

MARKETING RESEARCH: A STUDY ON ETHNIC GROUP

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Abstract

The ‘An ethnographic study of low-income consumer behavior’ is a new term used in the present study where sociology, anthropology and marketing subjects are integrated. Because of so many influencing factors there, the Veblenian socio-cultural factors (like culture, sub-culture, social class, reference group, family and its supporting elements) were taken for the study. Multi-stage stratified disproportionate random sampling technique was employed in the sample selection. We found that most of the low-income consumers were being influenced by social class and family among the above said factors. It was found that ‘low-price’, ‘credit facility’, ‘distance’, ‘familiar shopkeeper’, ‘quantity’, ‘quality’ and other benefits were the factors which had been creating relationship between the low-income consumers and market place. It is suggested that the public distribution system is the right place to capture the new market.

Introduction

Ethnography is a branch of Anthropology concerned with the description of ethnic group. Ethnic group is a group which shares the socio-cultural characteristics in the society.

An ethnic group may be defined as a group of individuals “with a shared sense of people-hood” based on presumed socio-cultural experiences and/or similar physical characteristics. Such groups may be viewed by their members and/or outsiders as religious, racial, national, linguistic, and/or geographical. Thus, what ethnic group members have in common is their ethnicity or sense of people-hood, which represents a part of their collective experience.

Veblenian Socio–Psychological Model (in brief)

Thorstein Veblenian saw man as primarily a social animal conforming to the general forms and norms of his larger culture and to the more specific standards of the sub cultures and face to face group to which his life is bound. His wants and behaviour are largely moulded by his present group memberships and the group memberships to which he aspires. The basic theme is that man’s attitudes and behaviour are influenced by several levels of society, culture, sub-culture, social classes, reference groups, face to face groups and family. The challenge to the marketer is to determine which of these social levels and its supporting elements is most important in influencing the demand for his product.

Objectives of the Present Study

In the present study, the ethnographic study was employed in the hope of accomplishing the following objectives:

- To investigate the motivational forces influencing the shopping and consumption behavior of low-income consumers.
- To study the relationship between low-income consumers and market place.
- To find the new insights as to how a marketer can better supply the goods to low-income consumers.

Methodology

At the outset 10 scheduled castes’ families from Putlam Palli panchayat in Kadapa district of Andhra Pradesh State were selected for the purpose of staying with them for 9-12 Months with a view to closer observation of their culture, shopping and consumption behavior and to investigate the market place facilities in the study area. Besides this sample, convenience sampling and multi-stage stratified disproportionate random sampling technique was adopted in sample selection. Accordingly, Kadapa district was selected as sample district. The Kadapa district is one of the 4 districts in Rayalaseema

region of Andhra Pradesh, other divisions being coastal Andhra and Telengana region with 9 and 10 districts respectively. The multi-stage stratified disproportionate random sampling procedure comprised the selection of mandals at its first stage, selection of villages in the second stage, and finally the selection of families in the third stage. Accordingly, 5 villages at random were selected from each Mandal of 51 Mandals in Kadapa district, and then 5 families from each village were selected to elicit responses to the questionnaire (while making a questionnaire, mainly Veblenian socio-psychological factors like reference group, social class, culture, sub-culture and family were focused) administered. Thus, the total sample consists of 255 families. Factor analysis, chi-square analysis and percentage analysis were used as testing tools.

Scope and limitations of the study

The study is limited to consumer behavior of scheduled castes in Kadapa district of Andhra Pradesh only. Hence, it may not be generalized for other castes existing in other areas of Andhra Pradesh and other states in India.

The present study could cover only on ten families of Putlampalli Harijanawada of Kadapa district for staying with them for 9 to 12 months during the research to observe closely their culture and consumer behavior.

The scope of the present study is structured around integrated model, combining the components of Veblen Ian's socio-psychological model and ethnographic method and is extended to the study of the cultural, social, psychological and economic factors that influence the consumer behavior of selected low-income buyers from scheduled castes in Kadapa district of Andhra Pradesh.

Empirical Analysis

As stated in the sample selection, after a careful observation of 51 Mandals in Kadapa district, 10 different families were selected for personal observation and making relations with them with an objective of ethnographic study of those families. The 10 families' summary of income and expenditure in to various categories is as follows.

Table 5.1: Consumption Expenditure of 10 Families on their Necessities per Year

Items	Families										Total	Rank
	1	2	3	4	5	6	7	8	9	10		
Essential commodities	40	43	43	44	46	44	42	40	38	34	414 (41.4%)	I
Non-durable goods	9	9	7	12	7.5	10	12	10	9	10	95.5 (9.55)	IV
Durable goods	23	13	21	21	20	22	23	23	23	26	215 (21.5%)	II
Recreation	8	9	9	3	6.5	7	5	5	6	9	67.5 (6.75%)	V
Health	5	7	8	5	5	4	3	6	5	6	54 (5.4%)	VI
Education	2	5	1	2	5	3	5	5	7	3	38 (3.8%)	VII
Social ceremonies	10	12	10	11	10	9	8	10	11	10	101 (10.1%)	III
Others	3	2	1	2	-	1	2	1	-	2	15 (1.5%)	VIII
Total %	100	100	100	100	100	100	100	100	100	100	100%	

- Source: Field data
- Figures in parentheses indicate percentage to total.

Table 5.1 shows the summary of the divisions of the income of the family's expenditure in to various categories that was spending on. On an average most of the families would like to exhaust 41.4% of their total income on 'essential commodities', 21.5% of their consumption expenditure was on 'durable goods', 10% on 'social ceremonies', 9.55% on 'non-durable' goods, 6.75% on 'recreation', 5.4% on 'health', 3.8% on 'education' and 1.55% on 'other things'.

Table 5.2: Association between Income and Reference Groups of the Respondents

Sl. No.	Income	Number of respondents	No. of respondents influenced by					
			Family	Friends	Co-workers	Religious groups	Trade union	Others
1.	Rs.15000-30000	27	08	03	05	04	02	05
2.	Rs.30000-45000	72	27	14	11	06	09	05
3.	Rs.45000-60000	89	30	21	14	12	07	05
4.	Rs.60000-75000	36	9	12	04	07	01	03
5.	Rs.75000-90000	19	04	02	02	02	06	03
6.	Rs.90000-120000	12	03	04	02	01	01	01
Total		255 (100%)	81 (31.76)	56 (21.96)	38 (14.90)	32 (12.54)	26 (10.19)	22 (8.62)

- Source: Field data
 - Figures in parentheses indicate percentage to total.
- ($\chi^2 = 22.24$ $P = 0.327$)

(It is found that there is no significant association between their income and influencing reference groups while making a purchasing decision, and hence, the hypothesis 'there is no significant association between income level of the respondents and reference group' is accepted)

Table 5.2 reveals the cross tabulation of respondents by their annual income and reference group whose influence is felt by the sample. The reference groups included family, friends, co-workers, religious groups, trade unions and others.

When we aggregate all the respondents as per the reference groups mentioned in the table, majority of the respondents (31.73%) opined that ‘family’ was their influencing group while 21.3% felt ‘friends’, 15.6% felt ‘co-workers’, 11.3% each cited both ‘religious groups’ and ‘trade unions’, the remaining 8.69% of total respondents felt ‘others’ as their reference group.

Table 5.3: Distribution of Respondents according to their Occupation and influencing Cultural Factors while making a Purchase Decision

Sl. No.	Occupation	Number of respondents	No. of respondents influenced by			
			Values	Beliefs	Customs and practices	Others
1.	Govt. employees	12	03	05	02	02
2.	Pvt. employees	65	08	18	12	27
3.	Agricultural labour	112	14	25	17	56
4.	Cultivators	16	03	05	05	03
5.	Business men	20	03	08	03	06
6.	Others	30	06	04	09	11
Total		255 (100%)	37 (14.50)	65 (25.49)	46 (18.03)	107 (41.96)

- Source: Field data
 - Figures in parentheses indicate percentage to total.
- ($\chi^2 = 15.08$ $P = 0.2369$)

(it is found that there is no significant relation between occupation and their influencing cultural factors while making a purchasing decision and hence, the hypothesis ‘there is no significant relation between the occupation of the respondents and cultural factors while making purchase decision’ is accepted)

In the Table 5.3, it may be deduced that, most of the respondents i.e., 107 respondents (41.96%) irrespective of their profession gave priority to ‘others’, 65 respondents (25.49%) to ‘beliefs’, 46 respondents to (18.03%) ‘customs and practices’, and lastly 37 respondents to (14.50%) ‘values’ as their influencing cultural factors.

Table 5.4: Educational distribution of respondents according to their influencing sub cultural factors while making a purchase decision

Sl. No.	Literacy level	Number of respondents	No. of respondents influenced by				
			Religious factors	Racial factors	Geographical factors	National factors	Other factors
1.	Illiterate	57	15	20	07	01	14
2.	Primary	74	22	27	13	02	10
3.	Secondary	67	20	15	10	08	14
4.	Graduates	13	03	02	02	03	03
5.	Post-graduates	06	02	01	01	01	01
6.	Technical and other qualification	38	10	08	05	02	13
	Total	255 (100%)	72 (28.23)	73 (28.62)	38 (14.90)	17 (6.66)	55 (21.56)

- Source: Field data $(\chi^2 = 13.523 \quad P = 0.332)$
- Figures in parentheses indicate percentage to total.
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(It is found that there is no significant association between the two variables, and hence, the hypothesis ‘there is no significant association between literacy level and their influencing sub-cultural factors’ is accepted)

From the Table 5.4, it is learnt irrespective of their education level that most of the respondents (28.62%) gave priority to ‘racial factors’, 72 respondents (28.23%) to ‘religious factors’ 55 respondents (21.56%) to ‘other’, 38 respondents (14.90%) to ‘geographical factors’ and lastly 17 respondents (6.66%) to ‘nationality’.

Table 5.5: Distribution of respondents according to their family size and influencing members of the family while making a purchase decision

Sl. No.	Family size	Number of respondents	No. of respondents influenced by					
			Father	Mother	Both	Children	Others	All
1.	Two	18	10	06	02	-	-	-
2.	Three	27	09	08	06	03	-	01
3.	Four	46	14	11	09	07	01	03
4.	Five	73	28	18	12	08	-	07
5.	Six	48	19	08	10	07	01	03
6.	Seven	25	06	03	04	06	02	04
7.	Eight	10	03	02	02	02	01	-
8.	Nine and above	08	02	01	03	01	01	-
	Total	255 (100%)	91 (35.68)	57 (22.35)	48 (18.82)	34 (13.33)	06 (2.35)	18 (7.05)

- Source: Field data $(\chi^2 = 9.959 \quad P = 0.8222)$
- Figures in parentheses indicate percentage to total.

(It is found that there is no significant association between family size and their influencing family members during purchase decision, and hence, the hypothesis ‘there is

no significant association between the family size and influencing family members during the purchase decision' is accepted)

On the whole, 91 respondents (35.68%) gave priority to 'father', 57 respondents (22.35%) cited 'mother', 48 respondents (18.82%) 'both' (father and mother), 34 respondents (13.33%) 'children', 18 respondents (7.05%) 'all' and the rest 06 respondents (2.35%) referred 'others' (i.e., relatives, strangers, neighbors, etc.,) as their reference groups.

Table 5.6: Distribution of Respondents according to their Family Consumption Expenditure per annum and influencing social class factors while making a purchase decision

Sl. No.	Family consumption expenditure (p.a)	Number of respondents	No. of respondents influenced by				
			Income	Occupation	Asset value	Literacy level	Others
1.	Below Rs.20000	15	06	01	03	02	03
2.	Rs.20000-30000	74	22	12	18	06	16
3.	Rs.30000-40000	72	25	13	10	05	19
4.	Rs.40000-50000	50	13	05	15	07	10
5.	Rs.50000-60000	26	05	03	08	04	06
6.	Rs.60000 and above	18	06	03	04	02	03
	Total	255 (100%)	77 (30.19)	37 (14.50)	58 (22.74)	26 (10.19)	57 (22.37)

• Source: Field data $(\chi^2 = 11.108 \quad P = 0.802)$

• Figures in parentheses indicate percentage to total.

(It is found that there is no significant association between family expenditure and their influencing social class factors during the purchase decision, and hence, the hypothesis 'there is no significant association between the family's consumption expenditure and social class factors' is accepted)

It may be seen that the most of the respondents took sides in favor of 'income' as their influencing factor covering 30.19%, while 58 respondents (22.74%) preferred 'asset value', 57 respondents (22.37%) 'others', 37 respondents (14.50%) 'occupation' and only 26 respondents (10.19%) 'literacy level'.

Table 5.7: Veblenian socio-cultural factors and their association while making a purchase decision

Sl. No	Veblenian factors	Initials	Communalities
1	Reference group	1.000	0.894
2	Culture	1.000	0.906
3.	Sub-culture	1.000	0.936
4.	Family	1.000	0.903
5	Social class	1.000	0.943

Extraction Method: Principal component analysis.

• Sources: Field data

The five Veblenian socio-cultural factors include 'reference group', 'culture', 'sub-culture', 'family', and 'social class', with high communalities of 0.894, 0.906, 0.936, 0.903, and 0.943 respectively. This indicates that the factors have high degree of

association among themselves. It may be concluded that the consumers who were influenced by any of these factors were also influenced more or less by the remaining factors.

Table 5.8: Veblenian socio-cultural factors and their relative importance in the purchase decision

Sl. No	Veblenian factors	Total	% of explained variance	% of Cumulative variance
1.	Income level	5.341	79.296	76.296
2.	Reference group	1.046	14.942	91.238
3.	Culture	0.276	3.943	95.180
4.	Sub-culture	0.122	1.399	98.329
5.	Family	9.795E-02	1.399	98.329
6.	Social class	6.623E-02	0.946	99.276
7.	V.B. factors	5.071E-02	0.724	100.00

Extraction Method: Principal component analysis.

- Sources: Field data

From the table 5.8 it is clear that ‘income level’ has high relative importance of 79.296% variance out of 7 variables of the underlying factors. It is the most influencing factor while making a purchase decision, followed by culture, sub-culture, family, social class and V.B. factors with 14.94%, 3.94%, 1.40%, 1.40%, 0.946% and 0.724% of variances respectively.

Table 5.9: Occupational distribution of respondents according to their motivating factors in visiting a public distribution shop

Sl. No	Occupation	No. of Respondents	No. of respondents influenced by						
			Low price	Quality	Quantity	Credit facility	Nearer to home	Familiarity with the shop keeper	Other benefits
1.	Govt. Employees	12	07	02	02	-	01	-	-
2.	Private Employees	65	38	12	06	-	09	-	-
3.	Agri. labour	112	73	11	16	-	12	-	-
4.	Cultivators	16	04	03	03	-	06	-	-
5.	Business	20	08	03	06	-	03	-	-
6.	Others	30	16	03	04	-	07	-	-
	Total	255 (100%)	146 (57.25)	34 (13.33)	37 (14.50)	-	38 (14.90)	-	-

- Source: Field data

($\chi^2 = 21.790$ P = 0.113)

- Figures in parentheses indicate percentage to total.

(It is found that there is a significant association between occupation and their motivating factors in visiting public distribution shops, and hence, the hypothesis ‘there is no significant association between the occupation and their motivating factors in visiting public distribution shops’ is rejected)

Table 5.9 denotes the occupational distribution of respondents by their influencing factors to visit a public distribution shop. It is clear that most of the respondents chose ‘low-price’ (57.25%), followed by ‘near to home’ (14.90%), ‘quantity’ (14.50%), ‘quality’ (13.33%) consecutively.

Table 5.10: Distribution of Respondents according to their level of Consumption Expenditure and Key Motivational Factors for Visiting a Retail Shop

Sl. No	Consumption Expenditure (Rs)	No. of Respondents	No. of Respondents influenced by						
			Low price	Quality	Quantity	Credit facility	Nearer to home	Familiarity with shop keeper	Other benefits
1.	Below Rs.20000	15	03	-	03	05	01	02	01
2.	Rs.20000-30000	74	13	04	05	27	16	06	03
3.	Rs.30000-40000	72	14	01	07	20	18	10	02
4.	Rs.40000-50000	50	06	05	05	13	10	08	03
5.	Rs.50000-60000	26	03	03	01	07	05	05	02
6.	Rs.60000 and above	18	02	02	01	06	03	02	02
Total		255 (100%)	41 (16.07)	15 (5.88)	22 (8.62)	78 (30.58)	53 (20.78)	33 (12.94)	13 (5.09)

- Source: Field data $(\chi^2 = 14.351 \quad P = 0.4990)$
- Figures in parentheses indicate percentage to total.

(it is found that there is no significant association between family expenditure and their key motional factors in visiting retail shops for purchasing goods and services, and hence, the hypothesis ‘there is no significant association between the consumption expenditure and their motivational factor for visiting a retail shop’ is accepted)

Table 5.10 explains the distribution of respondents by their level of consumption expenditure and key influencing factors to visit a specific retail shop. The above analysis shows that 78 respondents (covering 30.58%) chose ‘credit facility’ as their main influencing factor to visit retail shops, 53 respondents (covering 20.78%) preferred ‘nearness to home’, 41 respondents (covering 16.07%) ‘low price’, 33 respondents (12.94%) ‘familiarity with shopkeeper’, 22 respondents (8.62%) ‘quantity’, 15 respondents (5.88%) ‘quality’ and the rest of 13 respondents (5.00%) ‘other reasons’ as the reasons for their visit to retail shops.

Table 5.11: Distribution of Respondents according to their Education and key Motivational Factors for Visiting Towns and District Headquarters for Purchasing Goods and Services

Sl. No	Education level	No. of Respondents	No. of Respondents influenced by						
			Low price	Quality	Quantity	Credit facility	Nearer to home	Familiarity with shop-keeper	Others benefits
1.	Illiterate	57	22	14	03	01	03	04	10
2.	Primary	74	18	20	05	02	06	07	16
3.	Secondary	67	13	27	05	03	04	08	07
4.	Graduation	13	02	05	-	01	01	01	03
5.	Post-graduation	06	01	03	-	-	-	-	02
6.	Technical and other Qualification	38	08	12	03	01	02	01	11
	Total	255 (100%)	64 (25.99)	81 (31.76)	16 (6.27)	08 (3.13)	16 (6.27)	21 (8.23)	49 (19.21)

- Source: Field data

($\chi^2 = 19.968$)

P = 0.6980)

- Figures in parentheses indicate percentage to total.

(It is found that there is no significant association between the two variables, and hence, the hypothesis ‘there is no significant association between education level and their motivating factors in visiting shops in towns and district headquarters is accepted)

Table 5.11 shows the distribution of respondents by their education and key motivational factors in that prompted them in visiting the shops at mandal and district head quarters. It is clear that most of the respondents’ main reason behind visiting towns for purchasing goods and services was to get ‘quality goods’ (31.76%), while 64 respondents (25.08%) mentioned ‘low price’, 49 respondents (19.21%) ‘other reasons’, 21 respondents (8.23%) ‘familiarity with shopkeeper’, 16 respondents (6.27%) each ‘quantity’ and ‘nearness to home’, and the remaining 08 respondents mentioned (3.13%) ‘credit facility’ as their motivators to go to towns and district headquarters to buy goods and services.

Findings and Suggestions

The Kadapa district which is located in between 30°.40’ north latitude is one of the 4 districts in the Rayalaseema region of Andhra Pradesh. It has a population of 26 lakhs of which 76% is rural and 24% is urban. The population of scheduled castes is 4.09 Lakhs which is 14% of the district’s population according to 2001 Census.

Multi-stage stratified disproportionate sampling procedure was followed. Accordingly, 5 villages at the first stage from each mandal of 51 mandals in the district, 5 families from each village were selected as sample. Besides this, 10 families from Putlam Palli were selected for personal observation.

The study has set 3 objectives, such as:

- ❖ Investigating the motivational forces (among Veblenian socio-cultural factors) influencing the shopping and consumption behavior of low-income scheduled castes' people.
- ❖ Studying the relationship between low-income people of scheduled caste and market place, and
- ❖ Acquiring new insights as to how marketers (or) producers can better supply the consumption needs and wants to scheduled castes' low-income consumers.

For which hypotheses were formulated. The study was conducted during 2008-10. Percentages, chi-square and factor analysis were used to analyze the primary data. The following are some of the findings and suggestions:

1. *Consumption expenditure per year of 10 families selected for personal observation.*

Finding

It was found that major portion of their expenditure was spent on essential commodities (41.4%), followed by on durables (21.5%) and non-durable goods (9.55%). (Table 5.1)

Reason

Being poor they first preferred food and shelter, later for durable, non durable goods and other things in that order.

Suggestion

It is suggested to the producers and marketers, if they produce and sell goods and services equal to their percentage levels of consumption expenditure on essential goods, durable and non-durable goods etc., then there will be a good market for them.

2. *Association between income and reference groups of the respondents*

Finding

Based on the income, the influencing reference groups of low-income consumers keep on changing. But the overall observation shows that 'family' (31.76%), 'friends' (21.96%) and 'co-workers' (14.9%) were the main influencing factors while making a purchase decision. (Table 5.2)

Reason

Irrespective of their income level, the low-income consumers of scheduled castes gave priority to the suggestions of the 'family members' and 'others' in making a purchasing decision.

Suggestion

There are different levels of income among low-income consumers from scheduled castes. So, the marketers should take into consideration the opinion of 'family', and 'friends' for selling the goods and services.

3. *Distribution of respondents according to their occupation and influencing cultural factors while making a purchase decision*

Finding

There was difference in the type of influencing cultural factors of agricultural labourers and private employees when compared to that of cultivators and business people. The agricultural laborers 56, 25, 17, 14 preferred 'others', 'beliefs', 'customs and practices' and 'values' consecutively. while the cultivators 5, 5, 3, 3 preferred 'customs and practices', 'beliefs', 'values' and 'other factors' in that order. With that, it is clear that based on their occupation their influencing factor is also changing. (Table 5.3)

Reason

Low-income people of agricultural laborers and private employees preferred 'others' like the family, food, dress, and health. So it affected the overall response of the total respondents.

Suggestion

People who were good by their profession preferred 'customs and practices', 'beliefs' and 'values'. But those who were low by their profession mostly preferred 'others' like their necessities that were related to their better livelihood. So, it is suggested the producers and marketers to concentrate on the low profession respondents as they influence the remaining people's responses of the scheduled castes category.

4. *Educational distribution of respondents according to their influencing sub-cultural factors while making a purchase decision*

Finding

It is clear that most of the respondents gave their priority to 'racial factors' (28.52%) and 'religious factors' (28.23%). Followed by 'others factors' (21.56%), 'geographical factors' (14.90%) and 'national factors' (6.66%) as sub-cultural factors influencing their purchases. Hence, there is variation in sub-cultural factors of below graduation and above graduation. (Table 5.4)

Reason

It is found that the respondents have got relations buyers with Christianity which has got its impact on their behaviour.

Suggestion

It is suggested the marketers and producers consider the 'religious', 'racial' and 'other' sub-cultural factors in appealing their buyers with appropriate models.

5. *Distribution of respondents according to their family size and influencing members of the family while making a purchase decision*

Finding

It is found, irrespective of the family size, the 'father' (35.68%) in the family were the main influencing factors followed by 'mother' (22.35%) while making a purchase decision. But according to their family size their order of priority in respect of influencing factors while making a decision in the family was changing. However, both wife and husband, and all had the joint decision making to the tune of 7% and 19% respectively. (Table 5.5)

Reason

Since, the families having five and less than five members were large in number in the scheduled castes category, their behavior affected the responses of the remaining sample.

Suggestion

It is suggested the producers and marketers to know the standpoints of male (husband) female (wife) and both together in respect of their needs, tastes and preferences.

6. *Distribution of respondents according to their family consumption expenditure per annum and influencing social class factors*

Finding

Based on 'asset value' their order of priority was changing. But, most of the respondents gave priority to 'income' (30.19%), 'asset value' (22.74%) and 'other' (22.37%) etc., as their main influencing factors while making a purchase decision. (Table 5.6)

Reason

As scheduled caste's people are economical, they exhaust based on their income and other sources.

Suggestion

It is suggested the producers and marketers to take into account the opinions of the people whose consumption expenditure is between Rs. 20000-40000 as they are large in number in the scheduled caste's category.

7. *Veblenian socio-cultural factors and their association while making a purchase decision*

Finding

It is found that the social class and sub-culture have a very close association among themselves over other factors. However, all the factors had high degree of association among them. (Table 5.7)

Reason

As most of them belonged to the least income consumers, they did not prefer factors other than 'income' while making a purchase decision.

Suggestion

It is suggested the producers and marketers consider the cultural, sub-cultural factors along with the social class of the people while producing and marketing the goods and services.

8. *Veblenian socio-cultural factors and their relative importance in their purchase decision*

Finding

It is found that the 'income level' of the low-income consumers influence their purchase decision. But among the Veblenian Socio-cultural factors; 'social class' and 'sub-culture' are the most influencing factors when compare to 'reference groups', 'culture' and 'family'. Hence, it is clear that the consumers who are being influenced by any one of the mentioned factors will also be influenced more or less by the remaining factors. (Table 5.8)

Reason

As most of the scheduled caste consumers are low- income people, factors other than income do not influence them considerably.

Suggestion

In order to capture the new markets, it is suggested the producers and marketers to produce and market the goods and services to them based on their preference for 'income level'.

9. *Occupational distribution of respondents according to their motivating factors in visiting a public distribution shop*

Finding

It is found that most of the scheduled caste people were visiting 'public distribution shops' due to 'low-price' (50.58%), 'nearer to their home' (14.50%), 'quantity' (14.11%), 'quality' (13.33%), 'credit facility' (3.53%), ' familiarity with shop keeper' (1.96%), and 'others' (1.96%) in that order. (Table 5.9)

Reason

By virtue of their low-income, scheduled caste people always preferred goods at low price with best quality that suited their purchasing capacity.

Suggestion

It is suggested the producers and marketers produce and market the goods and services at cheaper price, in order to capture the scheduled caste markets.

10. *Distribution of respondents by their level of consumption expenditure and key motivational factors for visiting a retail shop*

Finding

It is found that most of the scheduled caste people were visiting retail shops because of the availability of 'credit facility' (30.58%). Secondly, they considered the 'short distance' (20.78%) between market place and their residence, followed by 'low-price goods' (16.07%), 'familiar shop keeper' (12.94%), 'quantity' (8.62%), 'quality' (5.88%) and 'others' (5.09%). (Table 5.10)

Reason

As scheduled caste people are poor with low-income, they did not have sufficient money to accomplish all their necessities. Hence, they preferred to visit the market places where there was a 'credit facility' for them for purchasing the goods and services.

Suggestion

It is suggested to the producers and marketers to provide 'credit facility' to the people of scheduled castes while marketing goods and services. As well they should place the 'retail shop' nearer to their residences. 'Low price', 'familiar shopkeeper', 'quantity', 'quality' and 'other things' should also be considered consecutively by the producers and marketers while marketing the goods and

services.

11. *Educational distribution of respondents by their key motivational factors in visiting towns and district headquarters for purchasing goods and services*

Finding

It was found that most of the scheduled caste people visited shops at 'towns' and 'district headquarters with a view to get 'quality goods' (31.8%) 'low-prices of the products' (25.99%), 'other benefits' (19.21%), 'shop owners' (8.23%), 'quantity' (6.27%), 'distance' (6.27%), 'credit facility' (3.13%) consecutively. (Table 5.11)

Reason

Because of available various alternative products and types at shops in 'hometowns' or 'district headquarters' with bargaining prices of different companies, they preferred to visit these market places. Secondly for the goods that are not available at public distribution shops, they preferred to visit 'retail shop'. The main factors that made them to keep on visiting a particular 'retail shop' is the availability of 'credit facility' there. It is also creating a kind of affection and respect among the low-income scheduled caste people towards the owners of these shops.

Suggestion

It is suggested to the producers and marketers to produce and market 'quality' goods and services with 'cheap price' and 'quantity' and making it available to the low-income people's nearer market places with some promotional activities to capture this markets and leverage it against the competition.

- ❖ On the overall observation, it was found that the main factors which created relationship between market place and low-income consumers of scheduled castes are 'low price', 'credit facility', 'shop nearer to their residence', 'familiar shopkeeper', 'quantity', 'quality' and 'other benefits' like discounts, gifts, offers, prizes, etc.,
- ❖ The main reason behind visiting 'public distribution shops' for purchasing their provisions is availability of their goods at 'cheap prices' and this is another reason that made the low-income consumers of scheduled castes to stick to the 'public distribution shops'.

- ❖ Secondly, for the goods that are not available at 'public distribution shops, they preferred to visit 'retail shops'. The main factors that made them to keep on visiting a particular 'retail shop' is the availability of 'credit facility' there. It is also created a kind of affection and respect among the low-income scheduled caste people towards the owners of those shops.
- ❖ Another factor that created a relation between low-income consumers of scheduled castes and market place is 'short distance' to market place. It is usual that most of the low-income people visit the shops which are nearer to their homes, and it is the reason why low-income consumers are trying to purchase goods from street vendors. And it is found that the low-income consumers of scheduled castes are leisure in the evening time (between 6-10 p.m), it is the right time to the marketers to meet and sell their goods.
- ❖ The reason behind visiting 'towns and district headquarters' shops is availability of various alternative goods and bargaining facility along with gifts, offers, discounts, prizes etc., there. And it is found that on the festive and special occasions, the consumption level of the goods of these people is doubled, and mostly on these occasions, they prefer to purchase durable goods.
- ❖ Because of finding that scheduled castes' low-income people considering the factors like 'low price goods', 'credit facility', 'distance to shop', 'quantity', and other 'attracting benefits', it is suggested to the producers and marketers to produce and market the goods and services at an affordable prices. And also making the goods available in the public distribution shops (or) retail shops nearer to their villages with a familiar shop keeper definitely ensure them to capture the new markets of low-income consumers.

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