS

In Natal, the arrival of the Indentured Indian in 1860 marked the beginnings of an organised scheme whereby approximately 152,184 Indians arrived to seek gainful employment in a fledgling sugar industry. While many worked on the sugar fields, others worked on the wattle and tea plantations and in the coalmines. Some came as domestic servants as Dhobis, waiters and house-servants and were able to command a respectable salary of 20 shillings per month.



Arrival of Indentured Indians

**HEADLINE ARTICLE REPORTED IN THE MERCURY
November 22, 1860**



Emigration Pass

FORM No. 44.

2474 519

MAN'S
EMIGRATION PASS

NAME: Vincent Benjamin

FATHER'S NAME: Benjamin Benjamin

AGE: 25

CASTE: Indian

HEIGHT: 5 feet 6 inches

PLACE OF BIRTH: Chennai, Madras

RELIGION: Hindu

RELIGIOUS OFFICER: H. S. S. S.

RELIGIOUS OFFICER'S SIGNATURE: [Signature]

RELIGIOUS OFFICER'S TITLE: [Title]

RELIGIOUS OFFICER'S ADDRESS: [Address]

RELIGIOUS OFFICER'S SIGNATURE: [Signature]

RELIGIOUS OFFICER'S TITLE: [Title]

RELIGIOUS OFFICER'S ADDRESS: [Address]

When the ships left India, the name of the person, his age sex, caste height, area he came from, the village, the name of the Ship and the year were documented. Hence a "ships list" of all passengers were compiled and where possible when the labourers arrived in the Colony of Natal, the name of his employer was inserted in the register. This record served to keep track of the Indians and even in later years Indians were not allowed to cross the border into the provinces of Natal, Cape, Orange Free State and Transvaal unless a permit was secured.



Indentured Indians in Sugar Fields



**Morewoods Immigration Barracks
on the Umgeni**

While they stayed in the Colonies, they set up residence, built their own homes, temples and engaged themselves in a variety of festivals. The Kavady festival was prevalent in the earlier years and was dubbed the "marigold festival" due to the abundance of marigolds used. All Indians celebrated the Mohurrum festival, which is usually a Muslim festival. The event was called an Indian Xmas by the White settlers.

The Indian Trader

The Indian trader made his appearance shortly after the arrival of the Indentured Indian. This pattern is evident wherever the Indentured Indian set foot, be it Mauritius, Trinidad, British Guiana or any of the British colonies. This was to be expected, as the Indian is unique in his manner of dressing, religion, customs, folklore and general life-style. The Indian trader was able to provide for the indentured Indians needs: clothing, musical instruments, specific foods, religious artefacts and the like.



Indian trader: Artist Vedant Nanackchand



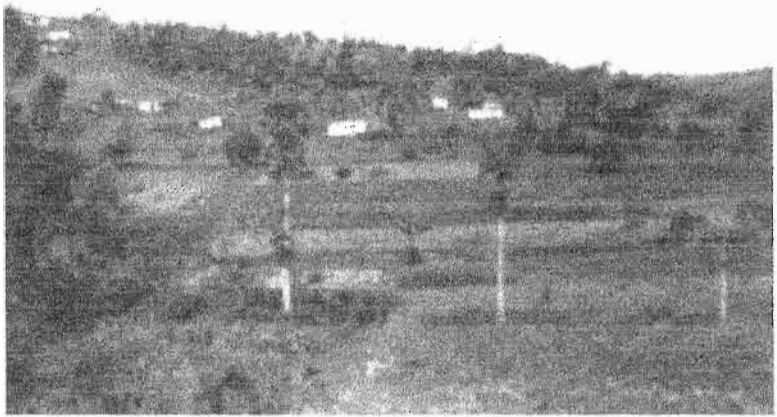
Modi and Sons (Shop): Stanger

The Indian trader prospered. He was able to make a successful living by trading with the local Black population in the remote areas, giving items on credit, selling items in small quantities and often cheaper than his white counter-parts. This invoked the envy of the White trader, who by virtue of his political standing was able to influence the government of the day to pass numerous anti-Indian legislations, which restricted the Indian trader as to where he could live and trade. Indians were restricted into locations and bazaars. These restrictions were bitterly opposed by the merchant class, who contested the many anti-Indian legislation meetings with limited success.

The ex-indentured Indian on the other hand prospered. He rented and leased land after the expiration of indenture, grew vegetables on a small scale and sold them at the market or went from door to door selling his products.



Market gardeners selling vegetables



Market gardens near Durban

3.3 THE INDIAN FAMILY

The Indian family is the main social group from which each member derives social values and behaviour patterns. Chetty (1980:26) points out that the Indian family in South Africa has emerged out of a unique set of social, political and economic forces that have played an important role in shaping it. Two important factors responsible for shaping the type of family in South Africa were the occupational and the ideological.

Chetty (1980:31) continues that in terms of the occupational factor, at the expiry of their indentures, the labourers were faced with a choice of three alternatives:

- Re-indenture.
- Return to India.
- Accept a piece of crown land equivalent in value to the return passage to India.

A substantial number of them opted for the third alternative and branched out independently into trade and small-scale market gardening. The family was a close-knit structure of kin ties based on reciprocal obligations and mutual trust. It was a multi-functional unit performing all the functions traditionally associated with pre-industrial families such as reproduction, socialisation, status-placement, educational, religious and protective. It was essentially a patriarchal unit where the father as well as significant others exerted stringent control on the behaviour of family members.

Chetty (1980:32) states that in terms of the ideological factor, the distinction between the passenger and indentured Indians is basically an economic one, but the two groups have differed in many ways that have influenced their family systems considerably. The family systems of the

passenger Indians were not uprooted in the same sense as they were for the indentured Indians. Although the men folk arrived first and their families followed thereafter, there was no serious disruption in the family system except, perhaps, the temporary severing of relations with kin.

Chetty (1980:35) argues that the single most important factor that accelerated the pace and controlled the direction of change in the Indian family was the government legislation in the form of the Group Areas Act. This single phenomenon has brought about total disruption in the case of thousands of otherwise stable families in order to conform to the plans of the political apparatus of the country and have them relocated. Indians had substantial property holdings and therefore incurred great losses.

Chetty (1980:33) states that change is the single most important social process that is characterising, not only the Indian community in South Africa, but also the entire South African society. Recent trends indicate changes in the size, composition, structure and functions of the family, all of which have fundamental consequences for the widespread family disorganisation, which has become such a prominent feature of the family systems of not only the Indian, but all the racial groups in South Africa.

Generally, the family has become a relatively smaller unit with a fewer number of children. Several factors have been responsible for this diminished size: the cost involved in having large amounts of children, education regarding contraceptive methods, birth control and limited accommodation, all of which seem like emulating the western pattern.

But perhaps the most pronounced change has occurred in the structural composition of the family, where there has been a noticeable change from the traditional joint and extended systems

to the nuclear pattern. This is the most common family form that is associated with industrialisation and urbanisation. Although no strict evolutionary pattern has been fully accepted in changing family patterns, and no specific form seems to be associated with specific stages of economic and technological development, the nuclear pattern seems to be a concomitant of technological advancement.

Brijball (1993:323) states that whatever the proportion of the physically observable distribution of the joint family, there is no doubt that the idea of a joint household or the **kutum**, as it should be called still influences Indian attitudes and sentiments to a considerable extent, and shapes relations within the community and with other South Africans. Irrespective of the composition of his household (nuclear or otherwise), the average Indian is firmly related to his **kutum**. The **kutum** ideally consists of a male head, his wife, parents and grandparents, unmarried children, unmarried brothers and sisters, married sons with their wives and children and his brothers' married sons with their wives and children.

The joint family system existed as a result of choice and economic necessity. The pooled family income used to purchase consumer goods and services reduced the financial burden on individual family members, provided support especially for middle-class families and enabled families to progress despite the cruel wrath of poverty. The family members decided what products and services would be bought with the income at their disposal. As a result of large family consumption, complex decision-making and bulk purchasing were dominant characteristics in the buying patterns of such households.

Brijball (1993:324) states that although the joint family system has not been totally eradicated, it is being superseded by the western nuclear family. This change is mainly attributed to the desire

of newly married couples to live on their own. This nuclear family system carries with it different lifestyles and demands. In the nuclear families the authority of the elders in the **kutum** is diminishing. The weakening of the joint family system is not unique to the Indian community. It erupted from the impact of westernisation, urbanisation and industrialisation and is also evident in other sectors of the South African population. Each nuclear family creates an immediate demand for housing, furniture, appliances, and smaller size food packages.

In a study done by Schoombee and Mantzarius (1989:170) on Indian family institutions the hypothetical basis of the research is that the traditional forms and processes of the institutions of this community have changed or are changing due to social interaction with other cultural groups in environments which have an industrialised, western culture.

Five independent variables were used as indicators of possible structural and processual change in the Indian community system. Nine independent variables were then related to each of the independent variables by means of working hypotheses. This tests whether each independent variable has effects on attitudes of the South African Indian community towards traditional forms and processes. The independent variables are age, education, religion, occupation, and income.

Schoombee and Mantzarius (1989:171), provide a summary of results as follows:

- **Independent variable: Need for family solidarity.**

The results show that there is a strong attitude towards retention of family solidarity among all age, educational, occupational, and income levels, as well as among the three major religious groups. Family thus remains a fundamental institutional structure in the South African Indian community.

- **Independent variable: Arranged marriages.**

The results tend to be inconclusive. As far as educational and income levels are concerned, no clear pattern emerges. With regard to age level and religion, some support for free-choice marriage is evident, but Muslims tend towards favouring the retention of arranged marriages. All occupational levels seem to favour arranged marriages.

- **Independent variable: Attitudes towards parents and older generations**

The results indicate that a high degree of affection and esteem remain towards parents and older people, thus again pointing to a continued high value attached to family relations.

- **Independent variable: Employment of married women**

The general attitude is against married women working outside of the home, although some recognise the practical need for this under certain circumstances.

- **Independent variable: Interreligious marriages**

The result here is not fully conclusive. On the whole it may be said that the idea of interreligious marriage has become quite widely accepted, but that it is recognised that intrareligious marriage possibly has more chance of success. The ideal of freedom of choice appears to be gaining ground, but Muslims seem to be the most conservative group.

- **Independent variable: Nuclear and extended family forms**

With reference to age, religion, occupation and income levels, the general attitude appears to be that nuclear family is acceptable and that extended family has become impractical. Muslims are more in favour of retaining extended family than are the other religious groups.

- **Independent variable: Gender roles**

All evidence points to a strong retention of the practice of dominance of male roles over female roles within the family context.

- **Independent variable: Westernisation of the Indian community**

The result is a clear attitude against excessive westernisation of Indian culture, although younger age groups are more accepting of it than are older groups. Muslims have greater resistance than other religious groups to adopting western values.

- **Independent variable: Rearing of children**

On the whole, there appears to be a considerable amount of uncertainty involved in this regard. There is a stronger tendency towards conservative, traditional ways of rearing children, but a lesser tendency towards more permissive child rearing was also evident, especially amongst the younger age groups. Once again, Muslims were the most resistant to this.

On the whole, it may be concluded that the South African Indian community still values their family institution highly, and tends to prefer its traditional form and processes. However, there is also clear evidence that western cultural ideas about family are having effects on this. It maybe

expected that the Indian family institutions would undergo social change over the coming decades, despite considerable resistance on the part of the community.

3.4 INDIAN LANGUAGES, RELIGIONS AND CUSTOMS

Jithoo (1970:25) states that the Hindi-speaking Hindus were drawn largely from North India in the regions known as Bihar, Lucknow, Jaipur and Calcutta. The Tamil and Telegu speaking families came from South India. The Tamils hail from the districts of Chennai, Chidambaram and the allied districts. Telegus came from the State of Andhra . The Gujarati-speaking Hindu families in Durban came from Surat and Kathiawad. The Muslim families came from the region of Surat.

Jithoo (1970:27) explains that Hindi, Telegu, Tamil and Gujarati are the four main languages spoken by Hindus in South Africa. The Hindus are culturally diversified, with differences particularly marked between Tamil and Telegu speaking Hindus from South India, on the one hand, and Hindi and Gujarati-speaking Hindus from north and north-west India on the other.

Jithoo (1970:28) states that most Gujarati families were well versed in the vernacular. The majority of the Hindus falling into the other three groups spoke mainly English at home. In the other three language groups amongst Hindus, the children are largely ignorant of their mother tongue. Urdu is confined almost entirely to Muslims. The Christians in South Africa, many of who were Hindus before their conversion to Christianity, commonly speak English, but the older generation speak either Tamil or Telegu in addition to English.

According to Mesthrie, as per the Post (15/11/2000), speakers of these languages and descendants can be found in almost all provinces. However, of the provinces in which Indian South Africans are prominent, Tamil and Hindi are the main Indian languages of Kwazulu-Natal followed by Gujerati, Telegu and Urdu. Gujerati is the main Indian language of Gauteng.

According to Bhana, as per (Naidoo 2000:23), the Indian population in Natal generally became more fluent English speakers as their facility in the vernacular languages weakened or became non-existent. Indians were becoming more westernised and secular in their thinking than ever before. Yet in the midst of all this, Indians managed to retain certain aspects of religion and culture. The **Andhra Maha Saba** and the South African **Hindu Maha Saba**, among others, are still actively promoting Hinduism through annual religious events. The **Kavady** festival continues to attract thousands of devotees annually. Muslim groups are equally active, as are the Indian churches. The groups mentioned above promote vernacular languages, religion, and culture by organising events and inviting prominent guests from India.

According to Naidoo (2000:235), the majority of the Hindus who came to South Africa were neither able to read or write. However, they had a good knowledge of their religion, culture and traditions. The legends, the epics and the teachings of the great saints were passed on to their children by oral tradition. As time progressed, the new developing social and economic system did not encourage the continuity of the oral way of life. The younger generation began to drift from the practices of their parents. The older people made heroic efforts to prevent their children from growing in complete ignorance of their traditions by establishing vernacular schools and building temples.

The early Hindus in this country had brought with them their culture and civilisation, their religion and philosophy, their language and literature, their food and dress, their music and art, their ceremonies and festivals; in fact, they had transported a minute part of India to South Africa. Hindus kept alive their religious heritage by erecting temples, establishing vernacular classes and schools, forming music and dancing clubs, performing rituals and ceremonies and observing religious festivals such as **Deepavali, Ram Naumi, Krishnashtami, Navaratri, Pongal, Sarasvati Puja and Kavadi.**

According to Naidoo (2000:277) as stated by Lutchman, given the fact that South Africa is very proudly called a rainbow nation, the shade representing the Indian community needs added colour. The Indian community has done tremendously well in maintaining its religious and cultural practices, but often one hears that Indians have voluntarily abandoned their languages.

For the purpose of this study, only the two main Indian religions, namely Hinduism and Islam were discussed.

Below are certain photographs depicting Indian religion as per Chetty (<http://scnc.udw.ac.za>).

PHOTOGRAPHS: Religious aspects



Above is a 124cm wood carving of the Hindu deities Krishna and Vishnu represented as one.



Hindu shrine with Temple priest officiating the rites and rituals



Illustrates an example of a traditional folk toy made of light coloured tellapaniki wood and painted in bright colours. The elephant, adorned with beautiful coloured cloths and other body decorations, carries a canopied howdah decorated lavishly with leaves and flowers - a representation of one of the more spectacular sights in Indian festival processions.



Kavady Festival. During the Kavadi festival devotees carry Kavadis or ornamented bamboo poles to which are hung pots containing milk, sugar, honey, flowers and fruit. Devotees take vows to carry kavadis hoping to alleviate physical illnesses, personal problems, and success in business and to give thanks to the creator. Here, a devotee in a trance "endures personal affliction" in the form of piercing the body with needles from which hang small pots - as a symbol of atonement and endurance.

3.4.1 HINDUISM

According to www.indion.com, Hinduism is based on the holy books of the four “Vedas”, the “Upanishads”, epics like the “Mahabarata” and the “Ramayana” as well as the “Bhagwad Gita”. Meer (1969:135) states that Hinduism recognises three fundamental paths to salvation - **Karma** (action), **Bhakti** (devotion) and **Jnana** (knowledge). **Karma** means action both in terms of ritual and work. Devotion through work and ritual must be selfless and without regard for reward, since caring for the reward is to express desire and thereby to be caught up in the wheel of birth and death and be prevented from permanent liberation.

Bhakti is salvation through love, adulation and selfless surrender to God. God is loved by the devotee repeating His name, singing His praises, bowing before Him, attending on Him and finally surrendering the self entirely to Him. **Jnana** is a far more intellectualised mode of salvation, restricted to those with time for the pursuit of knowledge. God is identified with the self and salvation comes through knowledge of God through knowledge of the self. Hence salvation or God realisation is self-realisation, attained through concentration and meditation. It would appear that among South African Hindus, devotions mostly take the form of **Karma**, directly through the performance of daily or weekly ritual - the washing of lamps, images and sacrificial vessels, lighting of camphor and offering of fruits.

According to www.indiabloessings.com, Hindus believe that within humans there is an eternal soul or **atma**, which is reborn millions of times, in many forms, according to the moral law, or **karma** which prevails in the universe. **Karma** is not itself only reward and punishment - it is a law as impersonal and as certain as gravity. But **moksha**, or release from rebirth is possible, and Hinduism is a coalition of the ways in which it might be reached. Hinduism is really a map of

dharma, of the ways in which it is appropriate to act, and thus move to a good rebirth and to **moksha**. According to www.welcometoindia.com, Hinduism is a series of rebirths or reincarnations that eventually lead to “moksha” or spiritual salvation, which frees us all from the cycle of rebirths.

Jithoo (1970:30) stipulates that whereas the linguistic differences among the different Hindu groups are considerable, the differences in kinship structure, diet and dress are insignificant. The common unifying factor amongst Hindus is religion. All Hindus celebrate certain feasts and festivals. For instance, **Diwali**, the annual “festival of lights” is observed by all Hindus; but **Kavady** - the bearing of a chariot in fulfilment of vows and fire walking are exclusive to the Tamil and Telegu. Although certain temples have been erected by specific Hindu groups they are nevertheless open to all Hindus. It is a common sight to see Tamil, Telegu, Hindi and Gujerati worshipping together at the same temple.

In a study by Arkin (1989:158) findings support the view that there has been a widespread lack of theological understanding amongst Hindus. Many have not read even sections of the **Gita**, the most accessible of Hindu sacred texts. Hindus also had the least knowledge about the tenets of their religion. The main factors are the process of secularisation that have accompanied socio-economic development and the imposition of a western-oriented education in the medium of English only. Western education appears to have had a real and destructive impact on ritual religious orientation and the tendency would continue since Hindus have assigned a very high value to western education.

3.4.2 ISLAM

According to www.indiablissings.com, Islam is the allegiance of God that began historically with the prophet Mohammad in Arabia in the 7th century AD. Islam is often translated as “submission”. Islam means “entering into a condition of peace and security with God through allegiance and surrender to him”. The whole of Islam flows from the oneness of God or **tawhid**: all creation must be derived from God, including human life; all humans belong to a single family or community and all life returns to God from whom it comes.

Arkin (1989:160) says that the accessibility of Islamic doctrines and the fostering of homogeneity in the Muslim community are achieved by the religious obligation on each Muslim to observe “the five pillars” which include prayers (**salat**) five times a day; fasting (**siyam**) during the ninth month of the Muslim calendar (**Ramadan**); payment of a percentage of surplus wealth to the poor (**Zakat**) and pilgrimage at least once in a lifetime if one can afford it during the twelfth month of the Muslim calendar (**Hajj**).

Sheth, Mittal and Newman (1999:197) state that Islam is the religion of the Prophet Mohammed. Muslims follow a detailed way of life and daily routine practiced in the **Koran**, their sacred book. This religion holds rather traditional views on women, which may entail their seclusion and permits polygamy. Islam is a missionary religion - the faithful are supposed to uphold their religion and oppose the unbelievers. Muslims favour close-knit families, support religious education, and have conservative social values. Use of alcohol, dating and sexual freedom are prohibited amongst traditional Muslims, although the younger generation tends not to adhere to such strict norms of their religion.

According to Meer (1969:184), the doctrine of **Tawhid**, that is belief in one God, is absolutely fundamental to Islam. South African Muslims are reasonably pious in the sense that they adhere to the rituals prescribed by orthodoxy and conform to the fundamentals required of them by the creed. Fasting is common during **Ramadan** and all the mosques are full during the Friday congregational prayer. Local Muslim businesses close at noon and boys take off from school to observe the Friday prayers. All Muslims face the Kaabla at Mecca when they pray. This orientation is referred to as the **qibla**. Muslims, in addition, annually observe certain auspicious days. The most important are the two **Eids - Eid-al Fitr and Eid-al-Adha**. The month of **Ramadan** is the month of fasting when all material pleasures of the body are rigidly controlled and the mind is set on God.

Arkin (1989:161) indicates that Islam in South Africa, like in many parts of the world faces constantly the forces of secularisation that follows in the wake of westernisation. Hence, there is constant tension, especially amongst the youth, between modernism and traditionalism. In the main, South African Muslims have adapted western influences in dress and lifestyle only to the extent that these do not influence religious principles. The hold of Islam on the social life of its adherents in general is so strong that if certain members take alcohol, gamble or take part in practices forbidden by **Koran**, they keep these practices secret from family and co-religionists.

A most significant feature of Islam in South Africa in recent times has been a resurgence of religious fervour among otherwise nominal Muslims who seek to re-establish Islamic values in their own lives and society. Muslim students, academics and professionals who had hitherto remained aloof of the mainstream of Islamic activity have begun to play a greater role in the general affairs of Muslims. This desire to inculcate an Islamic consciousness and identity is

especially prevalent amongst the Muslim youth who are increasingly outspoken in their beliefs and support of the Muslim cause.

3.5 SOCIAL CLASS

Jithoo (1970:37) states that Hindu families were representative of four main caste groups - the **Brahmin**, a priestly caste; the **Kshatriya**, or warrior caste; the **Vaisya** or merchant caste and lastly the **Shudra**, those engaged in menial work. But in South Africa today Hindus are not as caste conscious as they were in the early days. It is difficult to ascertain what caste a person belongs to by merely asking his name or occupation, as many have not only dropped caste names but have also changed their names. Today occupation is not exclusively monopolised by any particular caste group. It is one's wealth and education that gives one a high social position in society. In fact, some of the families belonging to lower caste groups have progressed remarkably well economically and socially since the expiry of their term of indenture and today hold envied positions in society.

The forefathers in India of these very low-caste families suffered many disabilities. Caste rules were a stumbling block to them and there were few opportunities for upward mobility. From the outset indentured labourers were prevented from observing all the caste restrictions. They had come out together on board the same ship; they worked on the same plantations and lived in the same barracks. On the ship there was no consideration given to caste differences. People belonging to different castes were grouped together. They ate and drank together, tolerated each other's company and were not particular about whom they interacted with. As a result of these and other factors, caste is not a dominating factor among Indians in Natal today. Arkin

(1989:157) states that caste distinctions among Hindus have ceased to be a societal issue of any notable proportion. Among Muslims and especially Christians, it is almost non-existent.

3.6 LIFE STYLE AND CONSUMPTION PATTERNS

Perumal (1988:96) stipulates that westernisation is described as “acceptance of western values which directly affect the everyday lives of the family, on economic, political, ideological and cultural levels”. Settling in Natal, the Indian Community in South Africa, encountered the western culture of the White community. In retrospect, it appears that it was the western culture that extended a powerful influence over the Indian community. Indians have accepted the western code of social conduct and behaviour, forms of entertainment and leisure activities, style of dress and the right of men and women to choose their own mates. They have accepted the western education system, and in the last few decades, higher education for Indian girls has also been encouraged. Education and economic factors have largely contributed towards the westernisation of Indians in this country, leading to continuous changes in their customs, recreations and consumption patterns.

Perumal (1988:72) goes on to add that education has been the key to upliftment of the Indian community, and is revolutionising the economic and social status of Indians in South Africa by providing them with opportunities for advancement. The level of education has a direct influence on occupational positions, income and therefore expenditure patterns. Education also affects a person's tastes and consumption. The massive expansion of secondary and further educational opportunities for Indians has also contributed to more knowledgeable consumers and there is a greater awareness of nutritional needs. Income and purchasing power increase with additional

education. The higher level of education of Indian consumers is expected to lead to increasing sophistication of consumer choice and changes in traditional consumption habits.

The attainment of tertiary and other professional educational qualifications has enabled Indians to progress to higher occupational positions in commerce and industry. Perumal (1988:81) points out that there has been movement of Indians out of low wage unskilled jobs in the primary sectors into more skilled jobs in higher manufacturing and service sectors. This movement of Indians into more skilled jobs has largely been facilitated by the progress in Indian education, both quantitatively and qualitatively and through changing government policy. If the present educational trends are continued and economic and political climate maintained, an increase in the quality and status of the worker could be expected as Indians continue to climb the rungs of the ladder of industrial and occupational progress.

Perumal (1988:82) asserts that a significant trend has been the increasing number of Indian women who have entered the labour market. In many Indian homes today, husbands and wives share the responsibility for earning money and purchasing products on a roughly equal basis. In South Africa, the rising cost of living and the high bond payments have led to an increasing number of married women seeking employment. Furthermore, the rapid development of the nuclear family has placed an additional burden on both the male and female to earn an income that adequately caters for the family's needs.

Generally, working wives enjoy equality in family decision-making, greater interdependence and greater likelihood of financial security than wives who do not have jobs. The working wife brings in additional income. It can be expected that she plays an important part in the decision-making process regarding any family expenditure. With the increasing number of women entering the

labour force it can be expected that they are going to be more involved in decision-making when money is spent on goods and services. In homes where the wife is employed, more processed and tinned foods may be used. It is also logical to expect that the family of the working wife will more frequently go out to dinner. According to Bhowan (1978:15) and confirmed by Perumal (1988:84), working women tend to wear western clothes and are more liberated.

Previously, Indian men believed that women were dispensable as wage earners. Now with more and more wives taking on jobs they are apparently changing their views. There has been a significant movement of women in traditional male occupations, such as medicine, law and engineering.

Brijball (1993:332) maintains that westernisation has also had a marked influence on family life. There has been a transition from the joint family system to the nuclear family. Today, young Indian couples prefer to establish their own homes. This trend places further burdens on the marital partners to earn an income that sufficiently satisfies the family's needs. Furthermore, whilst arranged marriages and marriage to teenage brides were common occurrences in the early days, socio-economic and educational variables are more influential in determining marriage choice in today's world.

Perumal (1988:98) substantiates the view of Brijball that recent consumer trends in the Indian community have been largely influenced by westernisation. The Indian communities have widely accepted the self-service stores, where they are free to feel, see and taste some products, before making a purchase. Perumal (1988:98) confirms the findings of Bhowan (1978:13) that the average Asiatic housewife who had previously done all her shopping at a non-self-service grocer, can be seen today shopping at the large self-service store. In fact, this pattern has emerged so

strongly in Natal that national self-serving stores such as Pick'n Pay and Checkers are establishing branches with Indian consumers in mind.

The extensive diffusions of car ownership and use have given nuclear families mobility which they had not previously experienced. Car mobility enables family shopping to be undertaken not only in relatively expensive local shops, but more commonly, in central supermarkets with their special offers and competitive prices. Unlike joint families, with nuclear families the whole family generally goes out shopping and all members are likely to contribute to decision-making at the point of purchase. Many families regard shopping at a self-service store as an outing, usually buying in bulk and eating out after shopping. Today, therefore, modern shopping centres, in addition to providing a shopping facility also serve the social, cultural and recreational needs of the community.

Perumal (1988:99) notes that the first free rations given to the indentured labourers were rice, maize meal, grain, fish, oil and salt. Meat was purchased occasionally and became a treat for the household. The average housewife today purchases tinned fish, condensed milk, salt, pepper, curry powder, spices, sauces, chutney, tea, coffee, mealie meal, cooking oil, sugar, rice, flour, fresh milk, fresh meat, tomatoes, onions and green vegetables. Although traditional modes and consumption habits have changed since those early days, most families still prefer spicy, pungent and flavoury foods with rice. At home they still prepare traditional eastern exotic meals and delicacies with their own blend of spiced curry powder (**masala**) and pickles, although they go out and dine in restaurants where they can enjoy western meals.

Indian consumers have become more sophisticated in their selection of grocery items. They have extended their range of selection to include more processed food such as vegetables, frozen

seafoods and tinned foods. Over the past hundred years or so there has been a whole series of major technological developments, not only in food manufacture but also in the processing of foods for domestic consumption. Among the important developments in food manufacture there has been a wide range of methods of preservation including the canning of foods, refrigeration, and packaging.

At one time there was a resistance to processed food by the Indian because many housewives considered processed foods to be unhygienically packed and stale. Others considered it as “white people’s food”. Both Perumal (1988:101) and Bhowan (1978:4) found that although the beliefs still exist, mainly among older Indian people, the younger generation have accepted the modern food technology methods. The changing role of Indian women in recent decades has also contributed to the rapid growth in the consumption of convenience foods in the home.

Jithoo (1970:33) says that although according to their traditional code Hindus are supposed to be vegetarians, “flesh” is still quite commonly eaten. Many Hindu priests abstain totally from eating any “flesh”. Most Hindus eat mutton, fish and fowl, but beef and pork are taboo - pork because pigs are considered to be dirty animals, beef because the cow is sacred. The cow is associated with Lord Krishna, god incarnate in Hindu mythology.

The taboos against these foods among Hindus are no longer very strictly adhered to. The younger generation violate these taboos outside their home though they observe them in the home for fear of criticism from the older generation. Tamil and Telegu speaking Hindus observe these dietary restrictions to a lesser extent than do the Hindi speaking Hindus. The Gujerati-speaking Hindu is supposed to be a strict vegetarian. Hindus who are strict vegetarians believe that killing an animal and partaking of its flesh is sin.

Perumal (1988:102) states that during their month of fasting most Hindus would eat only vegetables, abstaining from eating meat, chicken, seafood and avoid drinking liquor. Hindus also avoid drinking liquor and eating non-vegetable food during wedding ceremonies. Meat is not served at Hindu weddings. The menu is invariably a rice dish or cooked vegetables and lentils, biryani or tomato gravy, a salad and a sweet of semolina, sago or vermicelli.

Jithoo (1970:30) states that Muslims remain strict in observing the taboo against eating pork, and meat and chicken products that are not **halaal**. **Halaal** is a religious custom of the Muslims prescribing the method of slaughtering. Alcohol is consumed by Hindus but generally avoided by Muslims. In general, traditions are respected and strictly adhered to by Muslims, who have not assimilated western culture as readily as have the Hindus.

Today almost all Indians have chosen the western mode of dress. Indian men wear western attire such as suits, jeans and casual jackets while women normally wear skirts or dresses, pants and even slack-suit outfits. Jithoo (1970:32) indicates that the **sarie** is the traditional dress of the Hindu female while the Muslim traditional female; dress is the **ijar**. Perumal (1988:103) states that while their traditional dressing places emphasis on covering all parts of the body, today in keeping with western patterns, not much emphasis is placed in that direction. Indian females, mostly the younger generation, generally purchase a range of cosmetics that include such items as eyeliners, eyeshadows, hairsprays and bath oils to suit individual preferences.

3.7 ASIAN CULTURE AND THE CONSUMER

According to the Business Day (21/03/2000), Helmut Schutte states that Asians are fundamentally collectivists, meaning that the rights of the individual are subordinated to those of the group. Collectivism amongst Asian consumers expresses itself in a number of ways, some of which are described below:

3.7.1 BELONGING

Much emphasis is placed on belonging to a group, which implies an individual's identification with a collective goal. Thus individual desires are secondary to those of the group, since belonging is the ultimate satisfaction. This strong sense of belonging is an anchor for self-identity, which in turn demands the individual's loyalty to the group.

3.7.2 GROUP CONFORMITY

Stronger pressure is placed upon Asians to conform to group norms than in individualistic societies. The desire to be different, an essential element in western culture and consumer behaviour, exists amongst Asians too. However it implies being different as a member of a group in comparison with other groups, while complying with the norms of the individual's group. An Asian consumer who deviates from the group's norm may be treated as an outsider who does not know how to adjust to the group.

3.7.3 **STATUS**

Amongst Asians, individuals are always conscious of their place in a group, institution or society as a whole and of the proper behaviour, dress and speech corresponding to status. They are also extremely aware of the need to maintain their own dignity, or face, and that of others. Careful attention is given to purchasing products whose price, brand and packaging match one's social standing. In terms of personal appearance, the colour, material and style of clothing should match an individual's status.

3.7.4 **PRODUCT DIFFUSION**

In most Asian cultures uncertainty is strongly avoided, resulting in consumer behaviour exhibiting high brand-name consciousness, brand loyalty, greater insistence on quality, and the active use of reference groups and opinion leaders. Shopping tends to be done in groups and new products are more slowly accepted. Very few Asian consumers are prepared to take the risk of being innovators by trying a new product first. The discomfort of being left behind induces them to follow suit if they think others have tried it. Trials by early buyers soften the perceived risk for followers, who are then inclined to "jump aboard" hastily.

3.7.5 **CONSPICUOUS CONSUMPTION**

The importance of gaining social recognition turns Asians into probably the most image conscious consumers in the world. The importance of status makes it imperative to project the "right" image, which usually means up-market and prestigious. Status conscious Asians will not hesitate to spend freely on premium brands such as BMW, Mercedes Benz and the best Scotch

whisky and French cognac. Mercedes Benz's highest market share worldwide is in Asian markets. The French luxury group LVMH sells more than 50% of its wares to Asian consumers.

3.8 **CONCLUSION**

Brijball (1993:336) states that the Indian settlers faced the challenge of economic survival on the underdeveloped South African grounds and in a society that was engulfed in racial prejudiceness. The Indians made spectacular economic and material advancement in the modern and complex South African society. In this heterogeneous state, the Indian population represented a distinct segment with its own traditions, norms, values and customs which paved their pattern of consumption. This made it necessary for firms marketing their goods and services to have an understanding of the Indian culture and lifestyle.

The transition in the consumption behaviour of Indian consumers needs to be regularly and carefully monitored by marketers in order to reach the target market and to ensure the success of marketing programmes. Cognisance should be taken of the change in the lifestyle of the Indian community from the joint to the nuclear family system. For instance this necessitates the increased production of smaller sized food packages. Furthermore, the higher level of education of Indian consumers is leading to a greater degree of sophistication in consumer choice and changes in purchasing patterns and habits, and pronounced acceptance of modern food technology.

Perumal (1988:104) states that a review of the Indian social structure has shown that the Indian joint family structure is no longer the norm and the nuclear family pattern is developing rapidly.

The development of the nuclear Indian family has resulted in an increase in the number of family units and changes in consumption patterns.

The customs and consumption patterns of Indians, especially during traditional functions such as weddings and prayers, are distinct from other race groups, making the Indian community a target market for marketers of traditional products such as foods and spices and items of clothing.

There has been a rapid development in Indian education in recent times with a tremendous increase in school-going children and students at tertiary institutions. The improved education has influenced the lifestyles of Indians in South Africa.

Westernisation has affected the culture, dressing, eating and shopping habits of Indians. The change in the lifestyle of Indian consumers has important implications for marketers. The marketer producing consumer goods for the Indian market segment needs to re-evaluate his present and projected products against the changing profile of the Indian lifestyle. Those producers and marketers who will take great pains to understand what lifestyle changes signify, will achieve the greatest reward.

CHAPTER FOUR

RESEARCH METHODOLOGY

Cooper and Schindler (1998:21) define research as “any organised inquiry carried out to provide information for solving problems”. Boyd, Westfall and Stasch (1977:146) define secondary research as “data collected by someone else for purposes other than solving the problem being investigated”.

This study used secondary research extensively. The relevant literature relating to marketing and Indian culture and consumption patterns was reviewed. Also, a personal interview was conducted with Dr TP Naidoo of the Indian Academy of South Africa in order to gain an insight into Indian culture. Cooper and Schindler (1998:291) define a personal interview as “a two way conversation initiated by an interviewer to obtain information from a respondent”. The reason for the interview was to gain a greater insight into Indian culture in order to determine its influence on consumption patterns. Dr Naidoo was chosen because he is widely regarded as an authority on Indian culture. Open-ended questions were used (refer to Appendix). The interview was recorded in the form of written responses.

As a background to the study, data provided by the Integrated Marketing group, was used. The source of this data was a survey that was conducted during the last population census in 1996 and used census sampling. The data was then analysed by the researcher and findings were drawn from this data. Demographic data from AMPS 2000 was obtained from IMS. Separate tables were created with data that was relevant to the research. The data was scrutinised and analysed by the researcher using marketing theory discussed earlier. This study examines Research report no 268, drawn up by the Bureau of Market Research, Unisa. This report is on expenditure of

households in the Durban metropolitan area by expenditure item and type of outlet. The results in the report were obtained from a survey that was conducted by the Bureau of Market Research in 1998. This report was a general report dealing with all race groups and not specifically focusing on Indian consumers. The researcher extracted data from the report to obtain findings specific to Indian consumers. The tables on expenditure by Indians were cross referenced with tables of the other race groups to identify those factors that distinguished the Indian consumer from those of other race groups. Research methodology for the AMPS 2000 survey and the Integrated Marketing Group survey could not be obtained from the sources of these materials. Below is a summary of the research methodology used for the Bureau of Market Research survey.

4.1 **SCOPE OF THE SURVEY**

4.1.1 **STUDY UNIT**

The basic unit of the study was the household, multiple and single, which maybe defined as follows:

A multiple household consists of one or more families, or a group of two or more persons, dependant on common or pooled income, and usually living in the same house. A single household consists of one person who is financially independent of any person or household group although he maybe supporting persons elsewhere.

4.1.2 **SURVEY AREA**

The survey covered Asian, Black and White households living in the Durban metropolitan area. Coloureds were excluded because of the relatively small Coloured population (2.7%) in the

survey area. The following magisterial districts fall into the Durban metropolitan area:

Camperdown, Chatsworth, Durban, Inanda, Pinetown, Umbumbulu and Umlazi. Respondents were interviewed in the following townships and suburbs:

Asians: Chatsworth, Phoenix, Reservoir Hills, Newlands (West), Inanda, Merebank.

Blacks: Clermont, Umlazi, Kwamashu, Lamontville.

Whites: Bluff, Glenwood, Durban North, Pinetown, Westville, New Germany, Kloof, Queensburgh.

4.1.3 SAMPLE SIZE

A disproportionate random probability sample of 200 Asian, 200 Black and 150 White households was drawn as per Table 4.1, and personal in-home interviews were conducted. Total household expenditure was calculated for each group separately.

TABLE 4.1: ESTIMATED POPULATION AND SAMPLE SIZE-DURBAN METROPOLITAN AREA, 1998.

Population Group	Population		Sample Size	
	000	%	No	%
Asians	610,0	21,6	200	36,4
Blacks	1 815,5	64,3	200	36,4
Coloureds	76,2	2,7	0	-
Whites	320,6	11,4	150	27,2
TOTAL	2 822,3	100,0	550	100,0

* Based on population figures of the 1996 Population Census results by Stats SA.

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

4.1.4 PRESENTATION OF THE DATA

In addition to demographic information collected in the survey, respondents were also questioned about their income from all sources and their expenditure on roughly 550 items of expenditure.

There are separate columns in the tables for expenditures in the formal and informal sectors.

Respondents were given eight options (four in the informal and four in the formal sector) to indicate where they spent money. The options in the informal and formal sectors are shown in Table 4.2.

TABLE 4.2: CLASSIFICATION OF OUTLETS FOR INDIAN RESPONDENTS IN KZN INTO FORMAL AND INFORMAL SECTORS

<u>Informal sector</u>	<u>Formal sector</u>
1 = Hawker, street vendor or flea market	1 = Mail order
2 = Spaza shop	2 = Super-/hypermarket, chain store and Cooperative
3 = Shebeen	3 = Wholesaler and factory
4 = Other informal businesses e.g. private person, backyard mechanic, farm stall, tuck shop (at school)	4 = Other formal businesses e.g. cafeteria, butcher, general dealer, greengrocer, liquor store, bar, restaurant, garage

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

4.2 ORGANISATION OF THE SURVEY

4.2.1 QUESTIONNAIRE CONSTRUCTION

The questionnaire was based on the BMR's standard questionnaire for similar surveys. Detailed information was requested under the main headings set forth below.

- Expenditure on housing.
- Expenditure on transport - private and transport services purchased.
- Expenditure on durables and semi-durables during the past year (excluding clothing).
- Expenditure on clothing during the past year - women's, men's, girl's, boy's clothing, as well as baby's clothes.
- Food and beverages bought for consumption at work or taken to work (during past week in some cases and past month in others) - grain products, meat products, fish, fats and oils, milk products and eggs, vegetables, fruit and nuts, sugar, non-alcoholic beverages, miscellaneous foods.
- Alcoholic beverages bought for home consumption during the past month and bought and consumed in bars, beerhalls, shebeens, etc., during the past week.
- Food and non-alcoholic beverages bought and consumed away from homes in cafés', restaurants, etc., during the past week.
- General expenditure (during the past month in some cases and the past year in others) - cigarettes and tobacco, fuel and light, washing materials, polishing and cleaning materials, disinfectants, insecticides, dry cleaning and laundry, personal care, recreation, taxes, communication, insurance, savings, education, medical and dental, reading matter and stationery.

- Cash support of family members or relatives not living with the household during the past year.
- Expenditure on holidays during the past year.
- Savings.

Extensive pretesting was not required because the questionnaire was based on the BMR's standard questionnaire used in many similar surveys in the past.

4.2.2 **SAMPLING**

A disproportionate random probability sample of 550 households was drawn. Various methods of sampling were applied in the absence of complete sample frames for all segments of the population.

Formal residential areas - Points-of-call were designated by preselecting stand or street numbers.

Informal residential areas - Interviewers were instructed to interview households living in shacks with numbers allocated for the 1996 population Census divisible by 25.

Hostels - Points-of-call were designated by bed numbers.

Wherever questionnaires could not be completed because of refusals or residents not being at home, the researcher designated substitutions at random.

4.2.3 **ORGANISATION OF THE FIELDWORK**

Interviewers were issued with letters assuring respondents of the importance and confidentiality of the information gathered in the survey. The questionnaires were filled in from July to October 1998.

The fieldwork was done by 22 Asian, 20 Black and 14 White interviewers. The interviewers owed their selection to the fact that they lived and worked in the survey areas and knew the area and its community well, were fairly well educated and well equipped to win the confidence of the respondents. Not one of them had an occupation that might alarm or arouse suspicion among the respondents.

A two-stage training course was conducted over a period of two weeks in Durban. In the first stage interviewers were briefed on the purpose and importance of the survey. They were given an introductory letter from the BMR to read aloud to the respondents, and were instructed in the method of interviewing. Each interviewer was given one questionnaire to complete in a training session, in which a fictitious family's income and expenditure was entered to demonstrate the completion of the questionnaires and instructed to fill in the first questionnaire and submit it to the BMR. The second stage of the training comprised the checking and discussion of completed questionnaires with individual interviewers.

Interviewers were instructed to return at least two duly completed questionnaires per week. Check visits and telephone calls to detect cheating and discrepancies in the method of interviewing were made to 10% of the respondents interviewed by each interviewer. No cheating was discovered during the check backs.

4.2.4 **PROCESSING OF THE DATA**

Questionnaires were carefully edited by BMR personnel under the supervision of a senior staff member so as to ensure the completeness and reliability of the data. Errors were referred back to the interviewers for correction.

Items were precoded as far as possible in the questionnaire, or coded in the editing stage.

Precoded items were punched directly from the questionnaire and coding sheets were completed for items not coded beforehand. Tabulation of data was done on the computer.

4.2.5 **RELIABILITY OF THE RESULTS**

Properly conducted sample surveys yield useful estimates but not exact values. Errors may arise from sampling, nonresponse, reporting and processing. The nature and scope of these errors are discussed below.

4.2.5.1 **SAMPLE ERROR**

Sample errors arise because only a fraction of the population is interviewed. As the data collected in this survey are based on representative samples drawn by a probability method, the size of the sample errors can be calculated. Population group and province in Table 4.1 present the sizes of the samples. The sample sizes of 200 for Asians, 200 for Blacks and 150 for Whites are large enough to give reliable statistical information for most of the product and product groups listed in Table 4.3. However, a substantial statistical sample error may occur for the expenditure figures for some products such as ladies' dresses where the sample sizes are too small. This is

particularly true for products and services with a low frequency of purchase and also those with big differences in the price ranges.

4.2.5.2 **REPORTING ERRORS**

Reporting errors usually stem from memory errors, misunderstanding of questions or reluctance to answer them, and incorrect entries by interviewers. The need to minimise reporting errors in the survey was borne in mind in constructing the questionnaire and selecting and training interviewers. The quality of the fieldwork and the data collected were thoroughly checked by supervisors and office staff.

4.2.5.3 **ESTIMATION ERRORS**

The 1998 population figures used in this report are estimates on the basis of the 1996 population census figures. If the estimations are too high, it follows that the calculation of total expenditure will also be in excess of the actual figure, while the opposite holds true in the event of underestimation of the population. The second possible estimation error may arise from using expenditure information of Blacks and Whites to calculate total expenditure for Coloureds because the survey did not include Coloureds. However, the estimated Coloured population represents only 2.7% of the population in the Durban metropolitan area and their estimated expenditure is only 2.4% of total household expenditure. Possible estimation errors for Coloureds will therefore have little influence on total results.

4.2.5.4 **PROCESSING ERRORS**

Errors of calculation are not uncommon in the processing of data. Measures taken in this study to keep such errors to a minimum include sequence tests, which show up duplication of data on computer tapes, and minimum and maximum value tests which identify impossible and improbable values.

4.2.5.5 **NONRESPONSE**

Addresses were substituted wherever the sample unit refused to supply information or could not be found at home. A number of especially Asian and White households in particular refused to be interviewed. In total, 198 interviews were conducted with Asian households, 147 with Whites and 209 with Blacks. Substituting refusals with addresses of households with similar characteristics in the same suburbs minimized the risk of bias arising from nonresponse due to refusals.

CHAPTER FIVE

PRESENTATION OF DATA AND MAIN FINDINGS

This section comprises three parts. The first part is an analysis of demographic data obtained from the Integrated Marketing Group, the Bureau of Market Research as well as AMPS 2000. The second part comprises an interview conducted with Dr TP Naidoo, the director of the Indian Academy of South Africa. The third part focuses on expenditure by item and type of outlet for Indians and an analysis of data from Bureau of Market Research Report no 268, which was a general report on expenditure of all households living in the Durban Metropolitan area. There was similarity of results amongst the findings obtained.

5.1 ANALYSIS AND FINDINGS OF DEMOGRAPHIC DATA

5.1.1 INTEGRATED MARKETING GROUP DATA

The data was obtained from a survey done in 1996 using the last population census, and the information appearing in the tables was cross-tabulated according to gender.

According to Table 5.1, 26% of the respondents were in the age group 16-24 years, which comprised 50% males and 50% females. The implications for marketers are important. Consumer decisions are usually made jointly by all family members, even being influenced by teenagers and young adults. Teenagers and young adults constitute an important market segment and they usually spend their money much more freely than their parents do. As discussed earlier, this market is very important because of the potential to develop brand loyalty that may last a lifetime. The age group 35-49 years constituted the largest number of respondents (28%),

comprising 48% males and 52% females. This group would fall under the category of baby boomers and it is the most lucrative and challenging segment for marketers. They have a strong impact on markets for housing, cars, food, clothing and cosmetics.

TABLE 5.1: AGE OF INDIAN RESPONDENTS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Age Group – A	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
35-49	160	78	82
	0.28	0.48	0.52
16-24	145	72	73
	0.26	0.5	0.5
25-34	136	69	68
	0.24	0.5	0.5
50+	126	58	68
	0.22	0.46	0.54

SOURCE: INTEGRATED MARKETING GROUP 1996

Findings by Padayachee (1979:10) show that there is a degree of correlation between income and education and that earnings of both males and females increase with higher education. A direct consequence of this is that they are able to progress to higher occupations.

As per Table 5.2, 11% of the respondents were in the household income group R6000-R8999 and 8% were in the household income group R9000+. The high incomes of these respondents could be attributed to them belonging to higher occupation groups. According to Table 5.3, 5% of the respondents were involved in professional and technical positions and 3% in administration and managerial positions. This could be the outcome of respondents achieving higher levels of

education. Table 5.4 depicts that 3% of the respondents had a university degree, 6% had a technikon degree/diploma, 2% had other post matric qualifications and 29% had a matric qualification.

TABLE 5.2: HOUSEHOLD INCOME GROUPS OF INDIAN RESPONDENTS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Household Income Group	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
R2500-R3999	141	62	79
	0.25	0.44	0.56
R1400-R2499	128	64	65
	0.23	0.5	0.5
R4000-R5999	96	47	49
	0.17	0.49	0.51
R6000-R8999	62	36	25
	0.11	0.59	0.41
R900-R1399	48	22	26
	0.08	0.46	0.54
R9000+	44	28	15
	0.08	0.65	0.35
R500-R899	31	11	20
	0.05	0.37	0.63
Up To R499	18	6	12
	0.03	0.33	0.67

SOURCE: INTEGRATED MARKETING GROUP 1996

**TABLE 5.3: OCCUPATION GROUPS OF INDIAN RESPONDENTS
IN KZN ACCORDING TO GENDER**

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Occupation Groups	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Not Active	326	94	232
	0.57	0.29	0.71
Clerical/Sales	85	53	32
	0.15	0.63	0.37
Production/Mining	58	43	15
	0.1	0.74	0.26
Professional/Tech	27	18	9
	0.05	0.66	0.34
Artisans	26	26	0
	0.05	1	0
Admin/Managerial	18	18	0
	0.03	0.99	0.01
Transport/Communications	13	13	0
	0.02	1	0
Service	13	10	3
	0.02	0.79	0.21
Agriculture	1	1	0
	0	1	0

SOURCE: INTEGRATED MARKETING GROUP 1996

TABLE 5.4: EDUCATION LEVEL OF INDIAN RESPONDENT INCOME EARNERS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Education Level	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Some High	217	112	105
	0.38	0.52	0.48
Matric	165	85	79
	0.29	0.52	0.48
Some Primary	61	15	45
	0.11	0.25	0.75
Primary Complete	48	25	23
	0.09	0.53	0.47
Technikon Dip/Degree	35	18	16
	0.06	0.53	0.47
University Degree	17	12	5
	0.03	0.71	0.29
None	14	1	13
	0.03	0.1	0.9
Other Post Matric	10	6	4
	0.02	0.57	0.43

SOURCE: INTEGRATED MARKETING GROUP 1996

Perumal (1988:155) postulates that education exerts considerable influence on a person's tastes and consumption patterns. Education has contributed towards the westernisation of Indians in the country, leading to continuous changes in traditions, customs, recreation and consumption habits of the younger generation. The marketer must take cognisance of the higher education of Indian consumers because of increasing sophistication of consumer choice in traditional consumption habits and patterns. The trend of Indians to acquire high levels of education has important implications for marketers as this is expected to result in increasing sophistication of consumer

choice and further movement away from traditional consumption habits and patterns. Better-educated consumers will want higher quality products and services.

There is still, however, discrepancies between the income and occupation levels of males and females. This could be the result of the several advantages that men have enjoyed over women in the past, such as better standard of education, more experience and the low status of the female in most occupations. As per Table 5.2, the household income group of R6000-R8999 comprises 11% of respondents, of which 59% were males and the household income group of R9000+ comprises 8% of the respondents, of which 65% were males.

According to Table 5.5, the respondents who were the main income earners amounted to 33%, of which 81% were males. This could possibly be attributed to the higher education levels of male respondents. Table 5.4 shows that of the 29% that completed matric, 52% were male, and of the 3% that had a university degree, 71% were males. As per Table 5.6, of the 7% who were self employed, 88% were male. Table 5.7 shows that for the category 2 and 4+ members in the household who are wage earners, the percentage of male respondents is greater than female respondents.

According to www.africapolicy.org, of those in the labour force, women have an average of 1,2 years more education than men. Globally, years of education are a predictor of wage levels. We would therefore expect that South African women would do reasonably well on the remuneration front, especially in professional and technical employment where 21% of economically active women are represented as compared with only 12% of economically active men. This strong showing of women in the professional and technical fields lies partly in their orientation towards teaching and nursing.

However, South African women's wages average 87% of men's in the formal labour force. The average hourly earnings of all women employees across both the formal and informal sectors are also less than that of male employees. According to gender statistics produced by Stats SA, Indian women's earnings average 74% of Indian men's earnings. If one looks at HDI (Human Development Index) for '96, '97 and '98, one would find that GIM (Gender Inequality Measure) is increasing steadily. This means growing gender inequalities in SA, in spite of some women's empowerment efforts. The increase in GIM can be explained by gender inequalities in life expectancy implied by the higher rate at which women are becoming HIV- infected relative to men. Since 1997 there has been a 40% increase in the rate of infection amongst women as a whole in South Africa.

TABLE 5.5: INDIAN RESPONDENT INCOME EARNERS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Main Income Earner	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Respondent Not Main Income Earner	381	125	256
	0.67	0.33	0.67
Respondent Main Income Earner	186	151	35
	0.33	0.81	0.19

SOURCE: INTEGRATED MARKETING GROUP 1996

TABLE 5.6: EMPLOYMENT STATUS OF INDIAN RESPONDENTS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Self Employed	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Not Self Employed	530	244	287
	0.93	0.46	0.54
Self Employed	37	33	4
	0.07	0.88	0.12

SOURCE: INTEGRATED MARKETING GROUP 1996

TABLE 5.7: INDIAN RESPONDENT HOUSEHOLD WAGE EARNERS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
No. in Household Wage Earners	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
1	237	102	135
	0.42	0.43	0.57
2	222	118	104
	0.39	0.53	0.47
3	75	37	38
	0.13	0.5	0.5
4+	32	18	14
	0.06	0.57	0.43

SOURCE: INTEGRATED MARKETING GROUP 1996

Another significant finding was the entrance of more females into the workforce. As per Table 5.2, in the household income group from R0 to R5999 that was broken down into segments, for the segments up to R499, R500-R899, R900-R1399, R2500-R3999 and R4000-R5999, a greater percentage of female than male respondent corresponded to this group. For the segment R1400-R2499, the percentage of male and female respondents that corresponded to this group was equal. According to Table 5.7, when there is one member in the household who is a wage earner, the percentage of female respondents is 57% in contrast to 43% for male respondents. For the category 3 members in the household who are wage earners, the percentage of female and male respondents is equal. In addition Table 5.8 depicts that a greater percentage of female respondents than male respondents constitute LSM groups 3-7.

TABLE 5.8: LIVING STANDARD MEASURES OF INDIAN RESPONDENTS IN KZN ACCORDING TO GENDER

Base – Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Living Standards Measure ('95 Weights)	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Group 7	222	100	122
	0.39	0.45	0.55
Group 8	132	82	50
	0.23	0.62	0.38
Group 6	126	59	67
	0.22	0.46	0.54
Group 5	60	28	32
	0.11	0.46	0.54
Group 4	25	8	18
	0.04	0.3	0.7
Group 3	2	0	1
	0	0.29	0.71

SOURCE: INTEGRATED MARKETING GROUP 1996

The above-mentioned outcomes are probably the result of females increasing their education and carefully choosing their careers. Indian women no longer appear to be working merely to bring in extra income for the family budget because of necessity. High interest rates, higher cost of living and the development of the nuclear family are factors leading to a greater percentage of Indian women entering the workforce. Their entrance into the labour force is also the result of changes in their lifestyles and through factors such as westernisation. With a higher income, it can be expected that they will exercise a greater power in the buying pattern of the family.

According to Loudon and Della Bitta (1984:320), working women have come to be recognised as prime consumer targets and marketers are developing strategies to appeal to them. Working

women respond differently to advertising and their responses reflect their interests, lifestyles and usage patterns. There are significant fundamental marketing implications suggested by changing women's roles.

Sheth, Mittal and Newman (1999:270) state that the impact of women in the workforce will be on time availability, thus creating a demand for time saving products and services. Services such as cooking, cleaning, and baby-care services will be increasingly outsourced. As payers, affordability will improve somewhat, especially where both spouses work, enabling them to buy the products and services they want and value. As buyers, the traditional male-female role specialisation (e.g., men buying tools, women buying groceries) will be further diluted so that marketers must cater for either gender's service and convenience needs.

As suggested by Hoyer and Macinnis (1997:367) women bringing more financial resources to the family give them greater clout in influencing family decisions for expensive or important products and services (e.g., vacations, automobiles and housing). Mail order purchasing has increased in popularity partly because of the reluctance of working couples to leave home for extended shopping trips after a day at the office. Companies in the clothing industry have introduced more classic suits and blouses for working women that do not go out of style each year. Working women spend less time shopping than nonworking women. They accomplish this "time economy" by shopping less often and being loyal to certain brands and stores.

TABLE 5.9: DECISION MAKING AMONGST INDIAN RESPONDENT HOUSEHOLD PURCHASERS IN KZN ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Household Purchases - Decision Maker	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Partly Responsible	320	160	160
	0.56	0.5	0.5
Not Responsible	130	81	49
	0.23	0.62	0.38
Wholly/Mainly Responsible	117	34	82
	0.21	0.29	0.71

SOURCE: INTEGRATED MARKETING GROUP 1996

TABLE 5.10: RESPONSIBILITY AMONGST INDIAN RESPONDENTS IN KZN FOR PURCHASING DURABLES ACCORDING TO GENDER

Base - Indian Kwazulu-Natal Scaling: 1000's			
Row Based Percentages			
Gender			
Responsibility Purchasing Durables	Total	Male	Female
Total	567	276	291
	1	0.49	0.51
Partly Responsible	297	137	160
	0.52	0.46	0.54
Not Responsible	175	75	100
	0.31	0.43	0.57
Wholly/Mainly Responsible	95	65	31
	0.17	0.68	0.32

SOURCE: INTEGRATED MARKETING GROUP 1996

As previously discussed, husbands and wives play different roles in making decisions and the nature of their influence depends on both the product and service and the relationship of the couple. The major factors affecting the pattern of decision sharing among spouses include gender role orientation, wife's employment status, family life cycle stages, time pressure, purchase importance and socio-economic development of the population.

As per Table 5.9, it can be seen that of 21% of the respondents who were wholly/mainly responsible for making decisions on household purchases, 29% were male and 71% female. Although females seem to be dominant in making decisions regarding household purchases and marketers would be inclined to target females for household purchases, other factors should also be taken into consideration. Marketers need to take cognisance of the fact that as per Table 5.5, the male respondents are reflected as being the main income earners.

According to Table 5.10, it can be seen that of 17% of the respondents who were wholly/mainly responsible for purchasing durables, 68% were male and 32% female. Similarly, although males would appear to be dominant in the purchasing of durables, many other factors would have to be taken into account e.g., some of these families could have dual-income respondents and working women could influence the purchase of durables.

According to Perumal (1988:103) Indians tend to follow the White market with "marginal" differences as far as choice of durable goods is concerned. The marginal differences are in the area of colour, design and finish. Indians prefer floral or graphic designs, but tend to avoid scenery and prefer glossy finish and bright colours. Indian housewives now have appliances such as washing machines, food mixers, electric frying pans, deep freezers and microwave ovens if they can afford them.

Marketers need to be very particular as to whether they are targeting males, females, or both. As stated previously, in relation to advertising and consumer decision-making, females are more likely to engage in a detailed, thorough examination of a message and make extended decisions based on product attributes, whereas males are selective information processors. Males tend to be more sensitive to personally relevant information and women pay attention to both personally relevant information and information relevant to others consistent with communal goals.

5.1.2 **BUREAU OF MARKET RESEARCH SURVEY**

As discussed earlier, the objective of the Bureau of Market Research survey was to calculate the total expenditure of Asian, Black and White households living in the Durban metropolitan area by type of outlet in 1998. The aim of the present study is to analyse those demographic factors as well as expenditure patterns for Indian consumers and identify any significant differences from those of other race groups. For the purposes of this discussion, Asian consumers will be regarded as equivalent to Indian consumers.

5.1.2.1 **DEMOGRAPHIC PROFILE**

The demographic characteristics of the 550 households in the Durban metropolitan area are summarised in Table 5.11.

When comparing household heads of the three population groups, it was found that Asian household heads were the youngest (44,6 years) and a larger percentage was male (88,4%) than in the other two population groups. Asians also have more earners (1,39) per household in comparison to 1,08 for blacks and 0,99 for whites. The greater earning potential amongst Asian households will result in more spending power and this could result in greater consumption. Expressed as a percentage of household members, salary/wage earners represent 33,2% of the Asian, 21,4% of the Black and 32,5% of the White household members. The reason for Asians having more earners per household than other race groups could be attributed to the fact that they are attaining higher levels of education, moving to higher occupations and earning higher incomes. In addition, it could be a direct consequence of more Asian women entering the workforce.

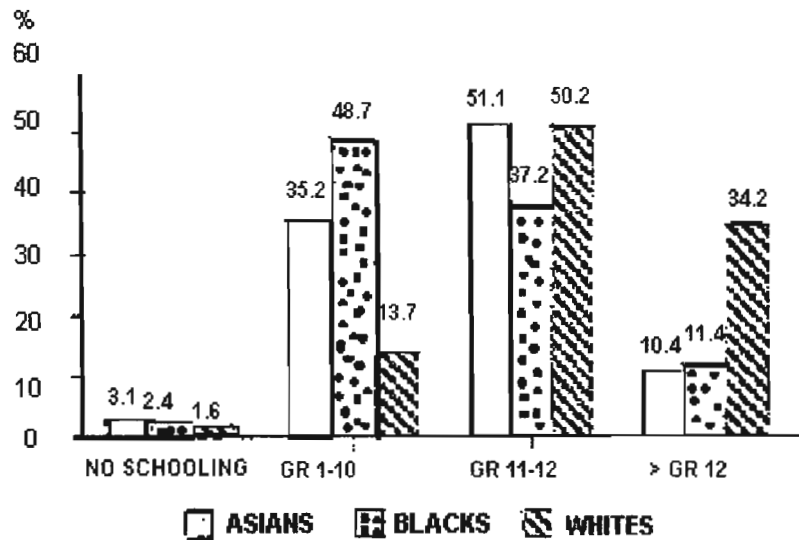
TABLE 5.11: DEMOGRAPHIC PROFILE OF HOUSEHOLDS IN THE DURBAN METROPOLITAN AREA BY POPULATION GROUP, 1998.

	Asians	Blacks	Whites	Weighted average
Household heads				
Average age (years)	44,6	47,8	46,7	47,0
Males (%)	88,4	66,0	85,7	72,8
Females (%)	11,6	34,0	14,3	27,2
Recipients of income				
Salary/wage earners per household (number)	1,39	1,08	0,99	1,14
Salary/wage earners as a % of household members	33,2	21,4	32,5	25,4
Male salary/wage earners as a % of all salary/wage Earners	63,5	59,1	66,4	60,9
Average of all recipients per household (number)	1,89	1,79	1,49	1,79
All recipients as a % of household members	44,9	35,4	48,9	39,2
Household members				
Average household size	4,22	5,06	3,05	4,69
Males (%)	47,8	46,8	48,9	47,1
Females (%)	52,2	53,2	51,1	52,9
Level of education (household members aged 16+ years)				
No schooling (%)	3,1	2,2		2,3
Gr 1 and 2 (%)	0,5	1,2		1,0
Gr 3 to 6 (%)	5,9	11,2		9,4
Gr 7 and 8 (%)	10,6	14,0	1,9	12,6
Gr 9 and 10 (%)	18,2	22,3	11,8	20,8
Gr 11 and 12 (%)	51,1	37,1	50,5	40,9
Studying - diploma/degree (%)	2,9	4,0	2,9	3,7
Diploma (%)	3,9	5,4	16,6	5,7
Degree (%)	3,6	2,1	16,3	3,2
Unknown (%)	0,3	0,1		0,2
Weights	0,224	0,655	0,121	1,000

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

FIGURE 5.1

**LEVEL OF EDUCATION BY POPULATION GROUP, 1998
(HOUSEHOLD MEMBERS 16+ YEARS)**



**SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268.
MARTINS, JH 1999.**

An analysis of Fig 5.1 shows that 51,1% of Asians had attained a level of education between grades 11 and 12. This was higher than the 50,2% for Whites and 37,2% for Blacks.

The education level of consumers is also of great importance to marketers. The marketer must take cognisance of the higher level of education of Indian consumers, as increasing sophistication of consumer choice will undoubtedly lead to changes in traditional consumption habits and patterns. Higher education will probably see Indians accepting, to a greater extent, western codes of social conduct and behaviour, forms of entertainment and leisure activities and styles of dress. A further result of this study is that in the age group 16 years and older, 31,5% of Asian women were employed, in contrast to 23,7% of Black women and 31,2% of White women. This could be

attributed to Asian females increasing their level of education and carefully choosing their careers.

There were also discrepancies between the income and occupation levels of both men and women. Table 5.11 shows that male salary/wage earners as a percentage of all salary/wage earners were 63,5% for Asians. One of the results of this survey was that an analysis of all the men older than 15 years that were included in the sample reveals that 60,2% of Asian men were employed. As stated above an analysis of all the women that were 16 years and older revealed that 31,5% of Asian women were employed. As previously discussed, the reasons for these discrepancies could be attributed to previous advantages that men might have had in respect to their occupations as well as them achieving higher levels of education. There could also have been discrimination policies at the workplace in regards to the income and occupation status of Asian women.

As per Table 5.11, the average household size for Asians was 4,22 members. This reflects a tendency more towards the nuclear family system.

The development of the nuclear family system could be attributed to various factors such as:

- More females entering the workforce.
- Conflict between family members.
- Accommodation problems.
- Family members taking up employment away from the home.
- Adoption of western standards of living.
- Higher levels of education being achieved by Indians.

There would be an increase in the number of households, each with fewer members. The development of the nuclear family system among Indians has important implications for marketers as this results in an increased demand for housing and household items such as furniture and appliances. Furthermore, the smaller household size would result in a demand for smaller-size food packages. As previously discussed, smaller families have greater discretionary income, which can be spent on recreational items, vacations, education, toys and entertainment. Smaller families can also spend more on each child.

5.1.3 AMPS 2000: SUMMARY AND ANALYSIS OF DEMOGRAPHICS

Table 5.12 depicts a cross-tabulation of demographics for Indian respondents in KZN. The total sample Indian population in KZN constituted 596 000 respondents, and this comprised 287 000 males and 309 000 females. The age group 35- 49 years comprised the majority of the respondents (28,36%). They would fall under the baby boomer category. The earlier discussions state that marketers have found baby boomers a particularly desirable target audience because they are the single largest distinctive age category alive today. They frequently make important consumer purchase decisions and they contain a small sub-segment of trend setting consumers who have influence on the consumer tastes of other age segments of society. Because baby boomers are presently the segment with the greatest economic impact, they are the target for many products and services, including cars, housing, foreign travel, entertainment and recreational equipment.

Sheth, Mittal and Newman (1999:228) are of the opinion that as a group, baby boomers are educated and affluent. These relatively high levels of education and income imply an emphasis on quality and value (rather than price for its own sake, or luxury and indulgence) in terms of the market values the baby boomers seek. At the turn of the century, the oldest of the baby boomers will be entering their empty-nest years, freed from the burdens of childrearing in terms of both money and time.

This will free them to spend both money and time more on themselves and accelerate their investment towards retirement plans. These baby boomers will once again differ from their young cohorts. Thus, baby boomers are a moving target and marketers must learn to move along with them.

TABLE 5.12: CROSS TABULATION OF DEMOGRAPHICS FOR INDIAN RESPONDENTS IN KZN

Indian & Kwazulu Natal		Totals	Male	Female	16 - 24	25 - 34	35 - 49	50+	Single	Married or living together	Widowed	Divorced	Separated
Totals	(000)	596	287	309	138	139	169	151	152	370	54	11	8
	Unwgt	1829	911	918	484	410	526	409	534	1110	124	41	20
	Vert%	100	100	100	100	100	100	100	100	100	100	100	100
	Horz%	100	48.15	51.85	23.15	23.32	28.36	25.34	25.5	62.08	9.06	1.85	1.34
	Index	100	100	100	100	100	100	100	100	100	100	100	100

SOURCE: IMS (ADAPTED FROM AMPS 2000)

The age group 16-24 years comprises 23,15% of the respondents and they are an important group to consider for the future. Marketers should start aggressively targeting this group now for e-commerce. As Sheth, Mittal and Newman (1999:289) indicate, shopping via the Internet is the wave of the future. Advances and trends in technology will alter the customer behaviour landscape. These trends are a shift from mere increased customer access to information toward greater customer control over the information, from newer products to smarter products, liberating the customer from operations-driven processes and from merely offering customised products to offering customised lifestyles.

Marketers should start preparing consumers now for the technological changes that are about to occur so that they may be able to adapt their consumption patterns. These technology based market transactions would imply that customers would need to become more technology savvy and learn the skills for technology-mediated commerce.

Table 5.13 depicts a cross tabulation of living standard measures for Indian respondents in KZN. The general trend arising from the analysis of LSM groupings was that most of the respondents were married or living together and in the age group 35-49 years. In addition, from LSM groups 3-7, the majority of the respondents were female. Only in LSM group 8 are male respondents in the majority. The reason for a majority of female respondents amongst the LSM groupings could be attributed to a greater number of females entering the workforce. This is discussed further.

TABLE 5.13: CROSS TABULATION OF LIVING STANDARD MEASURES FOR INDIAN RESPONDENTS IN KZN

Indian & Kwazulu Natal		Totals	Male	Female	16 - 24	25 - 34	35 - 49	50+	Single	Married or living together	Widowed	Divorced	Separated
LSM 1	(000)	0	0	0	0	0	0	0	0	0	0	0	0
(2000 Weights)	Unwgt	0	0	0	0	0	0	0	0	0	0	0	0
	Vert%	0	0	0	0	0	0	0	0	0	0	0	0
	Horz%												
	Index												
LSM 2	(000)	0	0	0	0	0	0	0	0	0	0	0	0
	Unwgt	1	0	1	1	0	0	0	0	1	0	0	0
	Vert%	0	0	0	0	0	0	0	0	0	0	0	0
	Horz%												
	Index												
LSM 3	(000)	4	1	3	1	2	0	1	1	2	1	0	0
	Unwgt	12	5	7	3	3	3	3	4	4	3	1	0
	Vert%	0.67	0.35	0.97	0.72	1.44	0	0.66	0.66	0.54	1.85	0	0
	Horz%	100	25	75	25	50	0	25	25	50	25	0	0
	Index	100	52	145	108	214	0	99	98	81	276	0	0
LSM 4	(000)	15	7	9	3	3	6	3	3	9	2	1	1
	Unwgt	45	20	25	12	10	15	8	14	22	6	2	1
	Vert%	2.52	2.44	2.91	2.17	2.16	3.55	1.99	1.97	2.43	3.7	9.09	12.5
	Horz%	100	46.67	60	20	20	40	20	20	60	13.33	6.67	6.67
	Index	100	97	116	86	86	141	79	78	97	147	361	497

Table 5.14 depicts a cross-tabulation of education and occupation for Indian respondents in KZN. The main objective of this particular analysis is to identify if there is any correlation between education and occupation on LSM groupings. Higher educational and occupational levels were cross-tabulated with higher LSM groupings.

A very significant finding from this table was the higher levels of education being achieved by Indian women. Of the 32,05% respondents who completed matric, 49,21% were males and 50,79% females. Of the 2,85% respondents who completed a university degree, 58,82% were females and 41,18% males. The higher the education achieved, the greater are the chances that a female will get a better job and earn a higher salary. According to Perumal (1988:219), to be effective marketers must take cognisance of the increasing number of females in the workforce. They tend to have different motivations and are committed to lifestyles that are different from those of their male counterparts. The increase in the number of Asian females combining the roles of working woman, wife, and mother has many significant implications for marketers. These are, inter alia:

- The working Indian female brings additional income into the family basket.
- Working women tend to wear western clothes.
- Increasing amounts of money can be spent on time-saving appliances.
- Stores with extended shopping hours are at an advantage because working wives are generally unable to shop during regular retail hours.
- In homes where the wife is employed, more processed and tinned foods may be used for daily meals. Restaurants with convenience foods and fast foods are growing in importance because working wives have less time to prepare meals.

TABLE 5.14: CROSS TABULATION OF EDUCATION AND OCCUPATION FOR INDIAN RESPONDENTS IN KZN

Indian & Kwazulu Natal		Totals	Male	Female	LSM 1 (00' Weights)	LSM 2	LSM 3	LSM 4	LSM 5	LSM 6	LSM 7	LSM 8
Matric	(000)	191	94	97	0	0	0	1	9	44	81	55
	Unwgt	603	293	310	0	0	0	5	30	141	268	159
	Vert%	32.05	32.75	31.39			0	6.67	15.52	29.53	33.47	43.31
	Horz%	100	49.21	50.79	0	0	0	0.52	4.71	23.04	42.41	28.8
	Index	100	102	98			0	21	48	92	104	135
Technikon diploma /degree completed	(000)	27	18	9	0	0	0	0	1	2	9	15
	Unwgt	93	60	33	0	0	0	0	3	12	29	49
	Vert%	4.53	6.27	2.91			0	0	1.72	1.34	3.72	11.81
	Horz%	100	66.67	33.33	0	0	0	0	3.7	7.41	33.33	55.56
	Index	100	138	64			0	0	38	30	82	261
University degree Completed	(000)	17	7	10	0	0	0	0	0	1	3	12
	Unwgt	57	24	33	0	0	0	0	0	7	14	36
	Vert%	2.85	2.44	3.24			0	0	0	0.67	1.24	9.45
	Horz%	100	41.18	58.82	0	0	0	0	0	5.88	17.65	70.59
	Index	100	86	113			0	0	0	24	43	331
Professional	(000)	5	3	2	0	0	0	0	0	0	1	4
	Unwgt	16	7	9	0	0	0	0	0	0	6	10
	Vert%	0.84	1.05	0.65			0	0	0	0	0.41	3.15
	Horz%	100	60	40	0	0	0	0	0	0	20	80
	Index	100	125	77			0	0	0	0	49	375
Medical Dental and related health services occ.	(000)	6	2	5	0	0	0	0	0	0	2	4
	Unwgt	23	5	18	0	0	0	0	0	3	7	13
	Vert%	1.01	0.7	1.62			0	0	0	0	0.83	3.15
	Horz%	100	33.33	83.33	0	0	0	0	0	0	33.33	66.67
	Index	100	69	161			0	0	0	0	82	313

SOURCE: IMS (ADAPTED FROM AMPS 2000)

Of those respondents who completed a technikon degree/diploma (4,53%), 33,33% were in LSM group 7 and 55,56% in LSM group 8. This amounted to 3,72% and 11,81% of the total LSM 7 and 8 groupings respectively. Of those respondents who completed a university degree (2,85%), 17,65% was in LSM group 7 and 70,59% in LSM group 8. This amounted to 1,24% and 9,45% of the total LSM groupings 7 and 8 respectively. It can be seen that with higher educational levels, respondents occupy higher LSM groupings.

Of those respondents who were involved in professional occupations (0,84%), 20% were in LSM 7 and 80% were in LSM 8. This amounted to 0,41% and 3,15% of the total LSM groupings 7 and 8 respectively. Of those respondents that were involved in medical, dental and health care services (1,01%), 33,33% was in LSM 7 and 66,67% were in LSM 8. This amounted to 0,83% and 3,15% of LSM 7 and 8 respectively. This shows that higher occupational levels lead to Indians belonging to higher LSM groupings.

5.2 INTERVIEW

A brief interview was conducted with Dr TP Naidoo of the Indian Academy of South Africa. The focus of discussion was on Indian culture and family as well as consumption patterns. The most important factors that emerged from this discussion were that Indian families were becoming more nuclear, as there was a breakaway from the traditional joint family system. Indians were also becoming more westernised, and this had an impact on their consumption patterns. Dr Naidoo's comments regarding trends in the Indian community can be summarised as follows:

Currently there is a strong western influence amongst the Indian community. With higher levels of education, more Indian males and females are entering the labour market and moving into skilled jobs. Indians are becoming professionals, especially doctors. There is also a breakaway from arranged marriages and couples today are finding their own partners. They are setting up their own nuclear families, as they are no longer dependant on their parents and are able to support themselves. Either one or more of the household members earn income. There is greater earning power when both spouses earn income; hence, they have more to spend for consumption purposes. With the joint family system, resources were being pooled and the children were the custodians of their parents. Now, in the nuclear family couples spend their discretionary income on themselves.

With the current generation, there is a breakdown of bonds between parents and their children. There is a tendency in some families for the youngest son to stay behind and safeguard the parents' interests. Naidoo felt that amongst the average Indian families, not much attention was paid to religion. Very little time was devoted to prayers. Attendance at traditional Indian functions such as weddings has been diminishing. Parents have becoming dependant on younger

family members to do the purchasing. In certain instances Dr Naidoo noticed a conflict of interest between the younger and older family members. Time is at a premium for the younger family members, especially those that are involved in highly professional and stressful jobs. They are leading their own life. Older people sometimes have problems in driving into town or to the shopping centres. With the current generation, the family circle has given way to the friends' circle - more time is devoted to friends than to family.

Even though there is a lack of communication in Indian society between the older people and their offspring, there are definite signs that older people enjoy the confidence of their grandchildren. Presently, the monetary needs have made most homes working teams, and families live together because of economic sense. There is hardly any family discussion on purchase decisions and working couples make a lot of decisions. Big purchases are made without the influence of old people. Many old people are being placed by their children in old age homes. Buying of homes used to be a joint family decision, but this is no more. The man is usually more dominant in making decisions on items like electronics, cars, etc., whilst the woman is more dominant in making decisions on household items like kitchenware and groceries, etc. The current generation is more interested in "living up to the Jones's" and following the trends of their friends and other reference groups. Children want their own television sets and cars. They are becoming more outdoor conscious and indulge in more recreation. They are also becoming more computer orientated and many are spending their time surfing the Internet and sending e-mails.

During the apartheid era, there was no direct link with the mother country India, and Indians lost touch with their culture and followed the western way of life. Presently, English is the most common language spoken at home, and very few young Indians can actually speak their

vernacular. Most Indian homes still consume Indian curry, but the taboo in terms of beef and pork is more relaxed here. In India, the cow is regarded as a sacred animal and the consumption of beef is prohibited, but locally one would find hordes of Indian Hindus flocking to Steers and MacDonald's to consume beef burgers. In India, the Macdonald's restaurants only serve mutton burgers. Muslims on the other hand are very strict when it comes to their diet and will only consume food that is "halaal" and will only frequent restaurants that are certified as "halaal". Most Hindus fast on Tuesdays, but the once a week fast is not being observed strictly. On the other hand, Muslims are very staunch when it comes to Ramadan and fast for the entire month. In addition, the weekly visit of Hindus to temples has become less frequent, whilst the majority of Muslim males take time off from work, school and home to pray in the mosque on Friday afternoons. Most Hindu homes lack even a prayer room and routine prayers are not observed daily. In some Hindu homes there is a complete absence of prayers. Religious organisations are working hard to attract young people.

In the future, based on current trends, one can predict that there will be a substantial down surge in respect of Indian culture, with a large portion of the community lost to western influence.

During the month of **Navrathri** and **Pitharpaksh**, there is an increase in the demand for vegetable products and a corresponding decrease in the demand for meat products. One of the few occasions when Hindus come together to observe tradition is during **Diwali**, which is the festival of lights and symbolic of the lifting of despair and darkness. During this period there is a boom in the sale of fireworks and wax and oil lamps.

Today Indian men have almost totally abandoned traditional clothing like the dhoti and kurtha, but occasionally wear Nehru suits to Indian functions like weddings. Indian women on the other hand still wear traditional outfits like the punjabi, both as casual and formal wear. Some recent

trends have revived culture. Since the movie “Kuch Kuch Hota Hai” was screened at Ster Kinekor cinemas, with English subtitles about two years ago, there has been a boom of Indian cinemagoers rushing to watch the latest Indian movies on screen. This has brought back a leisure activity that had lost popularity. Also a very popular trend has become the “bhangra” concept. “Bhangra”, a fusion of English and Indian music is very popular amongst the younger generation, most of who do not listen to traditional Indian music. Bhangra concerts and bhangra evenings at nightclubs have been gaining momentum rapidly. Isolation from the mother country as well as increasing westernisation has landed Indian South Africans in the situation that they presently face. To revive Indian culture completely is going to be a difficult task indeed.

5.3 TOTAL EXPENDITURE BY MAIN EXPENDITURE AND POPULATION GROUP

Table 5.15 shows the estimated total household cash expenditure in 1998 for Asians living in the Durban metropolitan area, by main expenditure groups.

TABLE 5.15: ESTIMATED TOTAL HOUSEHOLD EXPENDITURE FOR ASIANS BY MAIN EXPENDITURE GROUP, 1998

Main Expenditure Group	ASIANS	
	R "000	%age
Food	2 265 887	22,4
Clothing, footwear and accessories	485 177	4,8
Housing and electricity	1 866 270	18,4
Fuel and light	5 197	0,1
Transport	1 067 710	10,5
Medical and dental	253 325	2,5
Education	140 046	1,4
Insurance and funds	680 379	6,7
Recreation, entertainment and sport	113 936	1,1
Furniture and household equipment	338 623	3,3
Alcoholic beverages	54 483	0,5
Cigarettes and tobacco	57 314	0,6
Washing and cleaning materials, etc	120 144	1,2
Dry cleaning and laundry	1 477	0,0
Personal care	254 981	2,5
Communication	334 948	3,3
Reading matter and stationery	60 733	0,6
Servants	94 391	0,9
Support of relatives (cash)	10 218	0,1
Holiday/weekend (excluding transport)	70 651	0,7
Income tax	1 244 696	12,3
Miscellaneous	131 524	1,3
Savings	471 691	4,7
Total	10 123 801	100,0

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999

Asians spent R2 265,9 million or 22.4% of their total expenditure of R10 123,8 million on food followed by R1 866,3 million or 18,4% on housing and electricity.

This expenditure is consistent with Maslow's hierarchy of needs theory. As stated earlier, according to psychologist Abraham Maslow, human needs and wants are arranged in a hierarchy. Higher levels needs are dormant until lower level needs are satisfied.

Minor and Mowen (1998:97) stipulate that according to Maslow, physiological needs are dominant when they are chronically unsatisfied: "For the man who is extremely and dangerously hungry, no other interest exists but food. He dreams food, he remembers food, he perceives only food, and he wants only food". Since food is the largest expenditure item, it will be discussed in detail further.

5.3.1 **EXPENDITURE BY MAIN EXPENDITURE GROUP AND TYPE OF OUTLET**

There were considerable differences between the buying behaviour of the different population groups with regard to the outlets used for their purchases. Table 5.16 is used as the main reference for Asians and comparison to the expenditure patterns of the other race groups is made by cross reference to Table 5.17 and Table 5.18. Asians spent 5,8% of their total household expenditure at informal outlets, Blacks 7,4% and Whites 0,6%.

Asians made more purchases of certain expenditure items from some formal outlets relative to other race groups and these results are listed below.

TABLE 5.16: TOTAL ANNUAL CASH EXPENDITURE OF ASIAN HOUSEHOLDS BY MAIN EXPENDITURE GROUP AND TYPE OF OUTLET, 1998

Main Expenditure Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
1. Sold by retail sector	3 796 747	0,1	48,5	2,5	37,9	89,0	4,9	4,1	0,2	1,8	11,0
Food	2 265 887	0,0	44,1	0,7	41,5	86,3	6,7	5,7	0,0	1,3	13,7
Clothing, footwear and accessories	485 177	0,0	74,8	2,8	20,3	97,9	0,9	0,0	0,0	1,2	2,1
Fuel and light	5 197	0,0	65,2	0,0	27,8	93,0	0,0	7,0	0,0	0,0	7,0
Medical and dental: medicine	42 711	0,0	12,5	0,0	86,8	99,3	0,0	0,3	0,0	0,4	0,7
Education: stationery and books	17 653	0,0	16,9	0,9	79,6	97,4	0,0	0,0	0,0	2,6	2,6
Recreation, equipment, etc	76 076	0,0	6,9	1,1	91,2	99,2	0,1	0,0	0,0	0,7	0,8
Furniture and household equipment	338 623	0,2	48,3	17,6	28,4	94,5	1,0	0,2	0,0	4,3	5,5
Alcoholic beverages	54 483	0,0	2,9	0,0	85,3	88,2	0,0	0,0	11,7	0,0	11,7
Cigarettes and tobacco	57 314	0,0	32,0	0,0	20,1	52,1	9,7	34,6	0,0	3,6	47,9
Washing and cleaning materials, etc	120 144	0,0	86,8	1,8	11,2	99,8	0,0	0,1	0,0	0,0	0,1
Personal care	254 981	0,0	64,1	0,4	26,2	90,7	3,3	0,1	0,0	5,8	9,2
Reading matter and stationery	60 733	3,6	18,5	0,0	45,5	67,6	22,6	6,4	0,0	3,5	32,5
Holiday/weekend: refreshments, etc	17 768	0,0	1,8	0,0	98,2	100,0	0,0	0,0	0,0	0,0	0,0

(continued)

Main Expenditure Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
2. Mostly not sold by retail sector	2 639 787	0,0	0,4	0,1	93,0	93,5	0,0	0,0	0,0	6,4	6,4
Transport	1 067 710	0,0	0,7	0,3	84,0	85,0	0,0	0,0	0,0	15,0	15,0
Medical and dental: services	210 614	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Education: tuition	122 393	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Insurance and funds	680 379	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Recreation: admission, etc	37 860	0,0	0,0	0,0	97,1	97,1	0,0	0,0	0,0	2,9	2,9
Dry cleaning and laundry	1 477	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Communication	334 948	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Holiday/weekend: accommodation, etc	52 883	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Miscellaneous	131 524	0,0	3,1	0,0	90,7	93,8	0,4	0,0	0,0	5,8	6,2
3. Type of outlet not applicable	3 687 268										
Housing and electricity	1 866 270										
Servants	94 391										
Support of relatives (cash)	10 218										
Income tax	1 244 696										
Savings	471 691										
4. Grand total	10 123 803	0,0	18,3	1,0	74,9	94,2	1,8	1,5	0,1	2,4	5,8

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999

TABLE 5.17: TOTAL ANNUAL CASH EXPENDITURE OF BLACK HOUSEHOLDS BY MAIN EXPENDITURE GROUP AND TYPE OF OUTLET, 1998

Main Expenditure Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - Market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
1. Sold by retail sector	5 926 151	0,5	61,6	5,0	23,1	90,2	2,9	3,9	0,6	2,3	9,7
Food	3 367 091	0,0	59,0	0,6	28,7	88,3	3,6	6,1	0,0	2,0	11,7
Clothing, footwear and accessories	938 850	0,3	63,9	24,6	4,5	93,3	2,3	0,0	0,0	4,4	6,7
Fuel and light	13 816	0,0	30,7	8,0	18,0	56,7	0,0	41,7	0,0	1,5	43,2
Medical and dental: medicine	69 403	0,0	21,7	0,0	78,0	99,7	0,0	0,3	0,0	0,0	0,3
Education: stationery and books	58 049	0,0	63,3	4,0	31,6	98,9	0,0	0,2	0,0	0,9	1,1
Recreation: equipment, etc	41 628	0,0	14,2	0,0	85,8	100,0	0,0	0,0	0,0	0,0	0,0
Furniture and household equipment	592 563	4,9	79,8	6,6	5,9	97,2	0,8	0,1	0,0	2,0	2,9
Alcoholic beverages	195 040	0,0	0,2	0,0	82,9	83,1	0,0	0,0	16,9	0,0	16,9
Cigarettes and tobacco	52 601	0,0	70,9	5,4	11,5	87,8	3,0	7,5	0,0	1,8	12,3
Washing and cleaning materials, etc	199 749	0,0	91,6	0,6	3,1	95,3	0,1	4,6	0,0	0,0	4,7
Personal care	297 314	0,0	86,0	0,0	8,3	94,3	1,4	0,3	0,0	4,0	5,7
Reading matter and stationery	72 814	0,2	56,9	0,0	9,1	66,2	24,4	8,7	0,0	0,6	33,7
Holiday/weekend: refreshments, etc	30 233	0,0	52,9	0,0	47,1	100,0	0,0	0,0	0,0	0,0	0,0

(continued)

Main Expenditure Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - Market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
2. Mostly not sold by retail sector											
Transport	3 329 599	0,0	0,1	0,1	86,5	86,7	0,0	0,0	0,0	13,3	13,3
Medical and dental: services	394 814	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Education: tuition	423 087	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Insurance and funds	921 128	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Recreation : admission, etc	17 015	0,0	0,0	0,0	97,1	97,1	0,0	0,0	0,0	2,9	2,9
Dry cleaning and laundry	7 743	0,0	0,0	0,0	97,3	97,3	2,7	0,0	0,0	0,0	2,7
Communication	417 803	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Holiday/weekend: accommodation, etc	1 211	0,0	2,1	0,0	97,9	100,0	0,0	0,0	0,0	0,0	0,0
Miscellaneous	60 385	0,4	2,9	5,1	91,5	99,9	0,0	0,0	0,0	0,1	0,1
3. Type of outlet not applicable											
Housing and electricity	2 245 026										
Servants	90 277										
Support of relatives (cash)	37 959										
Income tax	1 422 347										
Savings	581 421										
4. Grand total	13 632 781	0,2	26,8	2,2	63,3	92,5	1,3	1,7	0,2	4,2	7,4

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268.MARTINS, JH. 1999.

TABLE 5.18: TOTAL ANNUAL CASH EXPENDITURE OF WHITE HOUSEHOLDS BY MAIN EXPENDITURE GROUP AND TYPE OF OUTLET, 1998

Main Expenditure Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
1. Sold by retail sector	3 846 262	0,1	51,7	1,4	45,0	98,2	0,4	0,0	0,0	1,4	1,8
Food	1 854 144	0,0	63,4	0,7	35,4	99,5	0,2	0,0	0,0	0,2	0,4
Clothing, footwear and accessories	385 272	0,0	33,4	4,9	60,3	98,6	0,5	0,1	0,0	0,7	1,3
Fuel and light	8 435	0,0	41,7	0,0	56,3	98,0	0,0	2,0	0,0	0,0	2,0
Medical and dental: medicine	60 310	0,0	27,9	0,0	72,1	100,0	0,0	0,0	0,0	0,0	0,0
Education: stationery and books	21 614	0,0	26,1	0,0	73,9	100,0	0,0	0,0	0,0	0,0	0,0
Recreation: equipment, etc	191 431	0,2	18,4	0,0	80,6	99,2	0,0	0,0	0,0	0,8	0,8
Furniture and household equipment	382 118	0,4	42,5	3,2	44,1	90,2	0,1	0,0	0,0	9,6	9,7
Alcoholic beverages	232 004	0,0	8,9	0,2	90,9	100,0	0,0	0,0	0,0	0,0	0,0
Cigarettes and tobacco	157 188	0,0	56,8	5,2	36,5	98,5	0,0	0,0	0,0	1,5	1,5
Washing and cleaning materials, etc	105 861	0,0	99,2	0,0	0,7	99,9	0,0	0,0	0,0	0,0	0,0
Personal care	254 465	0,0	68,6	0,0	29,8	98,4	0,1	0,0	0,0	1,4	1,5
Reading matter and stationery	80 851	2,1	39,8	0,5	46,9	89,3	10,0	0,0	0,0	0,7	10,7
Holiday/weekend: refreshments, etc	112 571	0,0	35,7	0,0	63,7	99,4	0,0	0,0	0,0	0,6	0,6

(continued)

Main Expenditure Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
2. Mostly not sold by retail sector	3 895 719	0,1	0,2	0,0	99,3	0,0	0,0	0,0	0,0	0,4	0,4
Transport	1 397 186	0,2	0,4	0,1	98,3	99,0	0,0	0,0	0,0	1,1	1,1
Medical and dental: services	407 042	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Education: tuition	301 798	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Insurance and funds	999 800	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Recreation: admission, etc	57 820	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Dry cleaning and laundry	3 846	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Communication	405 717	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Holiday/weekend: accommodation, etc	190 148	0,0	0,0	0,0	100,0	100,0	0,0	0,0	0,0	0,0	0,0
Miscellaneous	132 361	0,0	2,5	0,0	97,3	99,8	0,1	0,0	0,0	0,1	0,2
3. Type of outlet not applicable	7 081 824										
Housing and electricity	2 737 624										
Servants	331 026										
Support of relatives (cash)	75 046										
Income tax	2 994 413										
Savings	944 074										
4. Grand total	14 823 805	0,0	13,5	0,4	85,5	99,4	0,1	0,0	0,0	0,5	0,6

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

Super- or hypermarkets served as an important outlet for clothing, footwear and accessories (74,8%) and fuel and light (65,2%). Wholesalers and factories were major outlets for furniture and household equipment (17,6%). Other formal businesses served as important outlets amongst Asians for medicines (86,8%), education: stationery and books (79,6%), and washing and cleaning materials (11,2%).

In terms of the main expenditure items purchased by Asians from the retail sector, a total of 11% was purchased from the informal sector which was relatively higher than the 9,7% for Blacks and 1,8% for Whites. Of the total main expenditure items purchased by Asians from the retail sector, 4,9% were from hawkers or street markets which was relatively higher than the 2,9% for Blacks and 0,4% for Whites. 4,1% of Indians purchased from spaza shops, which was relatively higher than 3,9% for Blacks and 0% for Whites.

The reason that informal outlets are very popular amongst Asians could be attributed to their casual personality. Asians also like to frequent many popular beach spots in Durban such as the Blue Lagoon and they normally purchase from flea markets that surround those areas. Another reason could be that informal outlets were normally cheaper than formal outlets because of their low overheads. A majority of the low-income group would not be able to afford a drink at an expensive pub and they therefore resort to drinking at the much cheaper shebeens. Flea markets carry a very extensive and wide range of products. Each stall normally specialises in a particular type of product and displays a range of that product at low prices. Local spaza shops also cater to the specific needs and requirements of the community that they serve. In addition, many items that Asians require are not available at traditional stores and they are forced to buy these from informal outlets.

With reference to the purchases amongst Asians in the informal sector on main expenditure items, what was significant was that the total purchases for food (13,7%), cigarettes and tobacco (47,9%) and personal care (9,2%) were relatively higher than other race groups.

Asians made more purchases of some expenditure items from certain informal outlets relative to other race groups and these results are given below.

Hawkers or street markets play an important role as an outlet amongst Asians for food (6,7%), cigarettes and tobacco (9,7%) and personal care (3,3%). Spazas, also called tuckshops, play a relatively important role as an outlet amongst Asians. More than one third of their expenditure on cigarettes and tobacco (34,6%), was expended at spazas in comparison to 7,5% for blacks and 0% for whites. Other informal outlets served as major outlets amongst Asians for education: stationery and books (2,6%), cigarettes and tobacco (3,6%), personal care (5,8%) and reading matter and stationery (3,5%).

5.3.2. TOTAL EXPENDITURE BY MAIN FOOD AND POPULATION GROUP

A comparison of expenditure patterns on main food groups of the other three population groups shows that Asians spent relatively more than Blacks and Whites on fish products (3,7%), fats and oils (4,1%) and fruit and nuts (5,6%). Table 5.19 is used as the main reference for Asians and a comparison of expenditure patterns of the other race groups is made by cross reference to Table 5.20 and Table 5.21.

TABLE 5.19: TOTAL ANNUAL CASH EXPENDITURE OF ASIAN HOUSEHOLDS ON FOOD BY MAIN FOOD GROUP AND TYPE OF OUTLET, 1998

Main Food Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
Grain products	396 435	0,0	56,1	0,4	15,5	72,0	1,4	25,3	0,0	1,3	28,0
Meat products	729 562	0,0	25,3	1,4	72,3	99,0	0,3	0,0	0,0	0,7	1,0
Fish products	83 803	0,0	53,3	0,2	43,8	97,3	0,5	0,2	0,0	2,1	2,8
Fats and oils	93 767	0,0	78,8	0,8	19,8	99,4	0,0	0,6	0,0	0,0	0,0
Milk products and eggs	190 012	0,0	67,8	0,4	21,5	89,7	1,5	8,2	0,0	0,6	10,3
Vegetables	262 390	0,0	27,6	0,1	26,5	54,2	39,2	1,9	0,0	4,7	45,8
Fruit and nuts	126 742	0,0	41,1	0,0	28,2	69,3	29,0	0,8	0,0	0,9	30,7
Sugar products	90 109	0,0	80,2	0,9	14,0	95,1	0,0	3,4	0,4	0,9	4,7
Nonalcoholic beverages	83 529	0,0	72,8	0,5	23,9	97,2	0,2	2,0	0,3	0,4	2,9
Miscellaneous food	100 717	0,0	85,1	0,6	13,2	98,9	0,2	0,5	0,0	0,5	1,2
Prepared food	108 821	0,0	1,7	0,0	96,4	98,1	0,5	0,5	0,1	0,8	1,9
Total	2 265 887	0,0	44,1	0,7	41,5	86,3	6,7	5,7	0,0	1,3	13,7

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

TABLE 5.20: TOTAL ANNUAL CASH EXPENDITURE OF BLACK HOUSEHOLDS ON FOOD BY MAIN FOOD GROUP AND TYPE OF OUTLET, 1998

Main Food Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
Grain products	683 021	0,0	64,4	2,0	4,6	71,0	0,4	27,1	0,0	1,5	29,0
Meat products	1 162 383	0,0	40,1	0,1	56,4	96,6	0,4	0,0	0,0	3,1	3,5
Fish products	73 816	0,0	88,5	0,0	10,9	99,4	0,0	0,6	0,0	0,0	0,6
Fats and oils	131 530	0,0	92,8	0,5	6,0	99,3	0,0	0,6	0,0	0,0	0,6
Milk products and eggs	220 311	0,0	86,3	0,2	11,1	97,6	0,3	1,7	0,0	0,4	2,4
Vegetables	421 477	0,0	61,6	0,0	16,3	77,9	20,0	2,0	0,0	0,1	22,1
Fruit and nuts	149 679	0,0	75,7	0,0	12,7	88,4	11,4	0,2	0,0	0,0	11,6
Sugar products	151 707	0,0	85,6	0,9	7,7	94,2	4,1	1,8	0,0	0,0	5,9
Nonalcoholic beverages	107 838	0,0	63,0	1,7	24,4	89,1	5,8	2,6	0,0	2,5	10,9
Miscellaneous food	130 440	0,0	93,2	0,4	4,4	98,0	0,3	1,7	0,0	0,0	2,0
Prepared food	134 889	0,0	8,4	0,0	79,2	87,6	0,0	0,0	0,0	12,4	12,4
Total	3 367 091	0,0	59,0	0,6	28,7	88,3	3,6	6,1	0,0	2,0	11,7

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

TABLE 5.21: TOTAL ANNUAL CASH EXPENDITURE OF WHITE HOUSEHOLDS ON FOOD BY MAIN FOOD GROUP AND TYPE OF OUTLET, 1998

Main Food Group	AMOUNT	FORMAL					INFORMAL				
		Mail Order	Super - or hyper - market	Wholesaler and Factory	Other Formal Business	TOTAL	Hawker or Street Market	Spaza Shop	Shebeen	Other Informal Outlet	TOTAL
Grain products	185 149	0,4	81,3	0,3	17,8	99,8	0,0	0,0	0,0	0,3	0,3
Meat products	587 436	0,0	52,5	1,5	46,0	100,0	0,0	0,0	0,0	0,0	0,0
Fish products	59 241	0,0	89,8	0,0	9,6	99,4	0,1	0,0	0,0	0,5	0,6
Fats and oils	41 890	0,0	98,6	0,0	1,4	100,0	0,0	0,0	0,0	0,0	0,0
Milk products and eggs	198 193	0,0	85,6	0,6	13,7	99,9	0,0	0,0	0,0	0,1	0,1
Vegetables	172 472	0,0	73,4	0,5	24,2	98,1	1,9	0,0	0,0	0,0	1,9
Fruit and nuts	81 136	0,0	74,2	1,3	22,7	98,2	0,9	0,0	0,0	0,9	1,8
Sugar products	79 857	0,0	83,0	0,7	16,4	100,1	0,0	0,0	0,0	0,0	0,0
Nonalcoholic beverages	81 806	0,0	89,5	0,2	9,5	99,2	0,0	0,0	0,0	0,8	0,8
Miscellaneous food	116 785	0,0	99,0	0,0	1,0	100,0	0,0	0,0	0,0	0,0	0,0
Prepared food	250 179	0,0	4,5	0,0	95,0	99,5	0,0	0,0	0,0	0,5	0,5
Total	1 854 144	0,0	63,4	0,7	35,4	99,5	0,2	0,0	0,0	0,2	0,4

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

According to Sheth, Mittal and Newman (1999:220), many Asian Indians are vegetarians. But even among those who are not, certain kinds of meat are prohibited; for example, Hindus are not allowed to eat beef, and Muslims will not eat pork.

Oils are used extensively in the preparation of curries. Since fish has high nutritional value, it could be appealing to those Asian consumers who are health conscious. Fish is regarded as being healthier than chicken or red meat. Fish could also be a substitute for beef and pork. Fisheries as well as popular fish restaurants and take - a ways should start targeting Asian consumers in order to penetrate the Asian market further, thus increasing their profitability.

According to www.Indiandiets.com, when consumed in right proportions Indian food is certainly wholesome. Meals based on wholegrain cereals, fruit, vegetables, dried fruit and nuts are rich in fibre, which has its obvious benefits. Fibre reduces blood cholesterol levels and also prevents diabetes, obesity, cardiovascular diseases as well as cancer.

Since many Indians are vegetarian, fruit could be a supplement to their diet. Fruit is also used for prayers. Table 5.22 depicts estimated total household cash expenditure on food by main food and population group. Asians consumed the second largest amount of vegetables (11,6%) relative to the other race groups. Hindus normally fast at least once a week. Many Hindus are vegetarians for religious reasons. Asians' highest expenditure was on meat (32,2%). This could be attributed to them breaking away from their culture and following a more westernised lifestyle. Prepared food also constituted a significant portion of their expenditure (4,8%). This could be as a direct consequence of the entrance of more females into the workforce. A significant proportion of their expenditure was on milk products and eggs (8,4%).

TABLE 5.22: ESTIMATED TOTAL HOUSEHOLD CASH EXPENDITURE ON FOOD BY MAIN FOOD AND POPULATION GROUP, 1998

Main Food Group	ASIANS		BLACKS		COLOURED		WHITES		TOTAL	
	R '000	%age	R '000	%age	R '000	%age	R '000	%age	R '000	%age
Grain products	396 435	17,5	683 021	20,3	22 675	14,7	185 149	10,0	1 287 280	16,8
Meat products	729 652	32,2	1 162 383	34,5	50 845	33,0	587 436	31,7	2 530 226	33,1
Fish products	83 803	3,7	73 816	2,2	4 216	2,7	59 241	3,2	221 076	2,9
Fats and oils	93 767	4,1	131 530	3,9	4 647	3,0	41 890	2,3	271 834	3,6
Milk products and eggs	190 012	8,4	220 311	6,5	13 545	8,8	198 193	10,7	622 061	8,1
Vegetables	262 390	11,6	421 477	12,5	16 612	10,8	172 472	9,3	872 951	11,4
Fruit and nuts	126 742	5,6	149 679	4,4	6 794	4,4	81 136	4,4	346 351	4,8
Sugar products	90 109	4,0	151 707	4,5	6 779	4,4	81 136	4,4	364 351	4,8
Nonalcoholic beverages	83 529	3,7	107 838	3,2	5 946	3,9	81 806	4,4	279 119	3,7
Miscellaneous food	100 717	4,4	130 440	3,9	7 995	5,2	116 785	6,3	355 937	4,7
Prepared food	108 821	4,8	134 889	4,0	14 091	9,1	250 179	13,5	507 980	6,6
Total	2 265 887	100,0	3 367 091	100,0	154 145	100,0	1 854 144	100,0	7 641 267	100,0

SOURCE: BUREAU OF MARKET RESEARCH REPORT NO 268. MARTINS, JH. 1999.

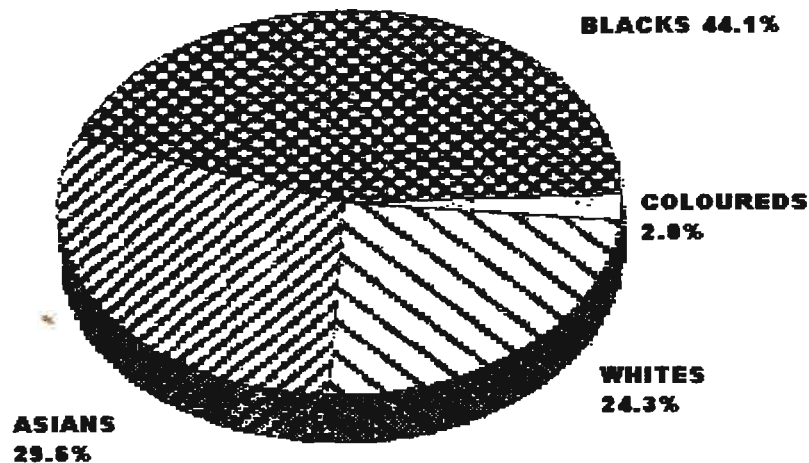
Milk products are also used for prayer. According to www.Archaryaonline.com, **abhishekam** is an important part of idol worship. Normally, **abhishekam**, or bathing the idol, is performed to the gods (in the form of idols) with **Paanchaamrita**. It is a mixture of milk, curds, sugar and honey. It is said that **paanchamrita**, being the mixture of various milk products, has medicinal values and will provide health and nourishment to the body. It also gives lustre to the body. Doctors prescribe milk as an alternative to food as it contains three types of proteins, 19 amino acids, 11 types of fats, six vitamins, eight enzymes, 25 elements, sugar and others. Milk provides the required calcium and phosphorous to the body. Curds consist of cream and butter. The medicinal value present in curds may cure few types of fever.

Fig 5.2 shows the share of the four population groups in the estimated total household expenditure of R7 641,3 million on food in the Durban metropolitan area in 1998. The percentage share in total household expenditure on food for Blacks was 44,1%, for Asians 29,6%, for Whites 24,3% and for Coloureds 2,0%.

FIG 5.2

SHARE OF POPULATION GROUPS IN ESTIMATED TOTAL HOUSEHOLD CASH EXPENDITURE ON FOOD, 1998

R 7 641,3 million



**SOURCE: BUREAU OF MARKET RESEARCH
REPORT NO 268. MARTINS, JH. 1999**

The totals for the main food groups are significant. Asians spent a total of R2 265 887 000 on the main food groups. The purchases from super- or hypermarkets amounted to 44,1% and 0,7% was purchased from wholesalers and factories. The purchases from other formal businesses were 41,5% in comparison to 28,7% for Blacks and 35,4% for Whites. In the formal sector, 86,3% was spent. In the informal sector, 13,7% was spent in contrast to 11,7% for Blacks and 0,4% for Whites. Also, 6,7% was purchased from hawkers or street markets in comparison to 3,6% for Blacks and 0,2% for Whites.

Out of the total annual cash expenditure of Asian households on food, by main food group and type of outlet, what was significant was that there were greater purchases amongst Asians than other race groups from other formal businesses in terms of:

Meat products (72,3%), fish products (43,8%), fats and oils (19,8%), milk products and eggs (21,5%), vegetables (26,5%), fruit and nuts (28,2%), miscellaneous food (13,2%) and prepared food (96,4%). Asians purchased 41,5% from other formal businesses. An important point to note is that Muslims only buy meat products that are certified as “halal” and most of the traditional supermarkets do not stock meat products that are “halal”. Muslims normally buy meat from those butcheries that exclusively stock “halal” products.

A total of 13,7% of the main food items were purchased by Asians from informal outlets which was relatively higher than 11,7% for Blacks and 0,4% for Whites. There were vast discrepancies between the total main food group items purchased amongst Asians in comparison to other race groups in the informal sector. The reason for this is that specific items that are popular amongst Asians are not readily available in the formal sector. Fish products purchased by Asians from the informal sector amounted to 2,8% against 0,6% for Blacks and Whites. Certain fish such as shad that are popular amongst Asians are not readily available in traditional supermarkets like Pick n’ Pay. Asians frequently purchase these products from the informal sector.

Purchases of milk products and eggs by Asians in the informal sector amounted to 10,3% against 2,4% for blacks and 0,1% for whites. In the informal sector, 45,8% of vegetables were purchased by Asians against 22,1% for Whites and 1,9% for Blacks. Some vegetables such as **bindi** and **karella** that Asians seem to enjoy are not found in traditional supermarkets and Asians normally purchase them from informal outlets. From a historical perspective, Asians used to frequent street markets like the Victoria Street market to purchase their fruit and vegetables and this tradition

continues today. In addition, 30,7% of fruit and nuts were purchased by Asians in the informal sector against 11,6% for whites and 1,8% for whites. It is logical for marketers to target Asians in the informal sector for fish products, milk products and eggs, vegetables, fruit and nuts.

Hawkers or street markets served as an important outlet amongst Asians for the purchase of the main food items. Vegetables purchased by Asians from hawkers or street markets amounted to 39,2% against 20% for Blacks and 1,9% for Whites. Fruit and nuts purchased by Asians from hawkers or street markets amounted to 29% against 11,4% for Blacks and 0,9% for Whites.

Spaza shops served as an important outlet amongst Asians for the purchase of milk products and eggs (8,2%), against 1,7% for Blacks and 0% for Whites. Asians purchased 2% of non-alcoholic beverages from spaza shops in comparison to 0% for Blacks and Whites. Other informal outlets served as an important outlet amongst Asians for the purchase of vegetables (4,7%) against 0,1% for Blacks and 0,0% for Whites. Purchases of fish products were 2,1% for Asians against 0% for Blacks and 0,5% for Whites.

5.4 SUMMARY AND CONCLUSION

Perumal (1988:216) states that the Indian family is a distinct cultural group that exists as an identifiable segment within a larger and more complex society. It is imperative that marketers understand the needs and wants of the Indian community in order to design effective marketing strategies to fulfil those needs and wants. Consumer trends, especially those arising largely from the process of westernisation in the Indian community, need to be closely monitored.

From the analysis of expenditure of households in the Durban metropolitan area by expenditure item and type of outlet, with particular emphasis on the significant differences between Indians and other race groups, several conclusions can be drawn. Many demographic and cultural factors influenced consumption patterns of Indians. In those outlets where there is a greater volume of purchasing by Indians in relation to other race groups, marketers can design tailor made marketing plans for Indians in order to penetrate this market further and boost sales.

Manufacturers and marketers of products can apply the information contained in this report to good use in planning a distribution channel. In addition, the information is equally useful for advertising planning, particularly as far as outdoor and below-the-line advertising is concerned. Information on total household expenditure by product and type of outlet constitutes an important input in planning the establishment of a business since a minimum turnover is required to sustain a business. However, household expenditure data is not only important to entrepreneurs but also to property developers embarking on development projects. The results of this study indicated some buying patterns of Indians that have important implications for marketers.

Determining the total annual cash expenditure of Asian households by main expenditure group and type of outlet and comparing it to those of other race groups, will enable marketers to identify those factors that are unique to the Asian population. Also distinguishing the type of outlets from which more purchases are made amongst Asians than other race groups will enable marketers to tailor marketing plans for these outlets in order to gain a greater market share for Asians.

More of the main food group items were purchased amongst the Asians in the informal sector in comparison to the other race groups. A comparison of the expenditure patterns on main food groups of the other three population groups shows that Asians spent relatively more than Blacks and Whites on fish products (3,7%), fats and oils (4,1%) and fruit and nuts (5,6%). Those marketing these products should therefore start targeting Asian consumers aggressively for these products in the informal sector.

There were many cultural differences between Asian consumers and other race groups that affected their consumption of certain food items as well as their choice of outlet. The following demographic factors have serious implications for marketers who have to take serious consideration of these in order to successfully design and implement appropriate marketing plans and strategies that will meet the need and wants of the Indian community:

- Increasing trends of westernisation amongst the Indian community.
- More Indian females entering the labour force.
- Higher levels of education being achieved by Indian males and females.
- The breakdown of the joint family system amongst the Indian community to give rise to the nuclear family system.

- The biggest market for Indians falling under the baby boomer category.
- The greater amount of salary/wage earners per household in comparison to other race groups.

It is hoped that by identifying all the significant demographic variables and other factors discussed in the study and applying their influence on the consumption patterns of Indians, marketers will gain a greater insight into the consumption habits of Indians and would be able to more effectively segment markets. It is also hoped that marketers may be able to design appropriate distribution channels for Indians. By identifying those outlets where Indians spend more on certain products in relation to other race groups, would enable them to design effective strategies to increase the market share and turnover for those items per outlet and entice more Indians to frequent those outlets.

The results of this study suggest that there are several related areas for future research, which might examine the decision-making patterns among the Indian families. In addition, a more detailed study of the lifestyle patterns (with special reference to the different religions among the Indian community) could be investigated. An exhaustive study with regard to occupational patterns and the projected purchasing power of Indians in the Durban area might also be undertaken. Since e-commerce is gaining popularity worldwide, the consumption patterns of Indians in regard to e-commerce might also be investigated.

APPENDIX

INTERVIEW QUESTIONS

- Presently, is there a strong western influence amongst the Indian community? If yes, what effect does it exert on Indian culture and lifestyle?
- Has there been any breakdown of the traditional Indian joint family system? If so what implications do you think it has on the Indian consumer?
- Are there any unique differences between Hindu and Muslim cultures that would impact on their consumption patterns?
- Do you think the Indian family influences consumer behaviour?
- Have there been any recent trends that have revived Indian culture?
- Do you think it is possible that there could be resurgence of Indian culture in South Africa?

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