

ENVIRONMENTAL INFLUENCES
IN CHANGING CONSUMPTION
PATTERN

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ENVIRONMENTAL INFLUENCES IN CHANGING CONSUMPTION
PATTERN - A CASE STUDY OF THE BENGALLEE
RESIDENTS IN SASKATOON

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This work is dedicated to my wife, Khodeja Begum,
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CHAPTER I

INTRODUCTION

1.1 ROLE OF MARKETING IN A CHANGING ENVIRONMENT

In any society, patterns of consumption¹ of people are directly affected by and dependent on the structure and efficiency of the marketing system. In modern times marketing systems are changing radically in many cases to meet and adjust to the demands of both changing environmental forces² and the social institutions.³ The interrelationships between the environmental forces and social institutions raise a number of issues as to the roles, functions of the institutions to satisfy the ever changing needs, desires and interests of the consumers.⁴ The roles of marketing can be better identified by considering the problems, like air and water pollution, solid waste management, thermal pollution and noise control, which are brought by environmental orientation of individual consumers.⁵ Marketers are giving significant attention to the societal norms⁶ and life styles.⁷ They are responding quickly through their policies and strategies to the pressures and opportunities presented by environmental and social change.

^{1,2,3} See Glossary of Terms, p.97.

⁴ William Lazer and Bernard J. La Londe, "Changing Marketing Systems: A Prelude" in Changing Marketing Systems, Reed Moyer (ed.), 1967, Winter Conference Proceedings Series No.26, American Marketing Association, Dec. 27-29, 1967, Washington, D.C.

⁵ Journal of Marketing, July, 1971, Vol.35, P.1.

^{6,7} See Glossary of Terms, p.97.

1.2 INFLUENCES OF ENVIRONMENT ON CONSUMPTION

Consumers influence marketing and in the same way marketing also influences the consumers. The environment of the consumers is one of the important factors which help to mold and direct the institutions and functions of marketing.¹ More than 150 years ago, Adam Smith concluded that "consumption is the sole end and purpose of all production and the interest of the producer ought to be attended to only so far as it may be necessary for promoting that of the consumer".² Marketing managers, by their nature of problems must be environmentalists, for external and internal change is frequently guiding the marketing policies and strategies.³ They give attention to the implications of environmental changes for marketing decisions and practices. Figure 1.1 exhibits external environment in which the systematic functions of marketing are managed. The external environment consists of scientific and technological forces; life style and life space.⁴ forces; ethical, legal and social forces; and both domestic and international economic and political forces.⁵ In fact, the consumers live and act in a changing environment. They always react and help shape

¹Robert J. Holloway and Robert S. Hancock, Marketing in a Changing Environment, (New York: John Wiley & Sons, Inc., 1968), P.54.

²Adam Smith, The Wealth of Nations, (London: Methuen and Company, 1904), P.159.

³Eugene J. Kelly and William Lazer, Managerial Marketing: Perspectives and Viewpoints, (Homewood, Illinois: Richard D. Irwin, Inc., 1967), Third Edition, Chap.11, P.31.

⁴See Glossary of Terms, P.97.

⁵Kelly and Lazer, op.cit., P.4.

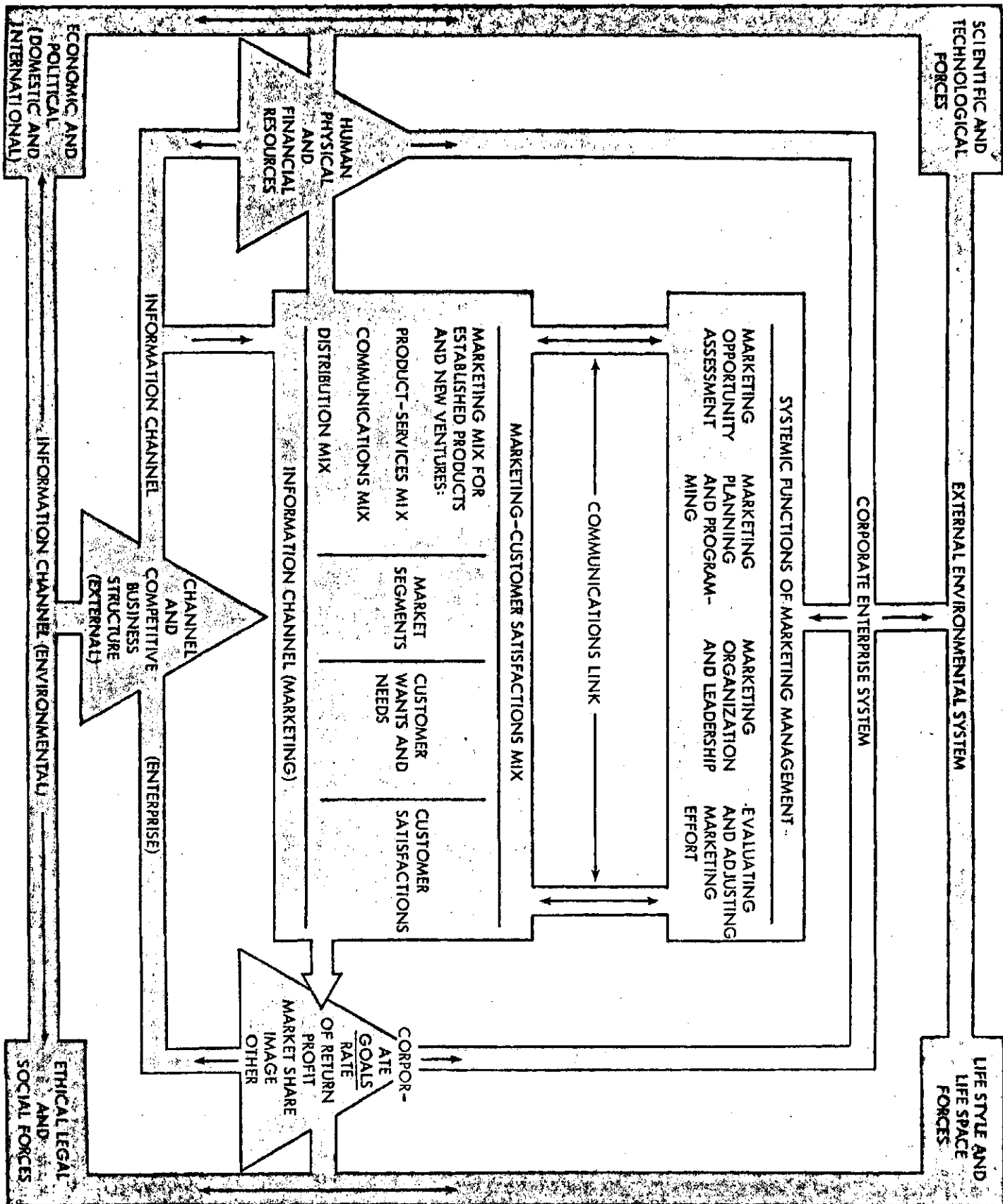


FIGURE 1.1 MARKETING ACTION SYSTEM

Source: Eugene J. Kelly and William Lazer, *Managerial Marketing: Perspectives and Viewpoints*, Homewood, Illinois: Richard D. Irwin, Inc., P. 2

their environments and market opportunities and problems result from changed consumers attitudes and behavior toward products and services. And the marketers in turn are attempting to match consumer needs and wants with corporate capabilities and resources.¹

In order to understand the general framework of consumer behavior we must understand the individual's internal decision process and the environmental influences over the individual. The internal variables such as needs, motives, perception and attitudes are known as basic determinants and external variables are called environmental influences.² The environment exerts a strong influence on the individual that operates through his basic determinants. Broadly, environment may be classified into two types: (1) Physical environment³ and (2) Social environment.⁴ Figure 1.2 indicates the relation of environmental factors to the dependent elements of marketing. It may be emphasized here that physical and social environments are the determinants of business and the marketing task of the economy. The purpose of the economy is to provide the society with consumable goods which the physical environment is capable of producing and where the needs and desires of the society are to be satisfied. The task is small in less developed countries which have few products, low per capita income and uncultivated consumption habits. It is comparatively more difficult in

¹ Ibid., P.31.

² C. Glenn Walters and Gordon W. Paul, Consumer Behavior: An Integrated Framework, (Homewood, Illinois: Richard D. Irwin, Inc., 1970), P.13.

^{3,4} See Glossary of Terms, p.97 and 98.

National EnvironmentsElements of Marketing

Physical and Economic:

Size of
Country
Population
GNP
Level of living
Transportation system
Etc.

Technical:

Products
Price
Profits
Costs
Brands
Differentiation
Layouts
Scales
Channels
Markets
Institutions
Flows
Processes

Societal and Social:

Family
School
Church
Economy
Government
Military
Leisure

Social:

Social systems
Roles
Behavior
Interaction
Management

Figure 1.2 Relation of Environmental Factors to be Dependent Elements of Marketing.

Source: Robert Bartels, Marketing Theory and Meta theory, (Homewood, Illinois. Richard D. Irwin Inc., 1970), P.236.

developed countries which have extensive natural resources, complex system of production and distribution, high per capita income, high discretionary purchasing power and imaginative consumption habits.¹

Consumers do not behave in a vacuum. They are continually influenced by their environment.² There are five environmental influences: (1) family influences; (2) social influences; (3) business influences; (4) cultural influences; and (5) economic influences.³ Family influences come from household members, social influences arise from all personal contacts other than family or business. They result from place of work, church, school and neighborhood. Business influences include business activities like personal selling, promotion and advertising. Cultural influences are nothing but the innate beliefs, sanctions, customs and traditions developed overtime by the social system. Economic influences are the privileges and constraints placed on the consumer by income.⁴ Diagram 1.3 shows the interaction of environmental influences and individual influences on consumer's buying decision.

Consumers are, in fact, influenced by environmental forces to a great extent in changing the consumption pattern. The standards and values that stem from the environment greatly influence consumer.

¹ Robert Bartels, Marketing Theory and Meta theory, (Homewood, Illinois: Richard D. Irwin., 1970).

² Burleigh B. Gardner, "The ABC of Motivation Research" Business Topics, Vol.7, Autumn 1959, PP.36-37.

³ Walters and Paul, op.cit., PP.14-15.

⁴ Ibid., P.16.

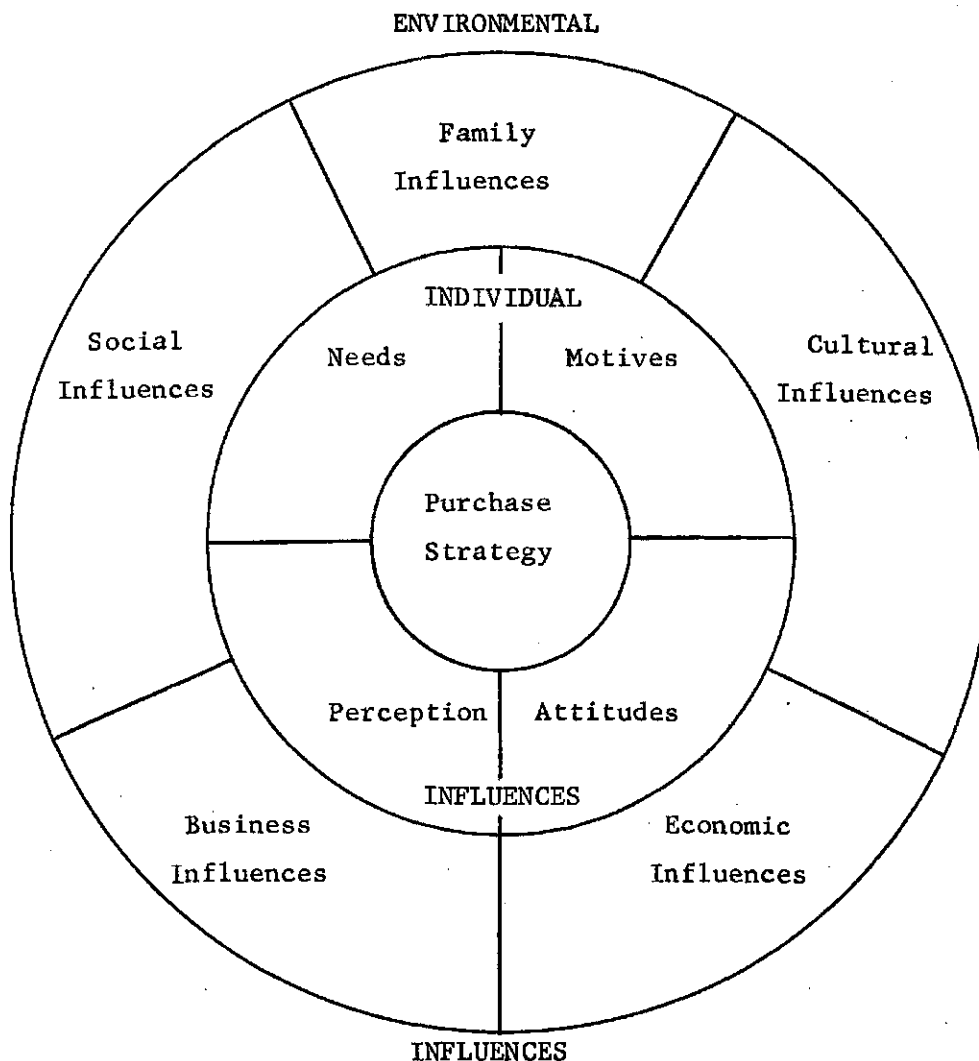


DIAGRAM 1.3 THE INTERACTION OF ENVIRONMENTAL INFLUENCES AND INDIVIDUAL INFLUENCES IN CONSUMER'S BUYING DECISION.

Source: C.Glenn Walters and Gordon W.Paul "Consumer Behavior"
Homewood Illinois: Richard D.Irwin, Inc., 1970 p.16.

behavior affecting purchasing and consumption activities. In an aggregate sense, the changes in consumption pattern of a group of consumers may be studied in an attempt to forecast the level of consumer demand for different kinds of products.¹ One of the basic environmental forces affecting consumption is the culture.² Sheth has observed that "the role that culture plays in developing buying motives and habits has been implicitly accepted by researchers and specific research has been lacking".³ However, if we examine the influence of the cultural environment on consumption, it would yield a long list of items that might be considered culturally motivated. For example, it is possible to differentiate Americans from other nationalities in part by their consumption patterns. Products to be acceptable must conform to culture and their package design and colour, etc.⁴ Food, clothing and shelter are the items that are commonly mentioned to differ markedly from culture to culture and climate to climate.⁵ Personality, values, attitudes, prestige and aspiration of an individual also affect consumption significantly.⁶ Consumer's requirements vary among social classes. Consumers may keep up their identity with a social class by residence, style of home and the items they purchase.

¹ Rom J. Markin, The Psychology of Consumer Behavior (Englewood Cliffs, N.J.: Prentice-Hall Inc., 1969), P.203.

² See Glossary of Terms, P.98.

³ Jagadish N. Sheth, "A Review of Buyer Behavior" in Management Science, Vol.13, August 1967, P.B.729.

⁴ Holloway and Hancock, op.cit., P.58.

⁵ Ibid., P.58.

⁶ Ibid., PP.58-60.

Life style and life space are important concepts in marketing for understanding, predicting and explaining consumer behavior.¹ The consumption patterns are modified and changed by the life style forces. Changes in life style and market environment have had a direct impact on the goods and services produced, expenditures and the consumption process. Foote, for instance, has suggested that marketers are becoming taste counselors as marketing and life style are closely interwined.² Life style analysis reminds us that the consumer is in fact a complex person operating in a complex world. This approach allows us to examine the values and objectives of individuals under different social settings in which the consumers live.

Many other forces influence and encourage consumption. These are age, marital status, family size and life cycle, etc. Location and climate are important forces influencing consumption. Rainfall, temperature, population, density, nearness to the sea, mountains and rivers also serve as significant forces on consumption behavior. Differences in physical environment have impact in buying items suitable to the situation. Again, the differences in environment become apparent, whenever people move from one place to another. Mobility does not only mean change in residence, but also change in job and income. One study

¹ William Lazer (ed.), "Life Style Concepts and Marketing", Proceedings of the Winter Conference of the American Marketing Association, 1962, PP.130-39.

² Nelson Foote, "The Anatomy of the Consumer" in Lincoln H. Clark, (ed.), Consumer Behavior: The Dynamics of Consumer Reaction. (New York: New York University Press., 1955), PP.43-50.

has resulted the hypothesis that mobile people are innovators, so far as the purchasing of new products are concerned.¹

The origin of consumer demand are universal: all people must eat, drink and live under some shelter. Economic forces are the strongest forces over the consumer's ability and desire to buy. Income is commonly used to explain consumer's buying power.

The first statistical study of the relationship existing between the amount of income and the proportionate expenditures of consumption goods was made by Ernest Engel in 1857.² In 1956, Life Magazine made an extensive study of consumer expenditures since Engel.

TABLE 1.1

ENGEL'S LAW AND LIFE STUDIES COMPARED

Engel's Law	Life Study
As income increases, the proportion spent on	As income increases, the proportion spent on
- food decreases	- food decreases
- clothing remains the same	- clothing increases
- household operations remains the same	- household operations decrease

¹ Reuben Cohen, "A theoretical Model for Consumer Market Prediction", Sociological Inquiry, Winter, 1962, PP.43-50.

² G. H. Canoyer and Ronald S. Vaile, Economic of Income and Consumption: (New York : The Ronald Press Company, 1951), P.133.

TABLE 1.4 -- continued

- other items increase

- other expenditures:

furnishing and

equipment increases;

medical care decrease;

'personal care remain

the same; transportation

remains the same.

Source: C. Glen Walters and Gordon W. Paul, Consumer Behavior: An Integrated Framework, (Homewood, Illinois: Richard D. Irwin, Inc., 1970), P.123.

There are two major differences in the findings (Table 1.1): Life study indicates that the proportion of clothing expenditures increases and the household operations decrease with the increase of income. Further, Engel did not make any breakdown of his data on medical care, personal care and transportation. In this sense, Life study is more extensive and adds knowledge to the basic findings made by Engel. Subsequently, two other studies,¹ were sponsored by Life Magazine, which showed the product expenditures by income groups. The major points can be summarised as follows:

Increased income increases the proportion of expenditures for:

Alcoholic beverages

House furnishings and equipment

¹For detailed information: Robert L. Brown "A Compelling New Age of Elegance", Sales Management, February 19, 1965, P.25. Russell Lynes "How High is the American Brow", papers from the American Association of Advertising Agencies; Annual Meeting, 1963, Sidney J. Levy, "Social Class and Consumer Behavior, On Knowing the Consumer, Joseph W. Newman, (ed.), (New York: John Wiley and Sons Inc., 1966), P.155.

Clothing and accessories

Recreation and equipment

Reading and education

Increased income decreases the proportion of expenditures for:

Food

Medical care

Tobacco

Housing and household operations

1.3 SCOPE AND OBJECTIVES OF THE STUDY

The major objective of this study is to explain the reasons for change or the lack of it in the consumption pattern of a group of consumers due to their living in a different environment. This thesis is to investigate whether the consumers change consumption pattern by living in a foreign country or remain as before like in their home countries. The changes in consumption pattern could be reflected in the composition of items and their rankings in consumption. The attitudes of the respondents toward different object and situations could throw some light on the consumption pattern.

More specifically, this thesis is to concentrate on the reasons for change in the consumption pattern of the Bengalee people,¹ residing in Saskatoon, Saskatchewan. Students as well as working people come to Saskatoon from different countries, cultures and environments and the

¹ See Glossary of Terms, P.98.

Bengalees are one of such groups with the unique cultural and linguistic background. The mode of living and life style of the Bengalees in their home countries are different from what they experience in Saskatoon. Some changes may occur due to their living in a foreign environment. The expenditure on housing, transportation and other recreation activities are affected substantially due to advance technology in construction, improved means of transportation and western amusement and entertainments. This thesis would attempt to find out whether any significant changes take place in their consumption pattern in the new environment and to that extent, these changes could be related to the environmental influences on consumption.

The objectives can be briefly stated as follows:

- (1) To observe the changes in the consumption pattern of the Bengalee residents in Saskatoon.
- (2) To explain the reasons for above changes.
- (3) To relate those changes with the demographic factors, such as age, marital status, and period of stay, income, etc.

1.4 JUSTIFICATION OF THE STUDY

The reasons for choosing the thesis topic and Bengalees as subjects of investigation can be better explained by looking at two different set of factors: (1) differences in the environmental factors between Canada and Bengal:¹ (2) differences in the life style between Canada and Bengal.

¹See Glossary of Terms, P.98.

The physical as well as social environment of Canada and Bengal are almost totally different from each other in its characteristics and features. Plain land, tropical climate, heavy rainfall, high density of population, low literacy level, concentration of people in rural areas, scarcity of capital and economic resources, less development in technology, less per capita income, and low standard of living are the salient features of Bengal. Canada is the second largest land area of all the countries of the world. Low density of population, cold climate, full of natural resources, high level of literacy, technologically more developed, concentration of people in urban areas, higher per capita income, higher standard of living are the characteristic environmental features of Canada. These factors of environment have direct or indirect influence on consumption pattern. The mode of life of people of any given region is greatly determined by its environment.

The civilization of Bengal has been influenced by the West, because she was a British Colony for some 200 years. Before that it had long histories of relations with the Arab world. The Bengalee people can be considered as a homogeneous group. Their consumption pattern is alike. They have similar traditions and share similar customs and taboos, although they belong to different religions - Islam, Buddhism, Christianity, Hinduism. The total population of Bengal is about 86 million,¹ where Muslims constitute 54 million and Hindus 32

¹Census of India, 1961, and Census of Pakistan, 1961.

million. The family size of Bengal is different from western countries. Generally, the family size is comparatively bigger than the family size of western countries. Parents with grown up children, even after their marriage, do not mind living together. The father is more of an authority figure in the family decision making in Bengal than in Canada. The other members of the family generally obey and respect the guidance and direction of the father. The mode of living of an individual is generally restricted by family structure, income and other social, cultural and religious factors.

The differences of the types mentioned above made this study a useful exercise in analysing environmental forces and their relationship to consumption pattern.

CHAPTER II

LITERATURE REVIEW2.1 INTRODUCTION

The purpose of this chapter is to give information to the reader as to the differences in the environment between Saskatchewan and Bengal and to show how the differences directly or indirectly affect the consumption pattern. The physical environment of a nation is probably the principal and the broadest determinant of both the characteristics of a society and the means by which the society undertakes to supply its needs.¹ The social environment is something that is inherent and composed of the sense of values a community holds, relationships between individuals and habits, traditions and customs that are the result of history.² A change in social environment has to come largely from within as a result of economic, social and philosophical forces that exist or are created within the society. There are at least three reasons, countries differ in environment.

- (1) Differences in culture and skills.
- (2) Differences in the stage of economic development.
- (3) Differences in the availability of natural resources.

¹Robert Bartels, Comparative Marketing: Wholesaling in 15 countries, (Homewood, Illinois: Richard D. Irwin, Inc., 1963), P.3.

²K. Sreenivasan, Productivity and Social Environment, (London : Asia Publishing House, 1964), P.5.

2.2 DIFFERENCES IN PHYSICAL ENVIRONMENT BETWEEN BENGAL AND SASKATCHEWAN

Bengal was a province of India until 1947 partition, bounded on the south by the Bay of Bengal, on the west by Nepal, Bihar and Orissa and on the north by Sikkim and Bhutan. On the east by Assam and Burma.¹ In 1947, the province was divided into two: West Bengal falling to India and East Bengal formed a province of Pakistan, Bengal lies between 21° and 29° north latitude and 84° and 93° east latitude.² Bengal has an area of 88,955 square miles.³ It is in a popular sense deltaic and probably the largest delta in the world.⁴ Bengal is also known as the land of rivers. Its network of rivers with numerous tributaries and distributaries cover the whole of low lands between the Bhagirattri - Hooghly on the one side and Meghna, Bramaputra on the other. The 'Ganges' is the most important river in Bengal.⁵ Bengal is situated by the side of the Bay of Bengal, it has a favourable coast-line for developing ports like Calcutta in West Bengal and Chittagong in East Bengal. The soil of Bengal is of alluvial type, which is very fertile for agricultural crops. The climate of Bengal is described as

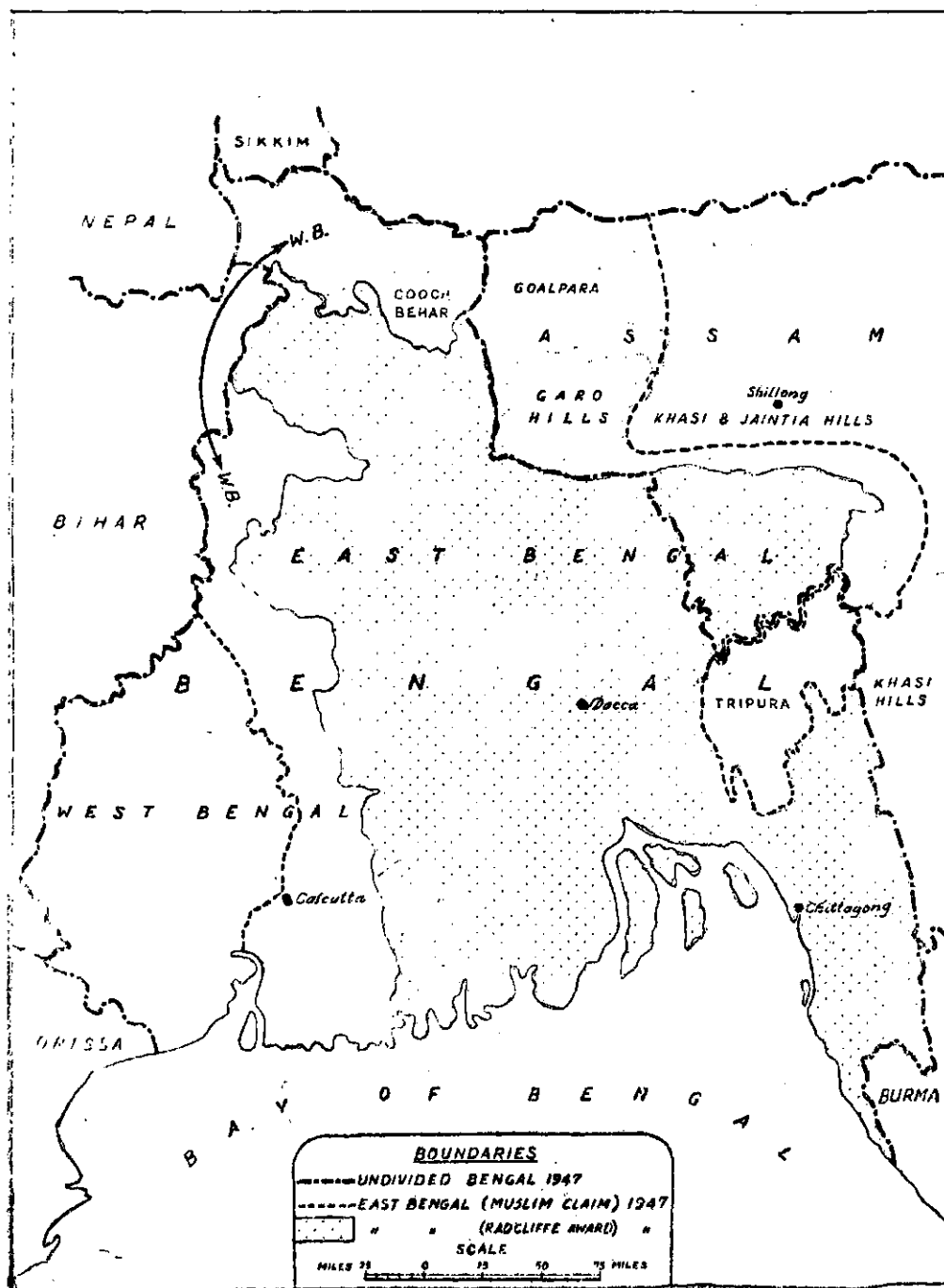
¹ See the map of Bengal.

² Nafis Ahmed, An Economic Geography of East Pakistan. (London: Oxford University Press, 1958), P.2, and Hamond Comparative World Atlas, (New York): C. S. Hammond and Company.

³ East Pakistan's area is 55,126 square miles (census of Pakistan, 1961), and the area of West Bengal's is 33,829 square miles, (census of India, 1961).

⁴ O. H. K. Spate and A. T. A. Learmonth, India and Pakistan, (London: Methuen and Company Ltd., 1967), P.571.

⁵ A. B. Chattargee and Others (eds.), West Bengal, (Calcutta 12: Firma K. L. Mukopadhyay, 1970), PP.55-65.



The Partition of Bengal and Assam (1947)

of monsoon¹ type. It can be better explained as moderately warm, equable and humid. Cold weather means 64° F. and hot weather 80-85°. ² Weather variations play a vital role in crop production and agrarian economy of the area.

On the other hand, Saskatchewan is one of the prairie provinces of Canada. It is bounded on the north by North West Territories, on the south by Montana and North Dakota, U.S.A., on the east by Manitoba and on the west by Alberta. ³ The area of Saskatchewan is 251,700 square miles including land and fresh water. ⁴ It is about three times greater than the size of Bengal. ⁵ It lies roughly between 49° and 60° north latitude and 102° and 110° west longitude. ⁶ Saskatchewan consists of mainly flat, smooth and level terrain. ⁷ Winters are long and cold, though often accompanied by bright sunshine. Summers are comparatively short, but hot and sunny. The average January temperatures ranges from zero to -20°, that of July 60° to 65°. ⁸ Saskatchewan River is the only important river in Saskatchewan.

Agriculture is of main importance to the economy of Bengal, because it provides not only most of the food requirements, but also

¹ See Glossary of Terms, p.98.

² Spate and Learmonth, op.cit., P.575.

³ See the map of Saskatchewan.

⁴ Canada Year Book, 1969, P.2.

⁵ Bengal's area is 88,955 square miles and Saskatchewan is 251,700 square miles, which is about three times.

⁶ See the map of Saskatchewan.

⁷ Encyclopaedia International, (Grolier, New York: 1964), PP.191-92.

⁸ Ibid., P.193.



provides employment to the majority of people. Besides, it furnishes raw materials which constitute the backbone of the country's economy in commerce and industry. Among the agricultural crops, rice, jute, oil seeds, pulses, sugar cane, tea, tobacco and varieties of fruits and vegetables are important. The heavy rainfall and high temperature produce an ever green rain forest. In Bengal, coal, natural gas, iron, copper, silver, zinc, limestone, clay, arsenical, pyrites and magnesium are important minerals available. Varieties of fishes such as hilsa, rupchenda, and lobster are available in ponds, tanks, rivers and paddy fields. Among the livestock in Bengal, cattle, sheep and goats are important.

So far as the major industries of Bengal are concerned, jute, textiles, cotton yarn, cotton cloths, paper and paper board, pig iron, finished steel, sugar, tea, cement, match, aluminum and glass are important. In addition, there are power and hydro electric projects. These industries provide employment to the people, utilize the raw materials of the country, satisfy the needs and demands of finished products to some extent and some of the finished products are exported to foreign countries which enables it to earn sufficient foreign exchange.

Saskatchewan is a rich province in natural resources, standing on the threshold of unprecedented economic growth.¹ About 40 percent of Saskatchewan's population live on farms.² The average land area per

¹ Saskatchewan: Open for Business, Department of Industry and Commerce, Province of Saskatchewan, 1968.

² Encyclopaedia International, op.cit., P.196.

farm is 607.3 acres.¹ Among the agricultural crops, wheat, barley and oats are important. Saskatchewan has about 24.1 million of accessible commercial forests which consist of hardwood and softwood forests.² It has a good prospect of pulp production. Fish and fur are important resources for the people of northern regions of the province. Among the minerals, potash, oil, uranium, sodium, sulphate, natural gas, iron and steel and clay are important.

Saskatchewan, which for a half century, produced much of the world's wheat is surprising the world with its accelerated resource development. There are a number of industries, which are operating in the province to utilize the natural facilities, human resources and technological facilities. The significant feature of industrial development is the emergence of multi million dollar projects in different sectors, a flourishing economy, based on industrial diversification, rapid expansion and streamlining of existing manufacturing outlets and the establishment of new and primary industries.³

The population of Bengal in 1961 was 85,966.000.⁴ The density of Bengal was about 1000 persons per square mile.⁵ The society is still rural, more than eighty percent of its people live in villages. The

¹ Census of Canada, 1956, DBS. Bulletin; 2-8, Table 1.

² Standford Research Institute, A Study of Resources and Industrial Opportunities for the Province of Saskatchewan, SR1, Project No.1-2665.

³ Saskatchewan, Open for Business, Department of Industry and Commerce, Province of Saskatchewan, April, 1968.

⁴ Spate and Learmonth, op.cit., P.581.

⁵ Census of Pakistan, 1961, and Census of India, 1961, Vol.XVI.

total number of females per one hundred males in Bengal is about ninety.¹

In Bengal, the population is relatively young, because of high fertility and mortality. Fifty-three percent of the population is under twenty years of age, forty-one percent is between twenty and fifty-nine and about six percent is from age sixty up.²

The population of Saskatchewan in 1966 was 955,344.³ The density of population was 4.34 persons per square mile.⁴ In 1966, urban population consisted of forty-nine percent, non-farm 21.7 percent and farm 29.3 percent of the total population.⁵ The sex ratio is 105 males for 100 females in Saskatchewan.⁶ The age distribution of the population is forty percent below twenty, forty-eight percent between twenty and fifty-nine and twelve percent above sixty.⁷

Saving, investment and capital formation in a country depend on how better the people satisfy their basic needs - food, clothing and shelter. People must have surplus of funds and they must have willingness to save and invest. Saving, investment and the rate of capital formation are very low in Bengal in comparison with Saskatchewan. In fact, Saskatchewan is a rich province, so far as its different sectors of the economy are concerned. The problem is not of scarcity, but of

¹Ibid.

²This statement is prepared on the basis of East Bengal's population. Rough calculation indicates that age distribution in West Bengal is similar to East Bengal.

³Canada Year Book, 1968, P.191.

⁴Canada Year Book, 1969, P.157.

⁵D.B.S. Census of Canada, 1966.

⁶Canada Year Book, 1966, P.198.

⁷D. B. S. Census of Canada, 1966.

surplus.

Economists have experimented with a variety of indicators of differences in levels of living from country to country. Usually, per capita income, gross domestic product and total consumption expenditures are used. Let us consider some of them. Table 2.1 indicates the per capita national income of Canada, India and Pakistan. The table provides us with some idea as to the purchasing power of the people in general of the countries mentioned above.

TABLE 2.1

PER CAPITA NATIONAL INCOME AT FACTOR COST

<u>Year</u>	<u>Canada</u>	<u>India</u>	<u>Pakistan</u>
	\$	\$	\$
1958	1503	64	62
1963	1602	78	82
1966	1990	75	108
1967	1085	74	112
1968	2247	73	122
1969	NA	NA	131

Source: U.N. Statistical Year Book, 1970, PP.598-600.

Besides, Table 2.2 shows the Average Annual Rate of growth of Canada, India and Pakistan.

TABLE 2.2

ANNUAL RATE OF GROWTH AT FACTOR COST

<u>Year</u>	<u>Canada</u>	<u>India</u>	<u>Pakistan</u>
1950-60	4.3	3.5	2.5
1960-68	5.5	3.1	5.7

Source: U.N. Statistical Year Book, 1970, PP.593-94.

These money measures pose problems in comparability because of difficulties in converting from one currency to another. There are further problems in combining the different variety of goods and services preferred by different cultural groups.

2.3 DIFFERENCES IN SOCIAL ENVIRONMENT BETWEEN BENGAL AND SASKATCHEWAN

In Bengal, the family consists of father and mother, sons and daughters-in-law, daughters if unmarried or widowed and grandchildren. The incomes of the earning members of the family are pooled together and the expenditures of the family are met from the common pool. Major decisions are taken by the head of the family, rather independently, though often in consultation with senior members of the family. Other members of the family generally obey the guidance and direction of the head of the family. Each member of the family is expected to protect and help other members. The average family size in Bengal is rather large. In Bengal, persons per occupied census house is 4.2.¹ The reason of being a big family is economical way of living and to achieve social security for its old and weak members. In Saskatchewan, the average persons per household is 3.6 in 1966.² The family structure of Saskatchewan is different. Here, self dependence and reliance play a significant role in forming a nuclear family. Whenever anybody gets married, he leaves his father or mother's family and forms a new family.

¹ Census of India, 1961, Vol.XVI, P.85, This statement is made on the census information of West Bengal.

² Canada Year Book, 1969, P.183.

The customs, traditions and religious values of a nation affect significantly the consumption. For example, customs have developed over a period of time among the Hindus in Bengal that they have been habituated in not taking beef. These customs have become so prevalent in Bengal that a vast majority of Hindus do not like killing a cow for consumption. Because cows provide milk and are used for cultivation. In the same way, some religious values are considered important by the Muslims in consumption. For instance, Muslims do not eat pork and drink wine and alcohol, because religion prohibits taking them. About 81 percent of the people in East Bengal are Muslims and Caste Hindus and Scheduled Castes represent 8.6 percent and 9.8 percent respectively.¹ In West Bengal, about 90 percent are Hindus and about 10 percent are Muslims.

The people of Saskatchewan represent many ethnic groups, races and nations. British about forty percent; French six percent; sixteen percent Germans, nine percent Ukrainian, seven percent Scandinavian, only three percent native Indians and Eskimos.² The United Church of Canada is the single largest religious body in Saskatchewan - thirty-two percent church members; Roman Catholic twenty-six percent; followed by Anglican thirteen percent; Lutheran thirteen percent and other smaller groups.³ Some of the religious values and customs are important to be mentioned here. For example, Roman Catholics are supposed to eat

¹ Census of Pakistan, 1961.

² Encyclopaedia International, Grolier, (New York), 1964, P.197-198.

³ Ibid., P.198.

fish on Friday. Mennonite groups are conservatives, as they do not like drinking wine and alcohol. In spite of the variety and diversity of origin and religion, the people of the province have developed a common life through mutual understanding and cooperation.

The differences in the educational programs and facilities between Saskatchewan and Bengal can be ascertained by looking at the literacy rate. In Saskatchewan, the rate of literacy is more than ninety percent. Whereas, in Bengal, the literacy rate is about twenty percent.¹ The formal education in Bengal is unplanned and inadequate and the educational facilities are limited. Education has a significant influence on individual's spending behavior. The educated person allocates larger proportion of his income than the less educated on such things as: insurance, medical care, savings, the home and its furnishings, wife's clothing, automobiles, recreation, liquor and beer.² The above statement is more applicable for Saskatchewan than for Bengal. There are a number of festivals observed both by the Muslims and Hindus throughout the year in Bengal. Hindus observe a number of Puja occasions and the Muslims observe Eid and other religious festivals. A number of local celebrations are also being held in Bengal. The leisure activities are significantly influenced by religion, culture and the state of economic development of a country. For example, many rural people still regard the leisure and recreational activities such as 'going to movie'

¹Census of Pakistan, 1961, and Census of India, 1961.

²D. S. R. Leighton, "Education and the Canadian Consumer" in Marketing Canada, I. A. Litvak and B. E. Mellen (eds.), McGraw Hill Company of Canada Ltd., (Toronto, 1964), P.22.

or theatre as a sin. There are many cities in Bengal which could not be covered by radio and television due to lack of capital. On the other hand, there are sufficient opportunities to accomplish a number of leisure and recreational activities in Saskatchewan. The major recreational activities are fishing, hunting and water sports. Animals and birds are contributing to the attractiveness of the tourist resources in the northern area. The limiting factors are the remoteness from the major population centres and a climate in which the recreation activities are limited to four months in a year.

2.4 CONCLUSION

In summary, the characteristics of the physical and the social environment of Bengal and Saskatchewan have been pointed out which affect primarily the economic development and ultimately the mode of the life of the people in a country. The major points of differences between the environment of Bengal and Saskatchewan are: Saskatchewan is an economically advanced province, technologically more developed and larger in area; it has sufficient capital and economic facilities, lower density of population, more concentration of people in urban areas, higher per capita income, higher rate of growth, higher level of literacy, cold climate, different religion and ethnic groups and has different customs, traditions and religious values and different family structure and organisation. On the other hand, Bengal is a developing economy, lacks capital and economic facilities, is of agrarian economy and is smaller in area; it has higher density of population, more concentration of people in rural areas, lower per

capita income, tropical climate, lower level of literacy, different religion, customs and traditions and different family structure and organisation.

CHAPTER III

RESEARCH METHODOLOGY

3.1 STATEMENT OF HYPOTHESES

This chapter discusses the hypotheses of this study and the research procedures that are used to test the hypotheses.

Three hypotheses were tested in this study. They were as follows:

- H₁ : The consumption pattern of Bengalee residents living in Saskatoon show differences from that in their home environment as evidenced by the total list of items purchased and the priorities in the list.
- H₂ : The extent of consumption change is attributed to age, length of stay, marital status, type and amount of financial support, nature of job and salary in Saskatoon and work experience back home.
- H₃ : The extent of change by an individual to a different environment differ according to individual's family background, committment to religious, social and cultural values.

3.2 POPULATION OF THE STUDY

The statistical population of this study consisted of the Bengalee residents¹ in Saskatoon. In other words, Bengalee residents included the Bengali speaking students studying at the University of Saskatchewan, Saskatoon, and other people working in different organizations in Saskatoon. The population of this study could be divided into the following

¹ See Glossary of Terms , P.98.

categories:

<u>Categories</u>	<u>Number</u>
1. Teachers - those who were associated with teaching at the University and other institutions.	6
2. Other job-holders - included Medical Practitioners, Researchers, Post-Doctoral Fellows, and other service holders.	14
3. Students - those who were studying at the Graduate and under Graduate level at the University.	16
4. Housewives - those who were concerned mostly in household affairs.	14
Total	50

Forty eight questionnaires were sent to the subjects¹ for obtaining necessary information. Forty out of forty eight questionnaires were returned. The rate of response was eighty-three percent.

The demographic information of the respondents are as follows: out of forty respondents, twenty-four are males and sixteen are females: Twelve are bachelors and twenty-eight are married; out of twenty-eight, three are living without wife in Saskatoon. So far as the religion of the subjects is concerned, thirty are Hindus, six are Muslims, and four do not believe in Islam or Hinduism, their religion according to their response is 'none'. Another characteristic of the population in relation to their status of stay in Saskatoon is concerned: twenty-six are immigrants, and fourteen are on 'student visa'. So far as the education background of the subjects are concerned, none has educational degree less than bachelor, the information of one respondent relating

¹'Subjects' and 'Respondents' are used interchangeably in this study.

to education was not available. The nature of educational achievement of the subjects before coming to Saskatoon is as follows:

<u>Degree</u>	<u>Number of persons</u>
B.A., B.Sc., B.Tech.	11
M.A., M.Sc., M.B.B.S., M.D., M.Tech.	22
Ph.D., D.Phil.	5
D.Sc.	1
Not Available	1
	<hr/> 40

As many as thirty-one subjects had experience in their field of specialization ranging from one to eight years in their home countries. The other characteristics of the population are discussed in the next chapter.

3.3 DATA COLLECTION PROCEDURES

As the objective of this study was to observe the consumption of Bengalee residents in Saskatoon and analyse the changes, if any, in their consumption pattern from that in their home country, attention was given on their spending behavior before and after living in Saskatoon, specially on the following categories of expenditure:

- Food
- Clothing
- Housing
- Recreation and Leisure
- Transportation
- Saving and Insurance

Keeping in mind the objectives as well as the hypotheses of this study, data were collected relating to:

- (a) Composition of items and their priorities in consumption at home as well as in Saskatoon.
- (b) The social, legal and economic restrictions and privileges faced by a Bengalee in his purchase decisions in his home environment as compared with Saskatoon.
- (c) Family structure, roles of the members of the family, social and cultural values of the Bengalees.
- (d) Attitudes of the Bengalees toward different objects and situations in a foreign environment.
- (e) Demographic information such as age, period of stay, marital status, salary and religion, etc.

A questionnaire was prepared to obtain relevant information from the respondents. The questionnaire was divided into four parts: Part I consisted of classification data such as age, sex, marital status, period of stay, nature of job, salary and religion. Part II was related with consumption behavior of the population in the home country as well as in Saskatoon. Part III was concerned to obtain the reasons for change in different items of consumption. Part IV was designed to obtain information relating to subject's attitudes toward different objects and situations.

A tentative questionnaire was sent to seven subjects for pre-testing. The author interviewed them and taped their comments. The comments of the subjects were incorporated subsequently in the final questionnaire. Their comments were very useful for preparing Part III of the questionnaire. Other parts were also improved by their comments

and criticisms.

A final questionnaire was sent to each Bengalee living in Saskatoon. A covering letter was enclosed with each questionnaire from the Department of Management and Marketing, College of Graduate Studies, University of Saskatchewan, for obtaining the necessary cooperation of the population.¹

Forty Eight questionnaires were sent to the respondents. Within three weeks from the date of issue, about sixty five percent of the questionnaires were received. For the remaining, it was necessary to make follow-up. The follow-up was done by telephone as well as by personal visits. In this way the data were collected within one and a half months.

3.4 LIMITATIONS OF THE COLLECTED DATA

The objective of this study was to observe the consumption pattern of the Bengalee residents in Saskatoon. The findings of the study may not reflect the actual consumption behavior of the average Bengalee for the reasons mentioned below:

- (a) The study is limited to Saskatoon Bengalee residents, who are highly educated. They are in a better position to adopt and adjust to any new environment than any other illiterate group.
- (b) The study is also limited to a group of people, who belong to upper middle class in their home countries. The respondents, except the students, are also in the higher income bracket in Saskatoon.

¹ See Appendix - B - Questionnaire.

3.5 DATA ANALYSIS PROCEDURES

The data collected were statistically analysed to fulfill the objectives and to test the hypotheses.

- (a) The responses relating to composition of items and their rankings were presented in different tables.
- (b) Correlation analyses were done showing the relation between the consumption behavior and the demographic factors, such as age, period of stay and income.
- (c) Differences in the individual responses were also analysed relating to demographic factors other than those in (b).

CHAPTER IV

DATA ANALYSIS AND INTERPRETATION4.1 PERCENTAGE ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE.

The purpose of this chapter is to analyse, discuss, explain and interpret the responses from the subjects of this study. The main focus of analysis is in terms of the objectives and hypotheses of the study as stated earlier. The analysis in relation to percentage allocation of income to different categories of expenditure is as follows:

Firstly, the differences in the percentage allocation of income to different categories of expenditure between Saskatoon and the home country.

Secondly, the differences in the percentage allocation of income to different categories expenditure by the different groups at home as well as in Saskatoon.

Thirdly, the relative differences in the consumption pattern between the home country and Saskatoon.

The respondents were asked a specific question, how would they allocate their income to different categories of expenditure at home as well as in Saskatoon. The responses of the forty subjects are averaged under different categories of expenditures.¹

The results of percentage allocation of income to different categories of expenditure of the home country are shown in Diagram 4.1.

¹ See Appendix C.

The diagram shows that the highest percentage is allocated to food, which is more than 1/3 of the total - 36.5 percent. The second highest is allocated to housing, which is 18 percent. The proportions of other categories of expenditure are: Saving and Insurance - 14.5 percent; Clothing - 13 percent; Recreation - 10 percent and Transport - 8 percent. In comparison with the above figures, the percentage allocation of income to different categories of expenditure in Saskatoon are shown in Diagram 4.2. The diagram indicates that the highest percentage of income of the Bengalee residents in Saskatoon goes to food, which is 23 percent - slightly more than 1/5 of the total income. The next highest percentage allocation of income is Saving and Insurance, which is about 21 percent. The proportionate allocation of income to other categories of expenditure is: Housing - 20 percent; Recreation - 13.5 percent; Clothing - 12.5 percent and Transport - 8 percent. No significant change has taken place in housing, recreation, clothing and transport as far as the percentage allocation of income to different categories of expenditure between the home country and Saskatoon is concerned.

Let us consider some of the studies and published data in order to better understand and appreciate some of the findings of the study. Personal Expenditures on various goods and services of Canada have been shown in Table 4.1. The table indicates that the personal expenditures on food and shelter of Canada are comparable with the percentage allocation of income to food and housing of Bengalee residents in Saskatoon.

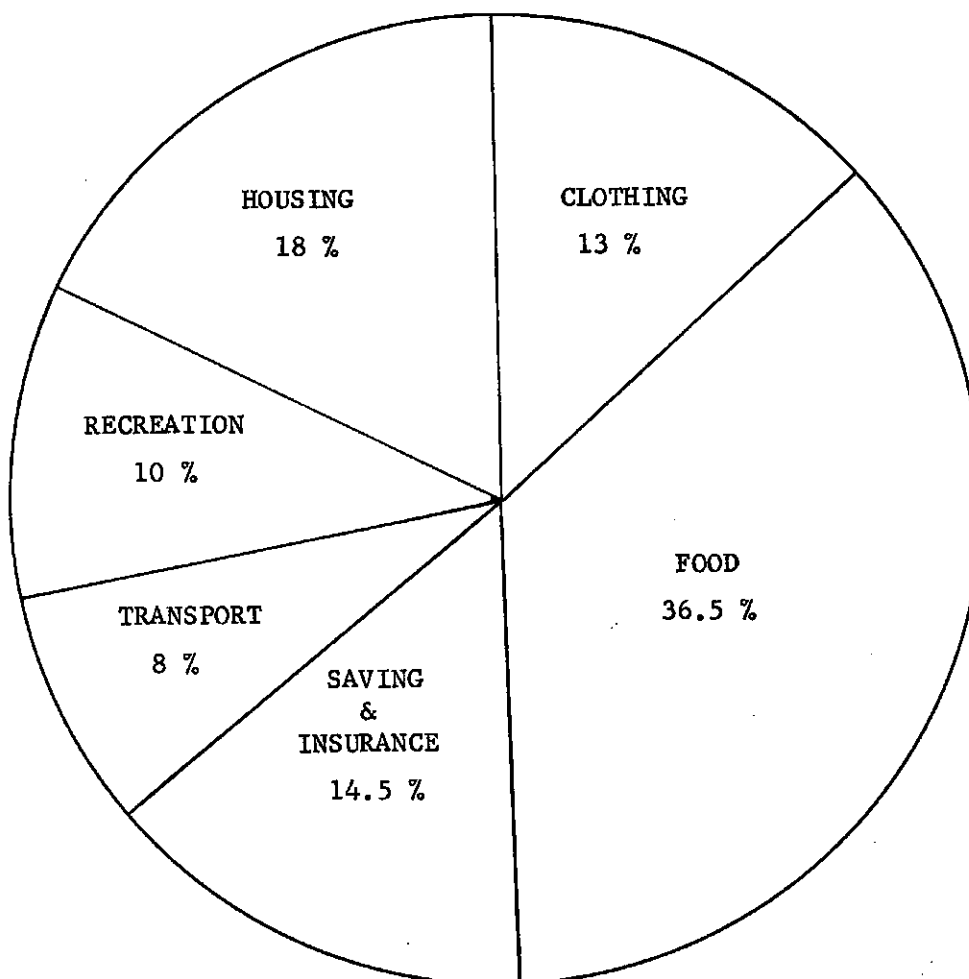


DIAGRAM 4.1 ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE BY SASKATOON BENGALEE RESIDENTS IN THEIR HOME COUNTRY.

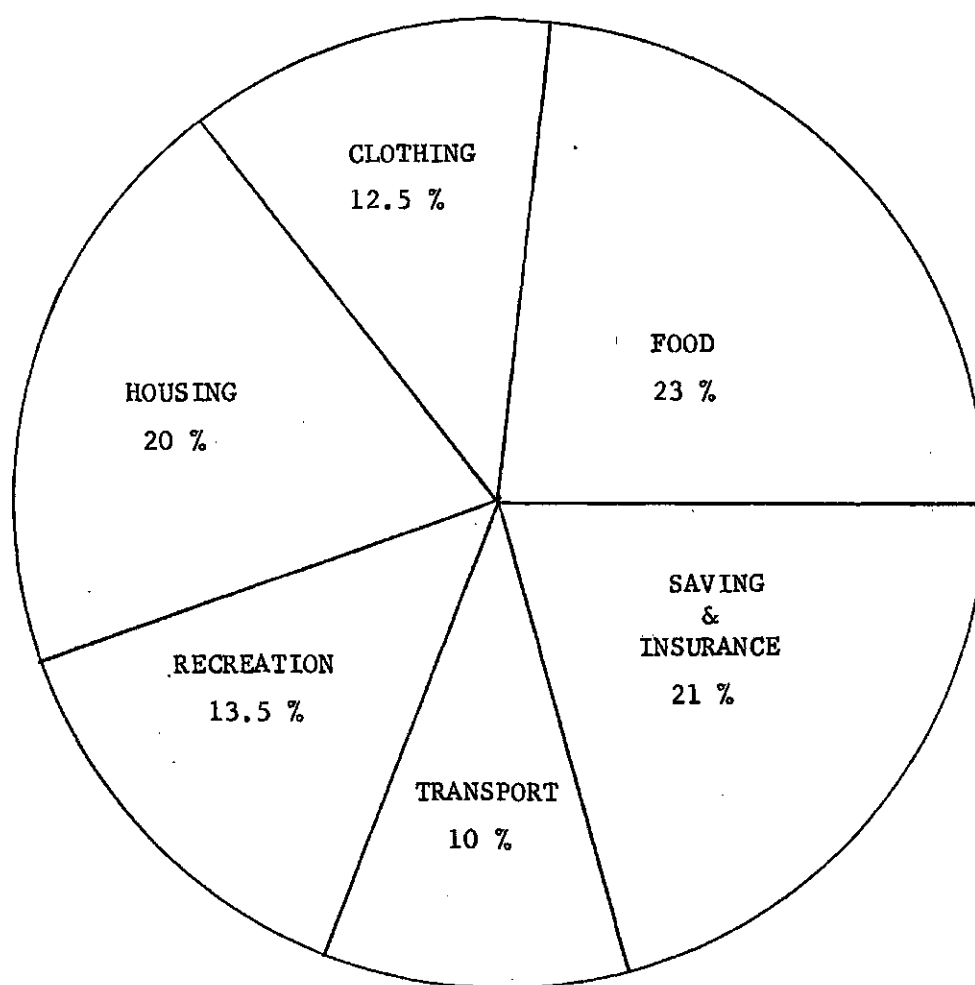


DIAGRAM 4.2 ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE BY BENGALEE RESIDENTS IN SASKATOON.

TABLE 4.1

PERSONAL EXPENDITURES ON VARIOUS GOODS AND SERVICES IN 1966.

Food	21.9 percent
Tobacco and alcoholic beverages	6.4 percent
Clothing and personal furnishings	9.0 percent
Shelter	15.3 percent
Household operation	12.0 percent
Transportation	12.2 percent
Personal and medical care	8.8 percent
Miscellaneous - motion pictures, newspaper, etc.	14.4 percent
	<u>100.00</u>

Source: Dominion Bureau of Statistics, National Accounts, Income and Expenditure, 1966, (Queen's Printer, Ottawa, 1967), P.50.

Another study was undertaken by Nural Islam¹ in East Bengal relating to patterns of rural family expenditure. It shows that:

Food	71.29 percent
Apparel textile and footwear	5.18 percent
Housing and household accessories	11.51 percent
Miscellaneous - medical expenses	12.02 percent
	<u>100 percent</u>

In West Bengal, there is a difference in the percentage allocation to the consumption of food grains and clothing between the rural

¹ Nural Islam "Studies in Consumer Demand", Vol.11, Bureau of Economic Research, Dacca University, Oxford University Press, 1964, PP.12-13.

and the urban people.¹

	<u>Urban</u>	<u>Rural</u>
Food	24.90 percent	51.01 percent
Clothing	5.43 percent	5.23 percent

Besides, if we consider proportion of private consumption expenditures allocated to food and housing of some of the developed and less developed countries,² (Table 4.2), we can compare the results of this study.

TABLE 4.2

CONSUMPTION EXPENDITURES ALLOCATED TO FOOD AND HOUSING OF SOME COUNTRIES

<u>Developed Countries</u>			<u>Less Developed Countries</u>		
	Percentage for			Percentage for	
	<u>Food</u>	<u>Clothing</u>		<u>Food</u>	<u>Clothing</u>
United States	20	18	Taiwan	48	15
Canada	21	19	Korea	58	9
U. K.	26	15	Peru	40	20
France	29	10	Nigeria	70	3

Attempts are made to see whether there is any significant difference in the percentage allocation of income to different categories

¹ Devendra B. Gupta "Consumption of Food Grains and Clothing in India", Indian Economic Journal, Vol.V. October, 1970, PP.192-205.

² United Nations Year Book of National Accounts Statistics, 1965.

of expenditure among the different groups of the population at home and in Saskatoon. The results are calculated on the basis of groups, i.e. professionals, students, housewives, married and single. The results of percentage allocation of income to different categories of expenditure are shown in Table 4.3 and Table 4.4. Attempts are also made to represent graphically the percentage allocation of income to different categories of expenditure by the different groups at home and in Saskatoon. (Graphs 4.3, 4.4, and 4.5). Table 4.3 indicates that there are differences in the percentage allocation of income to different categories of expenditure by the professionals, students and housewives. All the groups back home use to spend maximum proportion of their income on food. Particularly, the professionals use to spend about 40 percent of their income on food and the students use to allocate 32.4 percent on food and the housewives 36.3 percent. Another significant difference is found in the allocation of income to recreation. The students use to allocate more of their income to recreation in the home country than the professionals and the housewives. The other difference is found in the percentage allocation of income to clothing among the groups. The students use to allocate less of their income to clothing than the professionals and the housewives. Table 4.4 indicates the differences in the allocation of income to different categories of expenditure by the 'married' and the 'single' group. It seems from the table that the 'married' group use to allocate more of their income to housing than the 'single' group. The 'single' group use to allocate more of their income on recreation than the 'married' group at home.

TABLE 4.3

PERCENTAGE ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF
EXPENDITURE BY DIFFERENT GROUPS AT HOME AND IN SASKATOON

Expenditure Categories	Different Groups					
	Professionals		Students		Housewives	
	Home %	Saskatoon %	Home %	Saskatoon %	Home %	Saskatoon %
Food	39.8	23.4	32.4	25.0	36.3	20.0
Clothing	14.0	12.4	10.7	11.0	14.7	14.5
Housing	17.2	18.4	17.0	23.0	19.4	19.3
Recreation	7.5	11.3	15.0	18.0	8.0	10.2
Transport	8.5	10.0	8.5	9.0	7.2	11.0
Saving & Insurance	13.0	24.5	16.4	14.0	14.4	25.0
Total	100 %	100 %	100 %	100 %	100 %	100 %

TABLE 4.4

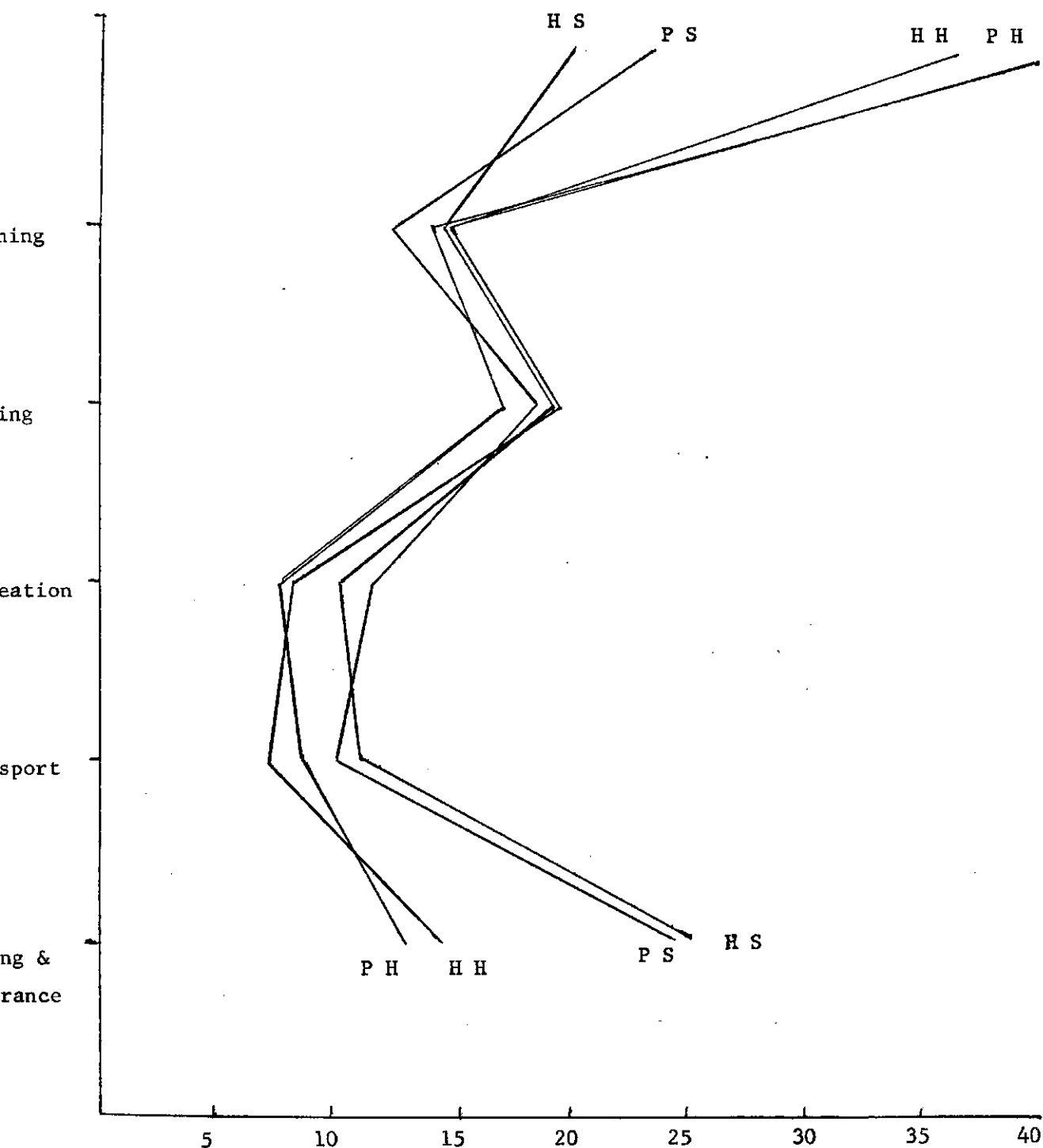
PERCENTAGE ALLOCATION INCOME TO DIFFERENT CATEGORIES OF
EXPENDITURE BY DIFFERENT GROUPS AT HOME AND IN SASKATOON

Expenditure Categories	Different Groups					
	Married		Single		All Groups	
	Home	Saskatoon	Home	Saskatoon	Home	Saskatoon
Food	36.0	22.0	36.6	25.0	36.5	23.0
Clothing	13.0	13.5	12.2	10.4	13.0	12.5
Housing	19.0	20.0	13.2	20.6	18.0	20.0
Recreation	9.0	11.0	13.4	19.0	10.0	13.5
Transport	8.0	10.0	9.5	10.0	8.0	10.0
Saving & Insurance	15.0	23.5	15.3	15.0	14.5	21.0
Total	100%	100 %	100 %	100 %	100 %	100 %

If we consider the percentage allocation of income to different categories of expenditure by the different groups of Bengalee residents in Saskatoon, we find the following changes:

- (a) Students' percentage allocation of income to food, housing and recreation are more than the housewives and the professionals.
- (b) Housewives' percentage allocation of income to clothing and transport are comparatively higher than the students and the professionals.
- (c) Students save less amount than the housewives and the professionals.
- (d) 'Married' group allocate more income to clothing than the 'single' group and the 'single' group allocate more of their income to recreation than the 'married' group. The 'married' group save more than the 'single' group.

The relative differences in the percentage allocation of income to different categories of expenditure can be better explained by looking at Table 4.5. If we assume the percentage allocation of income to different categories of expenditure at home as 100, which is normalizing value, we can find out the relative increase or decrease in the percentage allocation of income to various categories of expenditure in Saskatoon. The table indicates that the allocation of income to food consumption has decreased by 37 percent and saving has increased by 45 percent in Saskatoon in comparison with the home country. In Saskatoon, the allocation of income to recreation has increased by 35 percent and transportation by 25 percent. No significant change has



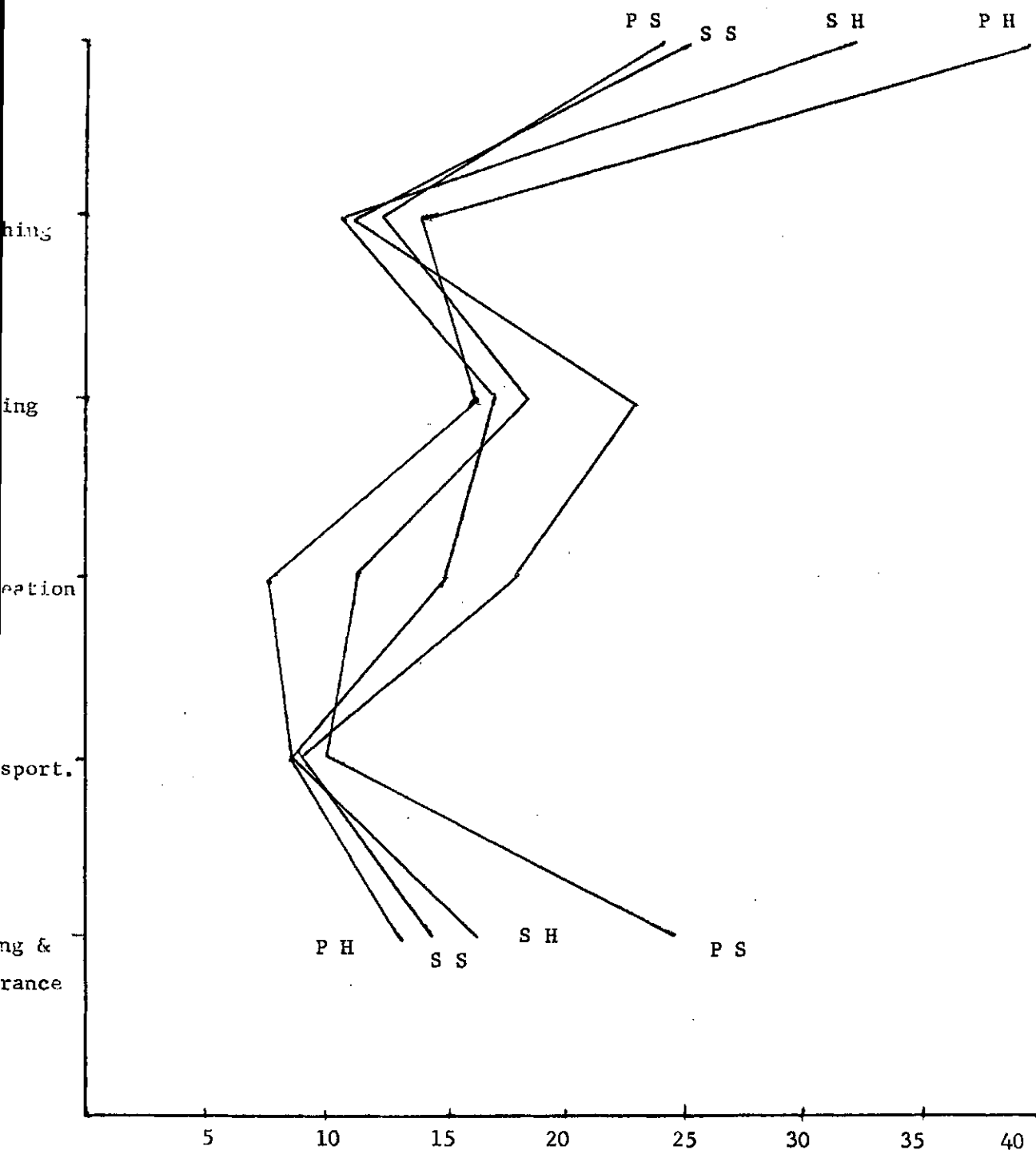
GRAPH 4.3 PERCENTAGE ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE BY THE DIFFERENT GROUPS AT HOME AND IN SASKATOON.

P H = Professionals at home

H H = Housewives at home

P S = Professionals in Saskatoon

H S = Housewives in Saskatoon



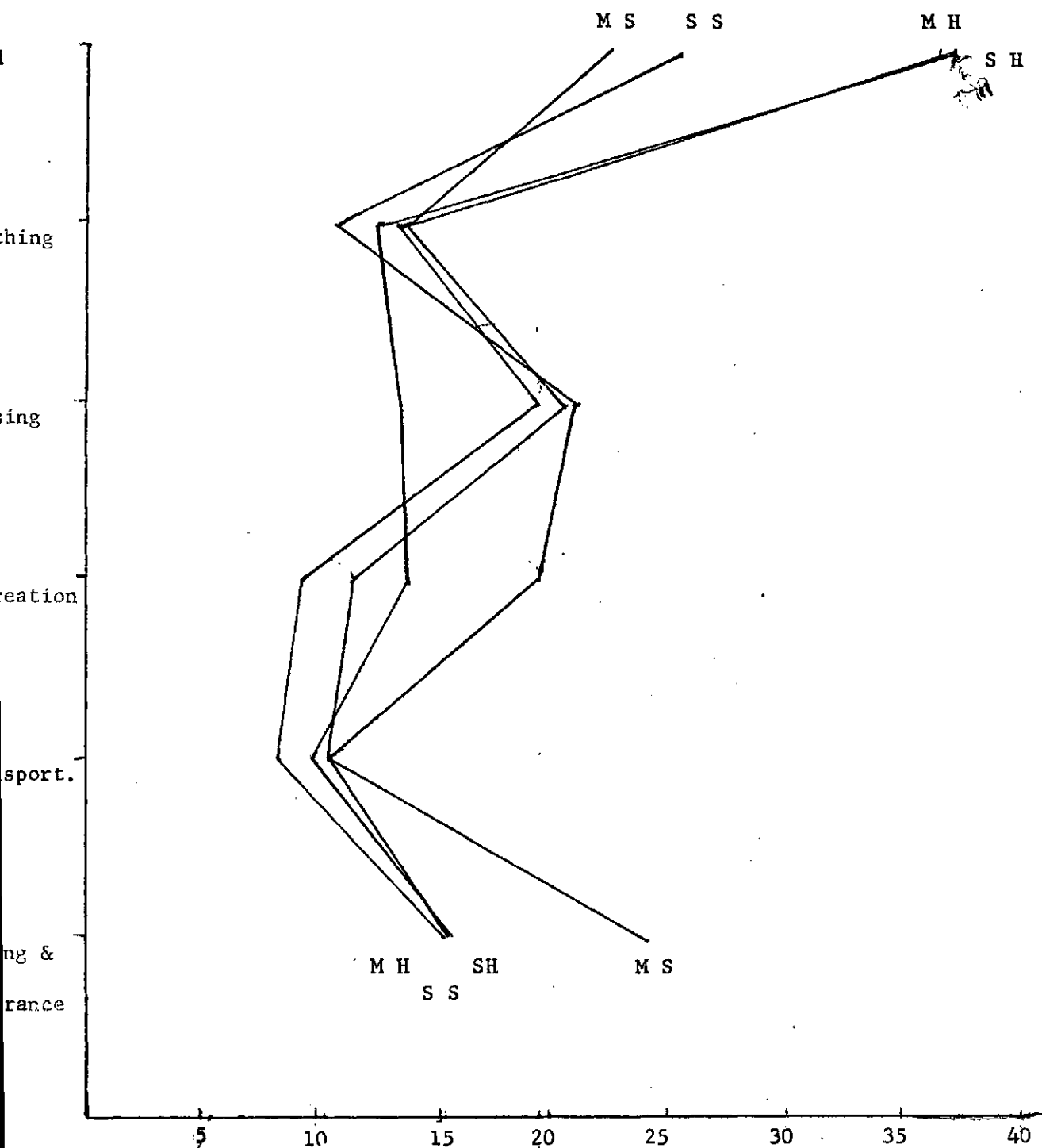
GRAPH 4.4 PERCENTAGE ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE BY THE DIFFERENT GROUPS AT HOME AND IN SASKATOON.

P H = Professionals at home

S H = Students at home

P S = Professionals in Saskatoon

S S = Students in Saskatoon



GRAPH 4.5 PERCENTAGE ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE BY THE DIFFERENT GROUPS AT HOME AND IN SASKATOON.

M H = Married group at home

S H = Single group at home

M S = Married group in Saskatoon

S S = Single group in Saskatoon

TABLE 4.5
RELATIVE DIFFERENCES IN CONSUMPTION BETWEEN THE HOME COUNTRY AND SASKATOON

Country of Place	Food	Clothing	Housing	Recreation	Transport	Saving
Home Country	36.5%	13.0%	18.0%	10.0%	8.0%	14.5%
Normalizing Index	100	100	100	100	100	100
Saskatoon	23.0%	12.5%	20.0%	13.5%	10.0%	21.0%
Normalized Index	63	96	111	135	125	145
% of Increase of Decrease	-37	-4	+11	+35	+25	+45

taken place in clothing as far as the allocation of income to clothing is concerned between the home country and Saskatoon.

4.2 CHANGES IN THE FOOD CONSUMPTION

In testing the first hypotheses more analytically, the consumption pattern of the population according to the items in the different categories of expenditure are examined. First of all, we analyse the changes in food consumption. A number of questions were asked the respondents,¹ relating to different items of food consumption such as meat, staple food, dairy products, fish, vegetables, fruits, soft and hard beverages, etc. The responses of the subjects are tabulated as per questions asked.

Changes in meat consumption: The significant changes are: (Table 4.6).

- (a) There are about 7.5 percent population of this study, who 'never' consumed chicken in the home country. This small percentage of population with others not only have started consuming chicken in Saskatoon, but also their magnitude of consumption has increased tremendously. In Saskatoon, 67.5 percent Bengalees consume chicken 'regularly' which was 12.5 percent in the home country.
- (b) There are 72.5 percent population of this study who never consumed beef in the home country. Sixty-five percent of the above group have not only started taking beef 'regularly', 'sometimes', and 'irregularly', but also their degree of consumption has changed. Thirty percent Bengalees consume beef:

¹ 'Subjects' and 'respondents' are used interchangeably.

- 'regularly' in Saskatoon. There are still 7.5 percent population of this study who 'never' consume beef in Saskatoon.
- (c) There are 27.5 percent population of this study who 'never' took lamb in the home country. This percentage has decreased to 7.5 percent in Saskatoon. Again, 17.5 percent Bengalees take lamb 'regularly' in Saskatoon, which was 2.5 percent in home country.
- (d) A significant change has taken place in the consumption of goat-meat. Forty percent population of this study use to take goat meat 'regularly' in the home country. This percentage has dropped to zero in Saskatoon. Only 15 percent Bengalees take goat meat 'irregularly' in Saskatoon.
- (e) In the home country, pork is not available as other meats. Only 17.5 percent population of this study use to eat pork 'irregularly' at home. Some changes have taken place in the consumption of pork. As many as 7.5 percent sometimes and 17.5 percent 'irregularly' eat pork in Saskatoon. Still 45 percent population of this study 'never' eat pork in Saskatoon. Fifteen percent out of 45 percent population are Muslims, who do not eat pork as religion prohibits them to eat pork.

The respondents were asked to rank their reasons for change in the consumption of meat. Some of the rankings are interesting to be mentioned here. (Table 4.7). Sixty percent population of this study consider the reason as 'very important' "people consume meat in order to satisfy requirements on nutrition, health, calories, etc. Meats

TABLE 4.16

COMPARISON OF THE CONSUMPTION OF DIFFERENT VARIETIES OF MEAT BY THE BENGALLEES AT HOME AND IN SASKATOON

ies of	HOME COUNTRY					SASKATOON				
	Regular *	Sometimes *	Irregular *	Never		Regular *	Sometimes *	Irregular *	Never	
	# %	# %	# %	# %		# %	# %	# %	# %	
Chicken	5 12.5	15 37.5	16 40.0	3 7.5	27	67.5	9 22.5	3 7.5	0 0	
Beef	1 2.5	5 12.5	4 10.0	29 72.5	12	30.0	15 37.5	9 23.5	3 7.5	
Lamb	1 2.5	15 37.5	9 22.5	11 27.5	7	17.5	14 35.0	15 37.5	3 7.5	
Goat meat	16 40.0	12 30.0	9 22.5	2 5.0	0	0	0 0	6 15.0	33 82.5	
Pork	0 0	0 0	7 17.5	32 80.0	3	7.5	11 27.5	7 17.5	18 45.0	

*Regular - 3 or more times a week.

*Sometimes - at least once in a week

*Irregular - once in a month

- Number of persons

% - Percent.

* The above classification is applicable for Table Numbers 4.13, 4.16 and 4.17 and 4.19 to 4.23

have high proteins, vitamins and minerals." Forty percent population consider the reason as 'very important' that "meats of all varieties are available in Saskatoon and the prices are competitive in comparison with the prices of other substitutes". About 43 percent population rank the reason as 'of some importance' that "meats are easy to cook, easy to digest, and tastier to eat". Another 40 percent population of this study consider the reason as 'of some importance' that "people try to do things easier, save time in the kitchen and make things more convenient by taking meat". About 53 percent Bengalees consider the reason for change in the meat consumption as 'not too important' that "in a foreign environment, the customs, traditions and other social restrictions are not usually followed in deciding whether to take any type of meat". Forty percent Bengalees also consider the reason as 'not too important' that "religious restrictions are followed in consuming certain types of meat in the home country, but these restrictions are not necessarily followed in Saskatoon in taking any type of meat".

From the above analysis of the rankings of the subjects to the possible reasons for change in the meat consumption, it is clear that the social restrictions, religious principles, customs, traditions of a home country are "not too important" factors to be considered in consuming any type of meat in Saskatoon.

Changes in the consumption of fish: The changes that have taken place in the consumption of different forms of fish can be interpreted as follows: (Table 4.8).

(a) Ninety percent population of this study use to eat

TABLE 4.77

REASONS FOR CHANGE IN MEAT CONSUMPTION IN ORDER OF IMPORTANCE

<u>Reason for Change</u>	<u>Importance of Reason</u>					
	<u>Very</u>		<u>Of some</u>		<u>Not too</u>	
	<u>important</u>		<u>importance</u>		<u>important</u>	
	#	%	#	%	#	%
a. Meats of all varieties are available in Saskatoon and the prices are competitive in comparison with the prices of other substitutes.	16	40	12	30	11	27.5
b. Religious restrictions are followed in consuming certain types of meat in the home country. But these restrictions are not necessarily followed in Saskatoon in taking any type of meat.	6	15	15	37.5	18	45
c. People consume meat in order to satisfy requirements on nutrition, health and calories etc., Meats have high proteins, vitamins and minerals.	24	60	11	27.5	4	10
d. Meats are easy to cook and easy to digest and tastier to eat.	9	22.5	17	42.5	13	32.5
e. In a foreign environment, the customs, traditions and other social restrictions are not usually followed in deciding whether to take any type of meat.	7	17.5	11	27.5	21	52.5
f. People try to do things easier, save time in the kitchen and make things more convenient by taking meat.	7	17.5	16	40	16	40

'regularly' fresh fish at home; but in Saskatoon, it is not possible to get fresh fish regularly due to a number of situational factors like climate and locations of fishing centres, etc. However, 52.5 percent Bengalees 'sometimes' and 25 percent Bengalees 'irregularly' eat fresh fish in Saskatoon.

- (b) Another change is found in the consumption of frozen and canned fish in Saskatoon. There are 90 percent and 77.5 percent population of this study 'never' ate frozen and canned fish respectively at home. Probably, as fresh fishes are not available here, the subjects have switched to eating frozen as well as canned fish. The respondents, who eat 'regularly', 'sometimes', and 'irregularly' frozen fish is 92.5 percent and their percentage in case of canned fish is 65 percent. There are 32.5 percent population of this study who 'never' take canned fish in Saskatoon.

The subjects were asked the specific question to check their preference between meat and fish. The responses of the subjects are shown in Table 4.9. The table indicates that the majority population of this study prefer meat to fish. Fifty five percent Bengalees prefer meat to fish and 35 percent prefer fish to meat and 7.5 percent have no preference between meat and fish.

TABLE 4.9

COMPARISON OF PREFERENCE BETWEEN MEAT AND FISH

	<u>Number of persons</u>	<u>Percentage</u>
Meat	22	55.0 %
Fish	14	35.0

TABLE 4.9 -- continued

No Preference	3	7.5
	39	97.5*

*One subject is vegetarian.

Sixty percent Bengalees who prefer meat over fish have ranked the reason as very important that "varieties of meat are available and the prices are reasonable". (Table 4.10). Those who prefer fish over meat, 79 percent of them have considered the reason as 'very important' that "fish is a favorite item for the average Bengalee". (Table 4.10).

Though there has been a significant change in the consumption of meat by the population of this study and they prefer meat over fish, still fish is also one of the favorite items of consumption.

Changes in the consumption of staple food: The major changes in the consumption of staple food can be described as follows: (Table 4.11).

- (a) Rice is the staple food of the Bengalees as obtained from the responses of the subjects. About 98 percent population of this study use to take rice as the staple food at home. In Saskatoon, 70 percent population 'usually' take rice as the staple food and 30 percent take 'some of the time', compared to 2.5 percent back home.
- (b) Wheat is another staple food as mentioned by the population of this study. About 43 percent Bengalees 'usually' take wheat as the staple food in Saskatoon, which was 37.5 percent at home and 42.5 percent Bengalees take wheat 'some of the time' in Saskatoon, which was 45 percent in the home

TABLE 4.10

REASONS FOR PREFERENCE BETWEEN MEAT AND FISH

<u>MEAT</u>	<u>Importance of Reason</u>					
	<u>Very important</u>		<u>Of some importance</u>		<u>Not too important</u>	
	#	%	#	%	#	%
a. Meat has more nutritional food value than fish.	7	32	6	28	9	40
b. It is easier to cook and easier to digest.	10	44	6	28	6	28
c. It is tastier than fish.	6	28	9	40	7	32
d. Varieties of meat are available and prices are reasonable.	13	60	5	23	4	17
e. Preserving facilities are available and they do not get spoiled.	1	4	9	40	12	56
<u>FISH</u>						
a. Fish is cheaper than meat.	3	21.5	2	14	9	64.5
b. It is easier to cook and easier to digest.	2	14	5	36	7	50
c. It is tastier than meat.	9	64.5	4	28.5	1	7
d. It has the same nutritional food value like meat.	4	28.5	6	43	4	28.5
e. Fish is a favorite item for the average Bengalee.	11	79	1	7	2	14

Number of Persons

---ent.

country. Considering the above changes, it seems that there is no significant change in the consumption of wheat between the home country and in Saskatoon.

- (c) Some changes have taken place in the consumption of other staple food like corn, potato and oat. About 13 percent Bengalees 'usually' and 'some of the time' take other staple foods in Saskatoon, which was 'hardly ever' at home.

Changes in the consumption of dairy products: Before analysing the changes in the consumption of dairy products, the following relevant inference is deemed desirable of the home countries. One factor is the absence of preserving and cold storage facilities at home. As a result, milk and eggs are quickly affected by external germs, high temperature and heavy rainfall. Another factor is the non-availability of dairy products continuously throughout the year. The other restraining force is the purchasing capacity of the people. Some of the products like cheese and butter are so costly that the general public cannot afford to buy. The changes in the consumption of dairy products are: (Table 4.12).

- (a) No significant change has taken place in the consumption of milk, butter and eggs between the home country and Saskatoon. The subjects use to consume milk, butter and eggs 'regularly', 'sometimes', and 'irregularly' at home. In Saskatoon, 87.5 percent Bengalees are consuming milk 'regularly', which was 80 percent at home. About 73 percent Bengalees are taking 'regularly' butter in Saskatoon, which was 57.5 percent at home, and 72.5 percent Bengalees are consuming eggs 'regularly' in Saskatoon, which was 70 percent at home.

TABLE 4.11

COMPARISON OF THE CONSUMPTION OF STAPLE FOOD BY THE BENGALLEES AT HOME AND IN SASKATOON

le	HOME COUNTRY						SASKATOON					
	Regular *		Sometimes *		Irregular *		Never		Regular *		Sometimes *	
	#	%	#	%	#	%	#	%	#	%	#	%
Rice	39	97.5	1	2.5	0	0			28	70.0	12	30.0
Wheat	15	37.5	18	45.0	7	17.5			17	42.5	17	42.5
Others - Corn, Potato, Oat.	0	0	2	5.0	3	7.5			2	5.0	2	5.0
											6	15.0

- (b) A significant change is noticeable in the consumption of cheese. Thirty percent population of this study are taking cheese 'regularly' in Saskatoon, the percentage was negligible in the home country. Another aspect of change is that 55 percent population of this study 'never' took cheese at home. These people have not only started taking cheese, but also their degree of consumption has increased. Only 12.5 percent Bengalees 'never' consume cheese in Saskatoon.

One reason might be responsible for getting no significant change in the consumption of dairy products that Bengalee residents in Saskatoon were in the high income bracket at home. As a result, Bengalees could afford to consume dairy products 'regularly', even though there are restraining forces in the home country for the average Bengalee people.

The respondents have ranked the reasons for change in the consumption of dairy products. (Table 4.13). Sixty-seven percent Bengalees have considered that as 'very important' that "dairy products are available in Saskatoon in sufficient quantity". Fifty-eight percent respondents consider the reason as 'very important' that "dairy products are cheaper in Saskatoon in comparison with the home country".

Changes in the consumption of fruits and vegetables: A significant change has taken place in the consumption of frozen and canned vegetables and fruits. (Table 4.14). About 98 percent and 73 percent population of this study 'never' took frozen and canned vegetables and fruits respectively at home. In Saskatoon, 70 percent population are consuming frozen fruits and vegetables 'regularly', 'sometimes', and 'irregularly'. About 80 percent population of this study are taking

TABLE 4.12

COMPARISON OF THE CONSUMPTION OF MILK, CHEESE, BUTTER AND EGGS BY THE BENGALLEES AT HOME AND IN SASKATOON

	HOME COUNTRY						SASKATOON					
	Regular *		Sometimes *		Irregular *		Never		Regular *		Sometimes *	
	#	%	#	%	#	%	#	%	#	%	#	%
Milk	34	85.0	4	10.0	2	5.0	0	0	35	87.5	2	5.0
Cheese	1	2.5	9	22.5	8	20.0	22	55.0	12	30.0	17	42.5
Butter	23	57.5	11	27.5	5	12.5	1	2.5	29	72.5	5	12.5
Eggs	28	70.0	9	22.5	1	2.5	2	5.0	29	72.5	10	25.0

TABLE 4.13

REASONS FOR CHANGE IN THE CONSUMPTION OF DAIRY PRODUCTS
IN ORDER OF IMPORTANCE

<u>Reasons for Change</u>	<u>Importance of Reason</u>					
	<u>Very</u>		<u>Of some</u>		<u>Not too</u>	
	<u>important</u>		<u>importance</u>		<u>important</u>	
	#	%	#	%	#	%
a. Dairy products are available in sufficient quantity.	25	67	9	25	3	8
b. People are conscious of their health requirements. They always consider proteins, vitamins and minerals, etc.	13	35	12	32.5	12	32.5
c. People get pure products in Saskatoon and these products are not spoiled and affected by external germs as cold storage facilities are available.	16	43	11	30	10	27
d. Dairy products are cheaper in Saskatoon in comparison with home country.	21	56	8	22	8	22

Number of Persons

% Percent.

canned fruits and vegetables 'regularly', 'sometimes', and 'irregularly'. Still there are 30 percent and 10 percent Bengalees who 'never' take frozen and canned fruits and vegetables respectively in Saskatoon. No significant change is found in the consumption of fresh vegetables and fruits.

In interpreting the changes in the consumption of different varieties of fruits and vegetables between the home country and Saskatoon, some factors must be kept in mind:

- (1) There is a difference in the availability of different varieties of fruits and vegetables between the home country and Saskatoon. For example, fruits such as bananas, apples, grapes, etc., are available in Bengal seasonally, which last for three or four months. Whereas in Saskatoon, there is a continuous supply of these fruits in the market.
- (2) Even if some of the fruits are available in the market seasonally, they are costly and the general public cannot afford to buy.
- (3) Bengal, as a whole, is not suitable a place for producing fruits like apples, peaches and grapefruit, etc.

The changes are:

- (a) There is no significant change in the consumption of bananas and oranges between the home country and Saskatoon. The change can be better termed as change in degree and not in kind (Table 4.15).
- (b) Majority population of this study about 80 to 100 percent consume apples, peaches and grapefruit 'regularly', 'sometimes', and 'irregularly'. Their percentage of consumption

TABLE 4.15.

COMPARISON OF THE CONSUMPTION OF DIFFERENT VARIETIES OF FRUITS BY THE BENGALLEES AT HOME AND IN SASKATOON

Fruit	HOME COUNTRY						SASKATOON					
	Regular *		Sometimes *		Irregular *		Regular *		Sometimes *		Irregular *	
	#	%	#	%	#	%	#	%	#	%	#	%
Oranges	13	32.5	17	42.5	10	25.0	0	0	18	45.0	15	37.5
Bananas	25	62.5	14	35.0	1	2.5	0	0	21	52.5	16	40.0
Mangoes	16	40.0	17	42.5	7	17.5	0	0	0	0	16	40.0
Apples	4	10.0	10	25.0	21	52.5	5	12.5	23	57.5	9	22.5
Peaches	1	2.5	1	2.5	21	27.5	27	67.5	7	17.5	16	40.0
Grapefruits	1	2.5	9	22.5	18	45.0	12	30.0	5	12.5	18	45.0
Others - jack fruit, plum	4	10.0	3	7.5	0	0	0	0	0	0	1	2.5
											0	0
											3	7.5

was lower at home in comparison with Saskatoon.

- (c) Changes have taken place in the consumption of different varieties of vegetables, but these changes can be accounted as changes in degree and not in kind. For example, the changes in case of tomatoes and lettuce are upward, in some cases like potatoes, beans and carrots, the changes are downward between the home country and Saskatoon. (Table 4.16).

Changes in the consumption of soft and alcoholic beverages: The changes can be better discussed under the following: (Table 4.17).

- (a) So far as the drinking habit of tea is concerned, seventy-five percent population of this study use to drink tea 'regularly'.
- (b) A significant change has taken place in case of drinking coffee in Saskatoon. About 63 percent population of this study 'regularly' drink coffee in Saskatoon, which was 15 percent in the home country.
- (c) The consumption of soft drinks has also changed in degree. There are 42.5 percent population of this study who drink soft drinks regularly, which was 15 percent at home.

The most significant change that has taken place in Saskatoon for the population of this study is the development of drinking habit of alcoholic beverages in comparison with the home country. (Table 4.18). About 73 percent Bengalees 'never' drank alcoholic beverages at home. In Saskatoon, 70 percent Bengalees drink alcoholic beverages 'regularly', 'sometimes', and 'irregularly'. And still 30 percent Bengalees 'never' drink alcoholic beverages in Saskatoon.

TABLE 4.16

COMPARISON OF THE CONSUMPTION OF DIFFERENT TYPES OF VEGETABLES BY THE BENGALLEES AT HOME AND IN SASKATOON

Vegetables	HOME COUNTRY						SASKATOON					
	Regular *	Sometimes *	Irregular *	Never	#	%	Regular *	Sometimes *	Irregular *	Never	#	%
	#	#	#	#			#	#	#	#		
Potatoes	35 87.5	4 10.0	1 2.5	0 0	27	67.5	9 22.5	4 10.0	0 0	0 0		
Tomatoes	20 50.0	17 42.5	3 7.5	0 0	30	75.0	10 25.0	0 0	0 0	0 0		
Bean	14 35.0	17 42.5	9 22.5	0 0	12	30.0	21 52.5	5 12.5	2 5.0			
Carrots	5 12.5	11 27.5	20 50.0	4 10.0	5	12.5	23 57.5	9 22.5	3 7.5			
Cauliflowers	19 47.5	15 37.5	6 15.0	0 0	14	35.0	20 50.00	6 15.0	0 0			
Cabbage	19 47.5	14 35.0	7 17.5	0 0	8	20.0	20 50.0	11 27.5	1 2.5			
Lettuce	2 5.0	7 17.5	22 55.0	9 22.5	15	37.5	13 32.5	12 30.0	0 0			
Onions	36 90.0	3 7.5	0 0	1 2.5	36	90.0	3 7.5	0 0	1 2.5			

TABLE 4.17

COMPARISON OF THE CONSUMPTION OF TEA, COFFEE AND SOFT DRINKS BY THE BENGALLEES AT HOME AND IN SASKATOON

	HOME COUNTRY				SASKATOON			
	Regular *	Sometimes *	Irregular *	Never	Regular *	Sometimes *	Irregular *	Never
	#	#	#	#	#	#	#	#
Tea	30	75.0	5	12.5	5	12.5	3	7.5
Coffee	6	15.0	12	30.0	17	42.5	5	12.5
Soft Drinks	6	15.0	16	40.0	16	40.0	2	5.0

TABLE 4.18

COMPARISON OF THE CONSUMPTION OF ALCOHOLIC BEVERAGES BY THE BENGALEES AT HOME AND IN SASKATOON

Alcoholic Beverages	1	2.5	1	2.5	9	22.5	29	72.5	3	7.5	10	25.0	15	37.5	12	30.0
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The orderings of the reasons for change by the respondents can be analysed as follows: (Table 4.19). About 45 percent population of this study considered the reason as 'very important' that "the supply of wine and alcohol is limited to a group of people in the home country and the prices are higher because of non-availability and import restrictions". Again, 45 percent respondents of this study consider the reason as 'of some importance' that "in the different social functions and gatherings, people try to adjust to what the Canadians are doing, and they do not mind to drink wine and alcohol in those functions". About 56 percent Bengalees consider that the reason as 'not too important' "that religious principles are strictly followed in drinking wine and alcohol in the home country, but in Saskatoon the drinking of wine and alcohol depends on the individual's desires and wishes." Sixty-seven percent Bengalees consider that social restrictions of back home are 'not too important' for change in the consumption of wine and alcohol in a foreign environment.

From the above analysis, we can conclude that the social restrictions, religious principles, customs and traditions which were followed in drinking wine and alcohol at home, but are not followed in Saskatoon.

REASONS FOR CHANGES IN CLOTHING PATTERN:

The respondents were asked to evaluate the reasons for change in clothing pattern. Their evaluation can be as follows: (Table 4.20). About 93 percent population of this study consider climate as a 'very important' reason for changing the clothing pattern. About 48 percent population of this study consider the reason as 'of some importance'

TABLE 4.19.

REASONS FOR CHANGE IN WINE AND ALCOHOL CONSUMPTIONIN ORDER OF IMPORTANCE

<u>Reasons for Change</u>	<u>Importance of Reason</u>					
	<u>Very important</u>		<u>Of some importance</u>		<u>Not too important</u>	
	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>	<u>#</u>	<u>%</u>
a. Religious principles are strictly followed in drinking wine and alcohol in the home country, but in Saskatoon the drinking of wine and alcohol depends on the individual's desires and wishes.	7	25	5	19	15	56
b. Social restrictions also determine to a great extent the drinking habits of wine and alcohol. But in a foreign environment these restrictions are not enforceable.	7	25	11	43	9	32
c. In the home country, supply is limited to a group of people and the prices of wine and alcohol are higher because of non-availability and import restrictions.	12	45	10	37	5	18
d. In a cold climate like Saskatoon, there is a need for drinking wine and alcohol in order to keep the body warm and to protect from cold.	1	4	8	29	18	67
e. In the different social functions and gatherings, people try to adjust what the Canadians are doing. They do not mind to drink wine and alcohol in those functions.	5	18	12	45	10	37
f. People are separated from their home and society. As a result, they have got full-fledged independence in their way of living in Saskatoon.	1	4	8	29	18	67
g. Attitudes of people towards wine and alcohol are unfavorable back home. But in Saskatoon alcoholic beverages are ir norm.	7	25	10	37.5	10	37.5

that "people need to keep up with the changing fashions in clothing". Sixty percent subjects of this study also consider the reason as 'not too important' that "people are impressed by the display of clothes in the shops: they like to buy more clothes". About 55 percent Bengalees consider the reason as 'not too important' that clothes are comparatively cheaper in Saskatoon.

CHANGES IN THE RECREATION ACTIVITIES:

The changes in the recreation activities between the home country and Saskatoon are shown in Table 4.21. The changes are not very significant in many indoor games such as table tennis, cards, swimming and chess, etc. The population of this study use to play some of the games like volleyball, carrom, etc., at home. But in Saskatoon about 25 percent population of this study have picked up new indoor games. These indoor games are pool, squash, bowling, scrabble, monopoly, risk and curling, etc. Besides, about 17 percent Bengalees have picked up new outdoor games.

REASONS FOR CHANGE IN TRANSPORTATION:

The responses of the subjects in ranking the reasons for change in transportation can be described in the following manner. (Table 4.22). About 74 percent population of this study consider as 'very important' reason for change in using car as a means of transportation. Sixty-five percent Bengalees consider the reason as 'very important' that "price of cars is relatively cheaper in Saskatoon than in the home country, and one can afford to buy". About 47 percent respondents consider the reason for change in transportation as 'of some importance' that

TABLE 4.20

REASONS FOR CHANGE IN CLOTHING IN ORDER OF IMPORTANCE

<u>Reasons for Change</u>	<u>Importance of Reason</u>					
	<u>Very</u>		<u>Of some</u>		<u>Not too</u>	
	<u>important</u>		<u>importance</u>		<u>important</u>	
	#	%	#	%	#	%
a. Climate determines to a great extent the pattern of clothing. Winter climate compels people to buy more of winter clothes.	35	92.5	3	7.5	--	---
b. People need to keep up with the changing fashion in clothing. Otherwise they feel rather awkward in the crowd.	5	13	18	48	15	39
c. Clothes and dresses are comparatively cheaper in Saskatoon in comparison with the home country.	6	15	12	32	20	53
d. Sometimes, convenience determines to a great extent the pattern of clothing. For example, ladies prefer pants and shirts for the sake of convenience in walking during winter and gusty winds.	10	27	14	36.5	14	36.5
e. People are impressed by the display of clothes in the shops. They like to buy more clothes.	--	--	16	40	22	60
f. People are motivated to a significant extent in buying more clothes due to frequent advertisements and 'sales'.	6	20	16	40	16	40

TABLE 4.21

SUBJECTS' PARTICIPATION IN INDOOR AND OUTDOOR GAMES AT HOME AND IN SASKATOON.

<u>Indoor Games</u>	<u>Home Country</u>		<u>Saskatoon</u>	
	<u>#of Persons</u>	<u>Percent</u>	<u>#of Persons</u>	<u>Percent</u>
Table Tennis	12	30.0	10	25.0
Cards	29	72.5	27	67.5
Carrom	5	12.5	1	2.5
Swimming	6	15.0	10	25.0
Volleyball	3	7.5	-	-
Ring	1	2.5	-	-
Ludo	3	7.5	1	2.5
Chess	4	10.0	4	10.0
Curling	-	-	1	2.5
Pool	-	-	1	2.5
Squash	-	-	1	2.5
Bowling	-	-	1	2.5
Scrabble	-	-	2	5.0
Monopoly	-	-	2	5.0
Risk	-	-	2	5.0
<u>Outdoor Games</u>				
Badminton	16	40.0	9	22.5
Football	7	17.5	1	2.5
Cricket	4	10.0		

TABLE 4.2-- continued

Tennis	2	5.0	1	2.5
Hockey	2	5.0	-	-
Race	1	2.5	-	-
Entertaining	1	2.5	1	2.5
Travelling	2	5.0	4	10.0
Hiking	-	-	1	2.5
Chasing	-	-	1	2.5
Outing and Dating	2	5.0	2	5.0
Movies and Theatres	8	20.0	5	12.5
Picnic	-	-	2	5.0
Gossip	1	2.5	2	5.0
Fishing	1	2.5	2	5.0
Boating	-	-	1	2.5
Gardening	1	2.5	2	5.0

TABLE 4.22

REASONS FOR CHANGE IN TRANSPORTATION IN ORDER OF IMPORTANCE

<u>Reasons for Change</u>	<u>Importance of Reason</u>					
	Very		Of some		Not too	
	<u>Important</u>		<u>importance</u>		<u>important</u>	
	#	%	#	%	#	%
a. Climate determines to a significant extent to use car particularly during winter season.	27	74	7	19	3	7
b. The Canadian Society is so developed in automobiles, everybody wants to have a car, whatever their country of origin.	11	32	18	47	8	21
c. It may so happen the houses are far away from the working place. In that case, car is a necessity for the people.	14	38	13	35	10	28
d. The price of car is relatively cheaper than in home country and one can afford to buy a car.	24	65	10	28	3	7
e. Other means of transportation, like bus are expensive. One does not face any problem in visiting friends and relatives, if one has a car.	7	19	16	43	14	38

Number of Persons

% Percent.

"Canadian society is so developed in automobiles that everyone coming from a foreign environment wants to have a car".

CHANGES IN SAVING HABITS:

The respondents were asked to provide some information on their saving habits in the home country as well as in Saskatoon. The responses are tabulated in Table 4.23. The table indicates that 75 percent population of this study feel that "saving in banks" was 'very important' and 'fairly important' form of saving at home. About 68 percent Bengalees feel that "investing in shares and securities" is 'not too important' form of saving. Bengalees as a group are not investment minded. For example, 55 percent Bengalees do not consider buying land and buildings as important form of saving at home. In Saskatoon also, Bengalees about 83 percent favor 'saving in banks' as a very important form of saving. They do not favor other forms of saving in Saskatoon.

4.3 RELATIONSHIP BETWEEN THE CHANGES IN FOOD CONSUMPTION BEHAVIOR AND

THE DEMOGRAPHIC FACTORS:

In testing the second hypothesis, we have taken 'changes in consumption behavior' as the dependent variables and age, period of stay and income as independent variables. Here, we have analysed the changes in food consumption behavior, recreation and saving, where data are available and to relate them with those demographic factors, which can be expressed quantitatively. In computing the value of the dependent variables, we have assigned values for the different responses in the

TABLE 4.23

COMPARISON OF THE SAVING HABITS BY THE BENGALLEES AT HOME AND IN SASKATOON
(HOME COUNTRY)

Different Means	Very important		Fairly important		Of some importance		Not too	
	#	%	#	%	#	%	#	%
1. Keeping money at home	1	2.5	11	27.5	18	45.0	10	
2. Saving in Banks	15	37.5	16	40.0	6	15.0	3	7.5
3. Buying land, building, etc	5	7.5	8	20.0	5	12.5	22	55.0
4. Investing in shares & securities	0	0	3	7.5	9	22.5	28	70.0
(SASKATOON)								
1. Keeping money at home	1	2.5	5	12.5	13	32.5	21	52.5
2. Saving in Banks	18	45.0	15	37.5	6	15.0	1	2.5
3. Buying land, building, etc	3	7.5	5	12.5	5	12.5	27	67.5
4. Investing in shares & securities	5	12.5	6	15.0	5	12.5	24	60.0

following way:

Regular	3
Sometimes	2
Irregular	1
Never	0

In this way, we have computed the scores of each question from 2 to 11 of Part II of the questionnaire. The difference in the scores between the home country and Saskatoon is the value of the dependent variable. The differences of all questions are added up in order to obtain the total score for each individual and which is used here as 'changes in food consumption behavior'. The values of independent variables such as age, period of stay and income are taken from the classification data.¹

In order to show the relationship between the changes in food consumption and the demographic factors, the "Alberta Package of Multiple Regression Analysis" was used for running the required programs.

There are forty observations having four variables. The dependent variable is 'changes in food consumption behavior' and the independent variables are age, period of stay and income. The Mean, Variance, Standard Deviation of the four variables can be seen in Table 4.24.

The average age of the population of this study is 33 years and the average income is \$975. The variance is very high in case of income as the group is composed of students and service holders.

¹See Appendix D.

TABLE 4.24

FOOD CONSUMPTION AND DIFFERENT VARIABLES - THEIR MEAN, VARIANCE AND STANDARD DEVIATION

Variable	Mean	Variance	Standard Deviation
1. Changes in food consumption behavior	18	56.99	7.55
2. Age in years	33	37.13	6.09
3. Period of stay in months	37	1014.01	31.84
4. Income per month	975	409594.08	639.99

The correlation coefficient between the changes in food consumption behavior and age is .18, which is very low. Again the correlation coefficients between the period of stay and changes in food consumption behavior and income are .10 and .10 respectively. In both cases, the correlation coefficients are very low. Considering these correlation coefficients, we can say that there is no significant relation between the dependent variable, which is changes in food consumption behavior and the independent variables, which are demographic factors - age, period of stay and income.

TABLE 4.25

CHANGES IN FOOD CONSUMPTION RELATED TO DEMOGRAPHIC VARIABLES

<u>Variables</u>	<u>Correlation Coefficient</u>
Age in years	.18
Period of stay in months	.10
Income per month	.10

Attempts were also made to see the relation between the changes in food consumption behavior and factors such as sex, marital status, religion, decision making power and the status as immigrant and non-immigrant. But no consistent and significant relationship could be established between the changes in food consumption behavior and these factors.

4.4 RELATIONSHIP BETWEEN THE CHANGES IN SAVING HABITS AND THE DEMOGRAPHIC FACTORS:

Attempts are made to establish relationship between the changes in saving habits between the home country and Saskatoon and the demographic factors, which can be expressed quantitatively. We have assigned values for different responses of question no. 13 of Part II of the questionnaire in the following manner in order to compute the value of changes in saving habits.

Very Important	4
Fairly Important	3
Of some Importance	2
Not Too Important	1

The difference between the scores of the home country and Saskatoon is taken as the value for changes in saving habits.¹

The results of correlation coefficients are shown in Table 4.26. The table indicates that the correlation coefficient between the 'changes in saving habits and age is $-.15$, which is negative low correlation. The correlation coefficient between the changes in saving habits and period of stay is $-.12$, which is also negative low correlation. The other correlation coefficient between the changes in saving habits and income is $.14$, which is positive low correlation. It is not possible to establish any precise relationship between the changes in saving habits and the demographic factors.

¹ See Appendix D

TABLE 4.26

CHANGES IN SAVING HABITS RELATED TO DEMOGRAPHIC VARIABLES

<u>Variables</u>	<u>Correlation Coefficient</u>
Age in years	- .15
Period of stay in months	- .12
Income per month	.14

4.5 RELATIONSHIP BETWEEN THE CHANGES IN FOOD CONSUMPTION OF THE DIFFERENT GROUPS AND THE DEMOGRAPHIC FACTORS:

The third hypothesis is an extension of the second hypothesis. Here, we are interested to observe any significant difference among the different groups of the population - students, professionals, and housewives. Firstly, we like to see the relation between the changes in food consumption and the demographic factors such as, age, period of stay and income. Secondly, we like to find out the relationship between the changes in saving habits and the demographic factors of the different groups.

Mean, Variance and Standard Deviations of the different groups are shown separately in Table 4.27. There are high variations among the groups in case of age, period of stay and income.

The correlation coefficients between the changes in food consumption behavior and the demographic factors of the different groups are shown in Table 4.28. No relationship could be established, because all the correlation coefficients are very low. Only, in case of students, the correlation coefficient between the changes in food consumption behavior and period of stay is .33.

TABLE 4.27

MEAN, VARIANCE AND STANDARD DEVIATION OF DIFFERENT VARIABLES OF DIFFERENT GROUPS

Variable	Mean			Variance			Standard Deviation		
	Students	Housewives	Service Holders	Students	Housewives	Service Holders	Students	Housewives	Service Holders
Changes in food consumption behavior	16	19	18	33.71	64.20	75.20	5.80	8.01	8.71
Age in years	29	34	35	12.26	78.49	18.45	3.50	8.85	4.29
Period of stay in months	26	48	38	259.18	1476.00	1322.28	16.09	38.42	36.36
Income per month	297	1415	1283	1975.82	242784.09	251666.66	44.45	492.73	501.66

TABLE 4.28

CHANGES IN FOOD CONSUMPTION RELATED TO DEMOGRAPHIC VARIABLES BY
DIFFERENT GROUPS.

<u>Variables</u>	<u>Correlation Coefficient</u>		
	<u>Students</u>	<u>Housewives</u>	<u>Service Holders</u>
Age in years	.12	.16	.10
Period of stay in months	.33	.06	-.02
Income in month	.28	-.20	.007

Attempts are also made to establish any relationship between the changes in saving habits and the demographic factors such as age, period of stay and income of the different groups separately. The results of correlation coefficients are shown in Table 4.29.

TABLE 4.29

CHANGES IN SAVING HABITS RELATED TO DEMOGRAPHIC VARIABLES BY
DIFFERENT GROUPS.

<u>Variables</u>	<u>Correlation Coefficient</u>		
	<u>Students</u>	<u>Housewives</u>	<u>Service Holders</u>
Age in years	-.35	-.16	.005
Period of stay in months	-.29	-.33	.09
Income per month	-.02	.32	.06

The table indicates that in some cases the relationship is positively correlated and in some cases it is negatively. But the correlation coefficients are very low. Hence, it is not possible to establish any relationship between the changes in saving habits and the demographic

factors of the different groups. Besides, it is not possible to identify any difference among the groups so far as their saving habits are concerned.

4.6 ATTITUDES OF THE SUBJECTS TOWARDS DIFFERENT OBJECTS AND SITUATIONS:

The test subjects were given a number of statements on different objects to agree or disagree on a attitude scale. This was an exploratory part of the study. The purpose of this exploratory part was to find out the respondents' feelings, ideas, and beliefs that have developed due to their living in a foreign environment and to focus light on the future research of this nature. To analyse the attitudes of the population toward different objects and situations, we have assigned values of scale in the following manner.

SA	=	Strongly agree	=	1
A	=	Agree	=	2
N	=	No opinion	=	3
D	=	Disagree	=	4
SD	=	Strongly disagree	=	5

We have analysed the changes of the respondents' attitudes by considering the total score of eleven statements. The higher the score of an individual, the more favourably he is disposed towards change and vice-versa. The maximum score of an individual could be in the range of 45 to 55 and the minimum score in the range 1 to 11. There is no respondent, whose score is in the maximum range or in the minimum range (Table 4.30). The other ranges can be termed as follows:

12 - 22 Unfavourably disposed towards change.

23 - 33 Neutral, i.e. indifferent towards change.

34 - 44 Favourably disposed towards change.

TABLE 4.30

ATTITUDES OF THE SUBJECTS TOWARDS DIFFERENT OBJECTS AND SITUATIONS

<u>Range of Scores</u>	<u>Number of Persons</u>	<u>Percentage</u>
1 - 11	0	0
12 - 22	5	12.5
23 - 33	26	65.0
34 - 44	9	22.5
45 - 55	0	0
	<hr/> 40	<hr/> 100 %

About 66 percent population of this study are on the border line, so far as their attitude change is concerned. A study¹ which was conducted in the U.C.L.A. Campus also pointed out similar results. The population of the above study were taken from the students of the developed and the underdeveloped countries. For our purpose, we are interested in patterns of attitudinal and behavioral changes of the students from the underdeveloped countries. The conclusion of the study was that at the initial stage the subjects would be characterized by a relatively hostile attitude towards the host country and an idealization of the home country - the initial stage can be termed as "cultural shock"

¹Tamar Shfiron Becker, "Perceptions and Attitudinal Changes Among Foreign Students on the U.C.L.A. Campus". Unpublished Ph.D. Dissertation University of California, Los Angeles, 1966 .

and the final stage to the process of ' anticipatory adjustment '. In the two phases, commitment to the home country would be high, associations would be sought mainly among compatriots and the middle phases would be marked by a relative detachment from the home country, and the compatriot group and by a less stereotyped and more favourable view of the host country.

Some inconsistencies are found, so far as the attitude and behavior of the respondents of this study are compared (Table 4.3F). For example, the respondents were asked to rank the reasons for change in the consumption of meat and wine and alcohol, they did not consider religious principles, social restrictions, customs and traditions of back home as too important reasons for change. But in their attitude responses, about 63 percent have agreed and strongly agreed that "religion determines to a great extent the type of meat an individual includes in consumption". Again, 65 percent population have agreed with the statement that 'no matter how long a person may have lived in a foreign environment, he is greatly influenced by customs, traditions and taboos of his own country'. How far the subjects are susceptible to change can be better understood by considering the attitude response of one statement. Fifty-five percent population have strongly agreed and agreed with the statement that " a Bengalee in a foreign environment tries to behave according to the cultural pattern of his own country". On the other hand, when we consider the attitude response of another statement, we find some inconsistency, that the Bengalee residents in Saskatoon have disagreed with the statement 'that Bengalee people can really never get accustomed to the taste of Canadian food'.

TABLE 4.31

ATTITUDES OF SASKATOON BENGALEE RESIDENTS TOWARDS DIFFERENT OBJECTS AND SITUATIONS

	<u>SA</u>	<u>A</u>	<u>N</u>	<u>D</u>	<u>SD</u>
1. A Bengalee will always prefer rice over wheat, wherever they go.	16	13	3	4	4
2. In their home country to the average Bengalee family, meat is not a regular item of consumption.	7	21	8	4	0
3. Religion determines to a great extent the type of meat an individual includes in consumption.	6	19	6	7	2
4. A Bengalee, even in a foreign country tries to behave and act according to the cultural pattern of his own country.	8	14	8	8	2
5. Whenever possible and available a Bengalee will always prefer fish over meat.	3	13	9	14	1
6. The Bengalee people can really never get accustomed to the taste of Canadian food.	1	5	7	17	10
7. People from warm climate find it difficult to like and participate in out-door sports of a cold climate.	2	8	12	13	5
8. Proportionate consumption expenditures on food, clothing, housing, etc. increase with the increase in income.	6	24	5	5	0
9. Consumption of an individual in Bengal is primarily influenced by the head of the family.	1	18	11	10	0
10. Bengalees by nature are not investment minded.	5	15	11	5	3
11. No matter how long a person may have lived in a foreign environment, he is still greatly influenced by customs, traditions, taboos of his own country.	5	21	6	8	0

Legend: SA= Strongly Agree, A= Agree, N= No Opinion, D= Disagree, SD= Strongly Disagree.

Attempts were made to check the demographic factors of the subjects who are unfavourably as well as favourably disposed toward change. But it is not possible to establish any relationship between the demographic factors and their attitude response. Further attempts are also made to compare between changes in consumption behavior and changes in attitudes. The group which has shown a significant degree of change in attitudes, has not shown high amount of changes in consumption behavior, but has shown some changes.

CHAPTER V

SUMMARY AND CONCLUSIONS

5.1 MAJOR FINDINGS OF THE STUDY

- (1) Significant changes have taken place in the percentage allocation of income to food and saving by the population of this study between the home country and Saskatoon. The population of this study used to allocate 36.5 percent of their income to food and 14.5 percent to saving. But in Saskatoon, the subjects have been allocating 23 percent to food and 21 percent on saving. The relative percentage allocation of income to food has decreased by 37 percent and to saving has increased by 45 percent. In Saskatoon, the allocation of income to recreation has increased by 35 percent and to transportation by 25 percent. No significant change has taken place as far as the allocation of income to clothing is concerned between the home country and Saskatoon.
- (2) There are significant differences in the percentage allocation of income to different categories of expenditure by the different groups between the home country and Saskatoon. While in the home country, the professionals used to allocate more of their income to food than did the students. The students used to allocate more of their income to recreation and less on clothing than did the professionals and housewives. The 'married' group used to spend more on housing than did the 'single' group. In Saskatoon, the students allocate more of their income to food, housing and recreation than the housewives and the professionals. The housewives allocate more of their income to clothing than the students and the professionals. The students save less amount than the housewives and the

professionals. The 'married' group allocate more of their income to clothing than the 'single' group, and the 'single' group allocate more of their income to recreation than the 'married' group.

(3) So far as the changes in the consumption of different items of food are concerned, changes have taken place in kind as well as in degree. Changes in degree can be identified in the items like chicken, lamb, goat meat, fresh fish, rice, wheat, butter, milk, eggs, bananas, oranges, apples, peaches, grapefruits, tea, coffee and soft drinks. The reasons for changes in degree can be attributed to factors like availability, reasonable price, and cold storage facilities, which can provide continuously pure and undamaged products.

(4) Changes in kind can be identified in the consumption of items like beef, pork, frozen and canned fish, other staple food like corn, oat and potatoes, frozen and canned fruits and vegetables and alcoholic beverages. About 73 percent of the population of this study never consumed beef in the home country. But in Saskatoon, 65 percent of the population are consuming beef. About 53 percent of the population are taking pork in Saskatoon, while the pork consumption at home was negligible. Another significant change is found in the case of wine and alcoholic beverages. About 73 percent of the population of this study never drank alcoholic beverages. In Saskatoon, 70 percent of the Bengalees drink alcoholic beverage.

The main factor influencing the preference for canned and frozen fish and vegetables is the existence of modern cold storage facilities as well as the lack of fresh fish and vegetables in sufficient quantities during all times of the year. The change in the consumption of meat and alcoholic beverages can be attributed to Saskatoon's social environment, where the

social restrictions, customs, traditions, taboos, and religious principles of back home are not given much emphasis in determining the consumption of any type of meat or alcoholic beverage.

(5) Some significant changes have taken place in the recreation activities between the home country and Saskatoon. About 25 percent of the population of this study have picked up some indoor games like pool, squash, monopoly, risk, etc. About 17 percent of the Bengalees have also picked up new outdoor games.

(6) Bengalees as a group are not investment minded. For example, 70 percent population of this study consider the means such as 'investing in shares and securities' as 'not too important' at home as well as in Saskatoon. They do not also favor investing in land and buildings. Many Bengalees only favor 'saving in banks' as a very important form of investment.

(7) In examining the attitudes of the population of this study towards different environmental factors affecting consumption, it was found that about 66 percent are indifferent towards change and 33 percent are favourably disposed towards change.

(8) No relationship could be established between the changes in consumption behavior and the demographic factors of the population like age, period of stay and income. The correlation coefficient between the changes in food consumption behavior and age is 0.18, which is very low. And the correlation coefficients between the changes in food consumption behavior and period of stay and between the changes in food consumption behavior and income are 0.10 and 0.10 respectively, which are very low.

behavior and income are .10 and .10 respectively, which are very low.

(9) No relationship could also be established between the changes in food consumption behavior of the different groups and the demographic factors, as the correlation coefficients in all cases are very low.

(10) It was not possible to establish any relationship between the changes in saving habits and the demographic factors like age, period of stay and income. The correlation coefficient between the changes in saving habits and age is $-.15$, which is negative low correlation, and between the changes in saving habits and period of stay is $-.12$, which is negative low correlation. The other correlation coefficient between the changes in saving habits and income is $.14$, which positive low correlation.

5.2 IMPLICATIONS OF THE STUDY.

One possible implication of this study is on retail merchandising. The retailers can serve better the needs and desires of the consumers, if they know in advance their consumption patterns. Though the Bengalees consist of a very insignificant portion of the total population of Saskatoon, still the retailers are comparatively in a far better position to make efficient use of the findings of the study. Specifically, the different supermarket chain stores can improve their procurement policy to handle efficiently and effectively the needs and desires of the Bengalee residents in Saskatoon. Further, a study of this nature encourages the retailers to know the consumption pattern of different small groups in Saskatoon like the Chinese, Africans, Punjabis, Sikhs, Phillipinos and Japanese, etc.

The other possible implication of this study might be on inter-

national marketing. The consumers around the world are presently exposed to a number of different life styles and environmental characteristics due to a worldwide communication and dissemination of information. Increased knowledge of changing consumption pattern under changing environment can help the international marketer in improving the global marketing policies and practices. Specifically, there are a number of goods and services demanded by the people of Bengal which can be better marketed by international marketers, if they know in advance the detailed socio-economic, demographic, geographical and buying patterns of the people of Bengal. Besides, an international firm by establishing retail outlets may strive for competitive advantage through differentiated merchandise or differentiated retail services or a combination of the two. In any case, the international marketer must have correct information on taste, preferences, religious and social commitments and overall economic, social, legal, political environment of the country. International marketers can improve some of the policies like "to buy or to produce" "to produce in the home country" or to produce in the foreign country" and "to choose wholesales or retailers to distribute the products in the country of sale".

5.3 SCOPE FOR FUTURE RESEARCH.

It is difficult to say that the findings of this study are perfect and exhaustive. Some other studies might provide better results depending on research methodology. However, attempts may be directed to the following areas for future research.

- (1) The demographic factors such as age, period of stay, income, marital status, decision making power and position as immigrant of non-

immigrants affect significantly the consumption behavior of any group of people in a foreign environment. This study could not provide us with any precise and definite result as to the relationship between the changes in consumption behavior and the demographic factors of the Bengalee residents in Saskatoon. The reason might be that the group as a whole has been behaving in Saskatoon in conformity with group norms irrespective of their differences in the demographic factors.

(2) Religious principles, social restrictions, customs, traditions and taboos of a country determine to a great extent the consumption behavior of the people. This study has given us some results that in a foreign environment these above restrictions do not influence in a significant way the consumption behavior of Bengalee residents in Saskatoon. But some inconsistency is found between the attitudes and consumption behavior of the group, so far as the influences of the social, cultural and religious factors are considered on consumption in a foreign environment.

(3) It is proposed that those respondents who have higher changes in consumption behavior may be accompanied by higher scores in attitudes, but this study did not provide us with full information as to the relationship between the changes in consumption behavior and favourable attitudes towards change. Further attempt may be directed to investigate the area.

APPENDIX A

GLOSSARY OF TERMS: DEFINITION OF CENTRAL CONCEPTS

Pattern of Consumption: We mean not only how much of what kind of goods and services are made available for consumption, but also how much of these goods and services are actually consumed and in what manner. For this study, we will concentrate on items on the monthly shopping budget of the respondents or frequently purchased items of consumption.

Social Institutions: Include family, school, college, university, church, economy, government, military and leisure.

Environmental Influences: Are governmental influences on marketing, the impact of information and technology, value system in a high level economy, international marketing and comparative economic systems and current research activities and progress.

Environment: The aggregate of all external conditions and influences affecting the life of an organism, human behavior and society, etc.

Societal Norms: May be defined as modal patterns of behavior of a group.

Life Style: It refers to the distinctive or characteristics mode of living. It is concerned with those unique ingredients or qualities which describe the style of life of some culture or group.

Life Space: Means the total pattern of factors or influences which affect behavior at a certain moment of time.

Physical Environment: Consists of the size of the country, longitude, latitude, topography, natural resources, types and values of products, population, urbanization, capital and economic facilities.

Social Environment: Consists of national traditions, customs, family structure, education programs and facilities, religious values, economic philosophies, governmental forms and leisure activities.

Culture: A selective man-made way of responding to experiences, consisting of patterns of behavior transmitted from person to person. In general, it reflects a sense of homogeneity among people bound together and separated from other sets of people by various physical boundaries. Its essential core consists of a tradition and especially its attached values, a system of sub-cultures and a set of universals.

Bengalee People: Include all people who were either (a) born in West Bengal (India) or East Bengal (East Pakistan) and have Bengali as their native language or (b) born outside West Bengal or East Bengal but are of Bengalee ancestry and Bengali as their native language.

Bengal: Includes West Bengal of India and East Bengal (originally East Pakistan).

Monsoon: It signifies the rain from June to September. The word also implies that the south western current of air across the Bay, which is responsible for rainfall in Bengal.

Statistical Population: Is also called Statistical Universe. It is a complete group of things or phenomena having stated attributes in common.



APPENDIX - B

UNIVERSITY OF SASKATCHEWAN

SASKATOON, CANADA

COLLEGE OF COMMERCE

SUBJECT: CONSUMPTION PATTERN SURVEY

Dear Sir/Madam:

A survey is being conducted to obtain relevant information regarding consumption pattern of the Bengalee people residing in Saskatoon. The project is a part of my thesis requirement for the degree of Master of Business Administration. The purpose of this survey is to observe the consumption pattern of the Bengalee people living in Saskatoon and analyze the changes if any, in their consumption pattern from that in their home country.

As you well know, your cooperation will be of immense value for the success of this project. Your replies will be held in strict confidence and the research results will in no way disclose your identity. It will be very much appreciated if you kindly take your little time to fill out the questionnaire.

Thank you very much.

Yours very truly,

M. A. Quddus
 (M. A. Quddus) 23.8.71
 M.B.A. Student
 College of Graduate Studies
 Department of Management
 and Marketing

Supervisor: Dr. A. K. Sarkar
 College of Commerce
 University of Saskatchewan

QUESTIONNAIRE

PART I

CLASSIFICATION DATA

(Please check the appropriate)

1. Sex Male/Female.
2. Ageyears
3. Marital Status Married/Bachelor/Single/Divorced/Separated.
4. If married, is your spouse in Saskatoon? Yes/No
5. Religion
6. Status Immigrant/Nonimmigrant.
7. Educational background and job experience back home:
 - (a) Degree (b) Nature of Job
 - (c) Experience years.
8. Nature of Study (for students only)
 - (a) Field
 - (b) Level Graduate/Undergraduate.
9. Nature of Job in Saskatoon (for job holders only)

Teaching/Researching/Post-Doctoral Fellowship/Practising Medicine/
Others - Specify:
10. Period of Stay in Saskatoon:
 - (a) Actual: years (b) Expected: years.
11. Type of your present housing:
 - (a) (i) Room (b) (i) Rent
 - (ii) Apartment (ii) Own
 - (iii) House
12. Transportation: Do you own an automobile? Yes/No

13. (a) Were you the head of the household in your home country?

(for married people only) Yes/No

(b) Are you the head of the household here? Yes/No

14. Nature of Financial Support: (for students only)

Scholarship/Assistantship/Own Source/other - Specify:

15. What is the range of your monthly income? (for students only)

Range of Income

Cross the Appropriate

\$ 1 - \$ 149

\$ 150 - \$ 249

\$ 250 - \$ 349

\$ 350 - \$ 449

\$ 450 - \$ 549

16. What is the range of your monthly income? (for job holders only)

Range of Income

Cross the Appropriate

\$ 550 - \$ 849

\$ 850 - \$1149

\$1150 - \$1449

\$1450 - \$1749

\$1750 and above.

PART II

NATURE OF CONSUMPTION PATTERN

1. How would you approximately allocate your monthly income to the following heads of expenditure:

(a) Home Country

Food%	+	Clothing%	+	Housing%	+	Recreation%	+	Transport%	+	Saving & Insurance%	= 100%
---------------	---	-------------------	---	------------------	---	---------------------	---	--------------------	---	-----------------------------	--------

(b) Saskatoon

Food%	+	Clothing%	+	Housing%	+	Recreation%	+	Transport%	+	Saving & Insurance%	= 100%
---------------	---	-------------------	---	------------------	---	---------------------	---	--------------------	---	-----------------------------	--------

2. Do you include meat in your consumption? Yes/No

- (a) If the answer is No, go over to question number 3. If the answer is Yes, how often do you eat different varieties of meat?

(a) Home Country

(b) Saskatoon

Varieties of Meat	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Chicken								
Beef								
Mutton								
Lamb								
Pork								
Goat Meat								
Others: Specify:								

Note: The classification shown below is applicable for questions numbers 2, and 4 to 11.

* Regular - 3 or more times a week.

* Sometimes - at least once in every week.

* Irregular -

3. What is your staple food?

(a) Home Country

(b) Saskatoon

Staple Food	Usually*	Some of the* time	Hardly Ever	Usually*	Some of the* time	Hardly Ever
Rice						
Wheat						
Others: Specify						

4. Do you include milk, cheese and butter in your consumption?

(a) Home Country

(b) Saskatoon

Dairy Products	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Milk								
Cheese								
Butter								
Eggs								

5. Do you include fish in your consumption?

(a) Home Country

(b) Saskatoon

Different Forms	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Fresh								
Frozen								
Canned								

6. Do you include fruits and vegetables in your consumption? How often do you include them in different forms and types?

(a) Home Country

(b) Saskatoon

Different Forms	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Fresh								
Frozen								
Canned								

* Usually - 3 or more times a week.

* Some of the time - at least once in every week.

7. Fruits:

(a) Home Country

(b) Saskatoon

Types of Fruit	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Bananas								
Oranges								
Mangoes								
Apples								
Peaches								
Grape Fruits								
Others: Specify:								

8. Vegetables

(a) Home Country

(b) Saskatoon

Types of Vegetables	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Potatoes								
Tomatoes								
Beans								
Carrots								
Cauliflower								
Cabbage								
Lettuce								
Onions								
Others: Specify:								

9. How often do you include cereals and bakery products in your consumption?

(a) Home Country

(b) Saskatoon

Types of Cereals	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Breakfast Cereals								
Flour and Mixes								
Bread								
Baked Goods								

10. How often do you drink beverages?

(a) Home Country

(b) Saskatoon

Types	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never
Tea								
Coffee								
Soft-drinks								

11. Do you drink alcoholic beverages? If yes, how often do you drink them.

(a) Home Country

(b) Saskatoon

Alcoholic Beverages	Regular*	Sometimes*	Irregular*	Never	Regular*	Sometimes*	Irregular*	Never

12. Describe the types of recreation activities.

(a) Home Country

(a) Indoor Games

(b) Outdoor Games

(c) Others :

(b) Saskatoon

(a) Indoor Games

(b) Outdoor Games

(c) Others

13. The following question is designed to provide information on your saving habits and the importance you attach to different means of saving. Please fill the appropriate spaces:

(a) Home Country.

Different means of Saving	Very Important	Fairly Important	of Some Importance	Not too Important
1. Keeping Money at home				
2. Saving in banks				
3. Buying land, building and houses				
4. Investing in shares & securities				
5. Others - specify :				

(b) Saskatoon

Different means of Saving	Very Important	Fairly Important	Of Some Importance	Not too Important
1. Keeping money at home				
2. Saving in banks				
3. Buying land, building and houses				
4. Investing in shares & securities				
5. Others - specify :				

14. Comments, if there is any:-

PART III

REASONS FOR CHANGE IN CONSUMPTION PATTERN

- I. If there is any change in your meat consumption pattern, which of the following reasons are applicable for you and how will you rank them in order of preference?

<u>Reasons for Change</u>	<u>Importance of Reason*</u>		
	A	B	C
(a) Meats of all varieties are available in Saskatoon and the prices are competitive in comparison with the prices of other substitutes.			
(b) Religious restrictions are followed in consuming certain types of meat in the home country. But these restrictions are not necessarily followed in Saskatoon in taking any type of meat.			
(c) People consume meat in order to satisfy requirements on nutrition, health and calories etc. Meats have high proteins, vitamins and minerals.			
(d) Meats are easy to cook and easy to digest and tastier to eat.			
(e) In a foreign environment, the customs, traditions and other social restrictions are not usually followed in deciding whether to take any type of meat.			

- (f) People try to do things easier, save time in the kitchen and make things more convenient by taking meat.

Note: The classification of 'Importance of Reason' shown below is applicable for questions numbers 1 and 3 to 8.

- * A - Very important
- * B - Of some importance
- * C - Not too important

2. If you generally eat both meat and fish, do you have any special preference between meat and fish? (check the appropriate)

☐ No preference

☐ Prefer meat

☐ Prefer fish

3. If meat is preferable to fish, explain the reasons for such preference.

Reasons for Change

Importance of Reason*
A B C

- (a) Meat has more nutritional food value than fish.
- (b) It is easier to cook and easier to digest.
- (c) It is tastier than fish.
- (d) Varieties of meat are available and the prices are reasonable.
- (e) Preserving facilities are available and they do not get spoiled.

4. If fish is preferable to meat, explain the reasons for such preference.

Reasons for Change

Importance of Reason*

A B C

- (a) Fish is cheaper than meat.
- (b) It is easier to cook and easier to digest.
- (c) It is tastier than meat.
- (d) It has almost the same nutritional food value like meat.
- (e) Fish is a favorite item for the average Bengalee.

5. If there is any change in the consumption of dairy products, which of the reasons would you make responsible for the change and how would you rank them in order of preference?

Reasons for Change

Importance of Reason*

A B C

- (a) Dairy products are available in sufficient quantity.
- (b) People are conscious of their health requirements. They always consider proteins, vitamins and minerals, etc. in consuming different dairy products.
- (c) People get pure products in Saskatoon and these products are not spoiled and affected by external germs as cold storage facilities are available.
- (d) Dairy products are cheaper in Saskatoon in comparison with Home Country.

6. If there is any change in wine and alcohol consumption, which of the reasons would you account for the change and how would you evaluate them in order of preference?

Reasons for Change

Importance of Reason*

A B C

- (a) Religious principles are strictly followed in drinking wine and alcohol in the Home Country, but in Saskatoon the drinking of wine and alcohol depends on the individual's desires and wishes.
- (b) Social restrictions also determine to a great extent the drinking habits of wine and alcohol. But in a foreign environment these restrictions are not enforceable.
- (c) In the Home Country, supply is limited to a group of people and the prices of wine and alcohol are higher because of non-availability and import restrictions.
- (d) In a cold climate like Saskatoon, there is a need for drinking wine and alcohol in order to keep the body warm and to protect from cold.
- (e) In the different social functions and gatherings, people try to adjust what the Canadians are doing. They do not mind to drink wine and alcohol in those functions.

(f) People are separated from their home and society. As a result, they have got full-fledged independence in their way of living in Saskatoon.

(g) Attitudes of people towards wine and alcohol are unfavorable back home.

But in Saskatoon alcoholic beverages are accepted within their norm.

7. If there is any change in your clothing pattern, which of the following reasons will you make responsible for the change and how will you rank them in order of preference?

Reasons for Change

Importance of Reason *
A B C

- (a) Climate determines to a great extent the pattern of clothing. Winter climate compels people to buy more of winter clothes.
- (b) People need to keep up with the changing fashion in clothing. Otherwise they feel rather awkward in the crowd.
- (c) Clothes and dresses are comparatively cheaper in Saskatoon in comparison with the Home Country.
- (d) Sometimes, convenience determines to a significant extent the pattern of clothing. For example, ladies prefer pants and shirts for the sake of convenience in walking during winter and gusty

(e) People are impressed by the display of clothes in the shops. They like to buy more clothes.

(f) People are motivated to a significant extent in buying more clothes due to frequent advertisements and 'sales'.

8. If there is any change in transportation, which of the following reasons will you make responsible for the change and how will you arrange them in order of preference?

Reasons for Change

Importance of Reason*
A B C

- (a) Climate determines to a significant extent to use car particularly during winter season.
- (b) The Canadian Society is so developed in automobiles, everybody wants to have a car, whatever their country of origin.
- (c) It may so happen the houses are far away from the working place. In that case, car is a necessity for the people.
- (d) The price of car is relatively cheaper than in Home Country and one can afford to buy a car.
- (e) Other means of transportation, like bus are expensive. One does not face any problem in visiting friends and relatives, if one has a car.

PART IV

ATTITUDES TOWARD OBJECTS AND SITUATIONS

The following are statements with which you may agree or disagree. Please read each statement carefully and circle your choice.

Legend: SA = Strongly Agree.

A = Agree

N = No Opinion.

D = Disagree.

SD = Strongly Disagree.

1. A Bengalee will always prefer rice over wheat,
wherever they go. SA A N D SD
2. In their Home Country to the average
Bengalee family, meat is not a regular item
of consumption. SA A N D SD
3. Religion determines to a great extent
the type of meat an individual includes
in consumption. SA A N D SD
4. A Bengalee, even in a foreign country
tries to behave and act according to the
cultural pattern of his own country. SA A N D SD
5. Whenever possible and available a Bengalee
will always prefer fish over meat. SA A N D SD
6. The Bengalee people can really never
get accustomed to the taste of Canadian food. SA A N D SD

7. People from warm climate find it difficult to like and participate in out-door sports of a cold climate.

SA A N D SD

8. Proportionate consumption expenditures on food, clothing, housing, etc. increase with the increase in income.

SA A N D SD

9. Consumption of an individual in Bengal is primarily influenced by the head of the family.

SA A N D SD

10. Bengalees by nature are not investment minded.

SA A N D SD

11. No matter how long a person may have lived in a foreign environment, he is still greatly influenced by customs, traditions, taboos of his own country.

SA A N D SD

APPENDIX - C

PERCENTAGE ALLOCATION OF INCOME TO DIFFERENT CATEGORIES OF EXPENDITURE

(Home Country)

<u>Sample Number</u>	<u>Food</u>	<u>Clothing</u>	<u>Housing</u>	<u>Recreation</u>	<u>Transportation</u>	<u>Saving & Insurance</u>
1	----	----	Not	Available	----	----
2	30	20	25	8	7	10
3	50	10	10	10	10	10
5	30	15	10	35	10	0
6	20	20	10	10	10	30
7	20	20	10	10	10	30
8	30	10	15	5	10	30
9	20	7.5	25	7.5	10	30
10	40	15	35	5	5	0
11	40	15	35	5	5	0
12	40	5	10	5	5	35
13	40	5	10	5	5	35
16	50	15	25	3	2	5
17	30	20	15	10	15	10
18	50	20	25	3	2	0
19	30	10	20	10	20	10
20	30	10	15	15	10	20
21	25	10	25	15	5	20
24	35	15	25	5	10	10
25	60	5	10	3	15	7
26	50	25	9	5	10	1
27	40	20	5	5	10	20

Appendix - C continued ---

5	30	20	20	32	8	0
6	20	20	20	10	20	10
7	20	20	20	10	20	10
8	15	7.5	10	7.5	10	50
9	15	10	15	7.5	15	37.5
10	25	20	25	5	5	20
11	25	20	25	5	5	20
12	20	10	10	15	5	40
13	20	10	10	15	5	40
16	25	10	25	3	12	25
17	Not Available					
18	25	10	25	3	12	25
19	40	5	15	20	5	15
20	40	5	15	20	10	10
21	25	10	25	5	5	30
24	28	15	24	5	12	15
25	25	5	17	8	15	30
26	25	15	25	20	5	10
27	40	15	20	5	10	10
28	25	15	25	20	10	5
29	20	10	16	43	1 10	10
30	10	22	25	10	20	13
31	10	22	25	10	20	13
32	20	15	15	27	8	15
33	20	15	15	27	8	15

Appendix- C continued ---

34	20	7.5	12.5	4	6	50
35	20	7.5	12.5	4	6	50
36	30	5	25	20	15	5
38	25	20	15	15	15	10
39	25	20	15	15	15	10
42	15	5	15	15	10	40
43	20	10	30	5	5	30
44	20	10	30	5	5	30
45	25	5	20	5	15	30
46	25	10	30	15	15	5
47	25	20	15	10	5	25
48	20	15	25	10	5	25
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	898	466	787	526	388	814

$\bar{X} = 23 \%$ $\bar{X} = 12.5\%$ $\bar{X} = 20 \%$ $\bar{X} = 13.5\%$ $\bar{X} = 10 \%$ $\bar{X} = 21 \%$

Note : Table Numbers 4.5 and 4.6 are also prepared from the above figures.

APPENDIX - D

DEMOGRAPHIC INFORMATION, CHANGES IN FOOD CONSUMPTION BEHAVIOR
AND SAVING HABITS OF THE BENGALEE RESIDENTS IN SASKATOON.

Sample Number	Changes in food consumption behavior	Changes in saving habits	Age	Period of stay	Income
1	11	6	23 yrs	24 months	\$ 300
2	13	4	28	24	280
3	18	0	28	24	300
5	16	0	26	12	300
6	24	2	38	72	1700
7	13	2	40	72	1700
8	29	0	36	36	1800
9	17	7	26	24	1800
10	36	0	40	60	1500
11	38	0	39	60	1500
12	14	4	40	60	1850
13	11	3	35	60	1850
16	16	1	38	144	1750
17	16	3	55	6	1750
18	17	1	37	144	875
19	7	3	28	24	600
20	4	3	31	24	250
21	13	0	33	6	350
24	17	0	30	48	250
25	34	2	32	12	650
26	24	0	31	24	1050

Appendix - D continued ---

27	15	1	33 yrs.	10 months	\$ 1250
28	10	3	33	24	350
29	11	0	31	36	280
30	15	2	34	12	1050
31	15	4	23	12	1050
32	23	0	36	24	1050
33	26	0	27	18	1050
34	14	1	40	36	1850
35	16	1	35	36	1850
36	23	0	27	42	250
38	10	1	38	48	1750
39	9	1	27	48	1750
42	14	1	28	2	1050
43	27	0	36	60	400
44	20	1	31	48	400
45	16	1	31	24	300
46	19	1	26	24	300
47	20	2	30	2	250
48	16	1	34	2	350

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