

# Anthropological Approaches to the Study of Buying Behavior and Consumers Rights of Rural and Tribal Consumers in India: An Appraisal

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## Abstract

Business anthropology has emerged recently as a professional sub-field that joins together several streams of literature related to multiple dimensions of the business enterprise. A consumer is the one who pays something to consume goods and services produced. As such, consumers play a vital role in the economic system of a nation. The aims and objectives to be considered are as follows; to identifying cultural and socio-economic determinants which affect the buying behavior of rural and tribal consumers in the backward and tribal villages of India, to explore the awareness regarding legal provisions of the consumer rights among the rural and tribal consumers in backward and tribal villages of India and to investigate the incidents of violation and exploitation of the consumer rights of the rural and tribal consumers in backward and tribal villages of India. The paramount fact is that, we have the huge scarcity of the research work related to the consumer behavior, in the terms of business anthropological perspectives, especially on the tribal consumer behavior. One of the prime objectives of these kinds of studies is to investigate the impact of demonetization on the rural and tribal production, trade and markets. Apart from these there are no studies on the impact of demonetization on the tribes of India. Above mentioned facts have proved that that there is a big gap in the field of rural and tribal consumer behavior study, especially in the terms of business anthropology. Therefore, there is urgent need to conduct such type of study. The comprehensive analysis of the primary data which will collect from tribal and rural areas; will form a basis for recommendation and policy measures with consideration of the cultural, socio-economical and local particularities. The finding of the study would highlight various dimensions of problems encountered by rural and tribal consumers in terms of violation of their rights and exploitation through chain of disbursement of goods and services.

**Keywords:** Buying Behavior; Consumer Right; The Rural Consumers; The Tribal consumers; Demonetization.

## Introduction

A consumer is the one who pays something to consume goods and services produced. As such, consumers play a vital role in the economic system of a nation. Without consumer demand, producers would lack one of the key motivations to produce: to sell to consumers. In India, the Consumer Protection

Act 1986 differentiates the consummation of a commodity or service for personal use or to earn a livelihood. Only consumers are protected for this act and any person, entity or organizations purchasing a commodity for commercial reasons are exempted from any benefits of this act. A typical legal rationale for protecting the consumer is based on the notion of policing market failures

and inefficiencies, such as inequalities of bargaining power between a consumer and a business. As all potential voters are also consumers, consumer protection has a clear political significance.<sup>1</sup>

The rural agrarian economy has shown dramatic fall in the share of agriculture in rural GDP. There is continuous fall observed in value of goods and services. Maharashtra's monopoly procurement scheme is one of the most popular schemes for the tribal community. Its primary aim was to give fair rates for tribal. However, delays in the declaration of rates and the refusal of procurement centers to purchase certain products force tribal to sell to private traders, who often cheat them by using fake weights. The role of multiple agencies in implementing the scheme should be avoided and responsibility should be fixed on only one agency to make it more efficient. The act restricts private traders and moneylenders in TSP and ATSP areas.<sup>2</sup>

### *Conceptual Framework*

Business anthropology has emerged recently as a professional sub-field that joins together several streams of literature related to multiple dimensions of the business enterprise. In short, business anthropology is a practice-oriented scholastic field in which anthropologists apply anthropological theories and methods to identify and solve real business problems in everyday life. For example, Google has hired anthropologists to study the meaning of mobile. Intel has hired cultural anthropologists to find out how people living outside the US live their lives.<sup>3</sup>

### *Objectives of the proposed study*

The following aims and objectives to be considered:

1. To study and distinguish the buying behavior of rural and tribal consumers in backward and tribal villages of India.
2. To assess the impact of information and communication technology on consumer behavior of rural and tribal consumers in backward and tribal villages of India.
3. To identifying cultural and socio-economic determinants which affect the buying behavior of rural and tribal consumers in the backward and tribal villages of India.
4. To explore the awareness regarding legal provisions of the consumer rights among the rural and tribal consumers in backward and tribal villages of India.

5. To investigate the incidents of violation and exploitation of the consumer rights of the rural and tribal consumers in backward and tribal villages of India.
6. To investigate the impact of demonetization on the all aspects of rural and tribal economy as well as their consumer rights.
7. To suggest the intervention-based policies and strategies to protect the consumer rights of the rural and tribal consumers in India.

### *Major existing research works: International*

Honfoga et al. have conducted a study to analyze the effects of differential market integration on the consumption of the two types of foods in Southern Benin of Africa. The findings of this study indicate that markets in the Allada market cluster are more integrated for introduced foods ( $G = 5.3$ ) than traditional foods ( $G = 4.3$ ). The integration of primary, assembly, and rural consumer markets with the Bohicon regional market is by far higher for introduced foods ( $G = 5.3$ ) than traditional foods ( $G = 1.2$ ). On the contrary, the hypothesis which asserts that low levels of market integration among traditional foods contribute to their disappearance in people's diets is rejected. Indeed, diets in rural areas of Benin are still dominated by "traditional foods." However, the growing trend in the consumption of imported low nutritional value foods should be controlled by appropriate food production and trade policies.<sup>4</sup> De Groote et al. (2010) were to analyze the preference of rural consumers for different colors of maize products, to measure the possible effect of a preference for white on the adoption of orange biofortified maize, and the possible mitigation of that effect through provision of information. They conclude that the orange color of biofortified should not be a major obstacle to its development and dissemination in the major maize areas of Ghana. Sensory evaluation as well as estimation of WTP indicates that consumer preference for white maize is highly regional and that there are large variations within the regions. While consumers in the Ashanti region prefer white over yellow, and yellow over white, those in the Central region prefer yellow over white, and those in the Eastern region prefer both yellow and orange over white.<sup>5</sup> Color is important in the process of building a brand and serves to be the foremost communication source. People in the rural areas now use a combination of colors instead of only primary colors. While purchasing products other than food, such as clothes and shoes, they will consider all colors. But when they

have to make choices about soap, tea, milk, tea whitener, shampoo, etc., the product color will not be a significant determinant of selection. They will buy the product if it satisfies their.<sup>6</sup> Deb stated that that our rural people are so that a high proportion of their income is exhausted in meeting their need for food and clothing and very little is left for other things. Very high-income elasticities of these food and clothing items suggest that although almost all the income is spent on these, the need commodities remain unsatisfied. As a result, with the rise in income, the demand for all the commodities will rise steadily. At a higher level of income people tend to substitute sugar for gur, lungi and sari by handlooms, wooden furniture and metal furniture, and metal and China clay utensils for pottery utensils.<sup>7</sup> Terry et al. have conducted a research in the north, northwest, and northeast of Tasmania, a small island stated of the southeast coast of mainland Australia. The objective of the study was to investigate the types of workplace health and safety issues rural community nurses encounter and the impact these issues have on providing care to rural consumers. Findings of this study explored that many nurses achieved good outcomes to meet the needs of rural community health consumers. Managers were vital to ensure that service objectives were met. Despite the positive outcomes, many processes were considered unsafe by community nurses. It was identified that greater training and capacity building are required to meet the needs among all staff.<sup>8</sup> Shiferaw-Mitiku concluded that despite the effort made by the government of Ethiopia to combat poverty and to ensure food security of the nation, there is unprecedented challenge for the ever-increasing large population size. To realize a better Ethiopia in the long run it is very important to pay attention to the majority of the target population, putting marketing effort to market the Rural Ethiopia. The contribution of rural economy, agriculture is the significant part of GDP of the country; and rapid agricultural growth is an effective tool in reducing poverty through revisiting the rural marketing strategies of the country in all sectors.<sup>9</sup> The results of the study of Yahya et al. indicate both the urban and rural respondents in this study demonstrate no significant difference in their public awareness, government regulations and ecologically conscious consumer behaviour. Both groups demonstrate strong positive attitude towards preserving the environment. They shared the same opinion that environmental problems must be everybody's responsibility and concern. In addition, they want the Government to provide more information and

education on environmentally friendly behavior and finally both groups want the Government to aggressively enforce environmental rules and regulations.<sup>10</sup>

Akimbekova et al. revealed that the situation in the agricultural complex of Kazakhstan shows that the opportunities and advantages of agricultural cooperatives have not yet been fully realized, its role and importance in the socio-economic development of the country is underestimated. As a result, state support that has been adapted, the agricultural cooperatives in the country in particular did not give proper effect of protecting the interests of small farms by associations. Unfortunately, there is still a slightly used potential reserve in the formation of food stocks.<sup>11</sup> Amin et al. have surveyed 104 rural consumers with the self-administrated questionnaires, followed by in-depth interviews in a village, locally known as Dollar Bazar, under Savar district of Bangladesh. Findings of this study can be an important outline for companies such as telecom operators, financial institutions, value-added services (VAS), and content developers for developing informatics tools and strategies for rural consumers. The essence of the research may also contribute to the existing literature as to technology adoption.<sup>12</sup> Mutandwa and Kwiringirimana conducted a research in Gicumbi District located in the Northern Province of Rwanda. The main objective of this study was to examine the factors that influence consumers' choice of a rural bank in Gicumbi district of Rwanda. This study is revealed that most consumers were aware of Popular Bank of Rwanda (BPR) and Umurenge SACCO through radio advertisements, social networks and community meetings. Accessibility, interest rates and quality of services influenced choice of a given financial intermediary. Moreover, the decision to open a rural bank account was significantly influenced by education and farm size ( $p < 0.1$ ). These results indicate the need for financial managers to consider these findings for successful marketing campaigns.<sup>13</sup> Latiff and Ayob have conducted a survey distributed to 300 rural respondents in Kelantan, Malaysia. Descriptive statistics were used to analyze the data collected. The result indicates that most of the respondents aware of the food nutrition labels. The respondents also indicate that food labels not only about nutrition information but they believe food products which have labels is quality products.<sup>14</sup> Objective of the study of Humphreys et al. is to investigate the reasons for complaint or non-complaint by rural consumers of health services. This study revealed that residents of larger towns, those of small communities were

more likely to report they would complain to the local provider, whereas those in larger towns were more likely to mention Hospital Boards or the Commissioner. Deterrents to making complaints included the lack of services, skepticism about the role of complaints in bringing about change and an attitude that it was more appropriate to try to fix the problem than complain about it.<sup>15</sup> Rani et al. conducted a study to determine the perceptions of consumers from the Eastern Cape Province of South Africa on the quality of mutton. This study showed that consumers were more concerned about the price, than on the fat in mutton, which may have a negative effect on their health. Both male and female consumers suggested that, there was a need for some more sheep farmers, as the way for reducing the levels of imported mutton into South Africa. They also suggested more efforts in selection programmes that result in efficient sheep production and reduced mutton prices.<sup>16</sup> Similarly the study of Xazela et al. find out that consumer perception on the meat quality aspects associated with health and consumption patterns are affected by disposable income and cultural background.<sup>17</sup>

#### *Major existing research works: National*

From the varied literature and references mentioned it can be concluded that the first challenge in rural marketing is to ensure availability of the product or service. To satisfy the rural consumer and his needs these are must and these are Awareness, Availability, Affordability and Accessibility. The consumer should be well aware of the product so that the product is positioned in the rural mind, it can be generated through Television, Radio and Outdoor. Efforts should be made to strengthen the distribution network as availability is key parameter for the rural consumer to be loyal. Since rural consumer is extremely price sensitive therefore playing safely with the price point is highly important so that the products are affordable to the rural consumer.<sup>18</sup> Singh and Banerjee have conducted a comparative study between urban and rural consumer behavior on mobile phones. Purpose of this study is investigating the relationship between consumer involvement and purchase decision (for smart phone) in rural and urban mobile customer. Findings of this study indicated that the recent growth of smart phone usage is an observable fact that crosses all geographical boundaries and it is also true that both rural and urban consumers use smart phones but urban consumers are more comfortable in operating the technical functions. Urban consumers use phones for their business purpose but rural consumers are more conscious about the

security in transactions.<sup>19</sup> The study of Gurleen et al. disclose that the levels of awareness and exposure regarding television advertisements of Toiletries is high among the rural respondents and television advertisements do play a dominant and conspicuous role in their purchase behaviour of toiletries. It can be concluded that effective communication is an important tool to reach out to the rural audience.<sup>20</sup> Ramanath and Dinakar stated that there has always been a good amount of discussions on rural India, rural consumers, emerging markets, and so on. But the real India is something different. One cannot draw conclusions based on the villages close to urban cities. There are so many villages deprived of basic amenities. Many villages are still in darkens. If nature supports these villages, they can earn some income at least to earn their bread and butter. They also said that limited income and self-contentment are the major reasons for the slow growth of durable goods market in rural areas and rural consumers are very conservative and apply utilitarian philosophy to a greater extent.<sup>21</sup> The findings of the study of Jha suggest that for rural consumers the consumption pattern is very much influenced by family size and structure. After arriving at the choice set in the evaluation stage of the buyer decision process, all the selected brands are acceptable to the rural consumer. However, in this situation the final choice is guided by the perceived risk associated with the product as well as by the key influencers like opinion leaders, family and friends.<sup>22</sup> Lahoti and Jacob concluded that Indian Rural consumer is exposed to a culture with limited exposure, low achievement motivation, less active, more unrealistic, not much believe in material comfort, and not having much sense of individualism. The Indian rural social classes are mostly based on income levels. The reference groups differ as per the income levels.<sup>23</sup> Purpose of the study of Chiru is to find out the consumers behavior in term of their consumption pattern; premium price paid on account of Economic blockades, and rural consumers awareness of their protection acts and courts in the rural market. Finding of this study is may sum up that there is progressive relationship between bandhs and blockade and buying behaviour of rural consumers. This study suggested that the respondents should purchase the required essential commodity to be sufficient for a month in apprehension on impact of the frequent Economic block in the market.<sup>24</sup>

Chiru has conducted a study among the rural consumer of Churachandpur district of Manipur. He concludes that, the respondents required to examine about the product and price of essential commodities while purchase in the rural market because there is

huge quantity of duplicate commodity were supply from the neighboring country, Myanmar without expiry date, manufacturing date, Maximum Retail Price etc.<sup>25</sup> Kautish and Das find out that consumers living in rural areas are aware about the environmental movement, but marketers have probably not fully explored the potential for environment friendly products. The study strongly argues that organizations should leverage on the rural market opportunity in India. It confirms the need to tailor marketing mix for rural markets for determining behavioral dimensions of consumer decision-making.<sup>26</sup> Singh and Singh identified the eight factors, i.e. price, quality, warranty, advertisement, brand, friends recommendations, family members recommendation and packaging which rural consumers consider while making purchase decisions. It was found that factors effect on rural consumer vary with age and income and found increasing with age and income. Importance of all factors in buying behaviour of rural consumer found increasing trend with increase in their age and income. The effect of price and quality on buying behaviour of rural consumer increases significantly with increase in age and income. Advertisement and brand of products found significantly very important to high income rural consumers than lower income consumers.<sup>27</sup> Jayaprakash et al. revealed that online shopping is having bright future in India. This study mainly focuses on the factors influencing online buying behavior of rural consumers. Those factors were looked at, and examined to reveal the influence of online rural consumer behavior. By using Factor Analysis, highest loading with each factor, it is understood that the first influencing factor is highly characterized by Online shopping saving time and money, Follow as the new trend, Shopping at leisure time, Offers and seasonal discount, Easy to compare features and price; second factor by Wide range of products and Convenient Payment; third factor by Defective products are replaced properly and After sales services are satisfactory; and fourth factor by Free home delivery.<sup>28</sup> Mishra concluded that rural consumer is totally a different consumer in the rural market scenario, being influenced by the rationality, personal experience and the level of utility which is being influenced by the changing tastes and preferences of the younger section. The clever and attractive advertisements do not work out with rural consumers. Their purchasing behaviour is very much influenced by 'experience' of their own and of neighbour-consumers and his own family and involvement of his own members is exerting maximum influence on his purchases.<sup>29</sup>

Juyal stated that Demographics of both urban and rural consumer have significant influence on his or her selection of media for purchase decisions. This is confirmed to be significant and to a higher degree for urban consumer than his rural brethren and is particularly true for gender, age, occupation and income categories of urban consumers. Rural consumers to demonstrate significant association between selections of source of information but are limited only to education where it is higher than urban consumers and indicative for gender and income categories.<sup>30</sup> The finding of the study of Ghumro et al. intended to understand a very interesting aspect relating to purchasing behavior of rural consumers who have migrated to urban areas of Sukkur and Khairpur districts. Results of the study have shown that Purchasing Behavior of rural consumers who have migrated to urban areas of Sukkur and Khairpur districts is affected by Brand Switchover Behavior (BSB), Purchasing Consciousness (PC), Enjoy Purchasing (EP), Income/Pocket Money (INC/PM) and Price Consciousness/Quality Consciousness (PRC/QC).<sup>31</sup> The objective of the study of Palaniappan et al. aims to the rural people in aspects of creating consumer awareness and also aims to contribution towards consumer protection in Panchayati Raj institutions in Tamil Nadu. The study reveals that Panchayati Raj institutions in Tamil Nadu have been taken for minimum efforts taking by the rural consumer awareness and need to address the concerns of the rural consumers and the only way to forward is to involve the available constitutional mechanism of Panchayati Raj institutions.<sup>32</sup>

### *Research Gap*

The paramount fact is that, we have the huge scarcity of the research work related to the consumer behavior, in the terms of business anthropological perspectives, especially on the tribal consumer behavior. Most of the studies which are presented in the review of literature national and international, covered the rural population, but no study was done on the rural and tribal peoples. One of the prime objectives of these kinds of studies is to investigate the impact of demonetization on the rural and tribal production, trade and markets. Apart from these there are no studies on the impact of demonetization on the tribes of India. Above mentioned facts have proved that that there is a big gap in the field of rural and tribal consumer behavior study, especially in the terms of business anthropology. Therefore, there is urgent need to conduct such type of study.

## Research Methodology

**Sampling:** The study will be covered sufficient number of rural households, from rural and tribal districts. The household will be selected through random sampling and district will be selected by the purposive sampling. After those retailers, dealers, processors, NGOs/Voluntary consumer associations, Lawyers and the rural entrepreneurs will be selected from above mentioned district through purposive sampling for the case studies.

**Tools and Techniques:** The empirical data will be collected, through using the in-depth structured interview schedule from the tribal and rural households. Semi and non participant observation method will be used for cross-verification of the primary data. In-depth anthropological case study method, Focused Group Discussion and Key Informant Interview will be conducted adopting appropriate tools designed for the study. The study will critically examine different aspects of rural and tribal marketing and its impact on consumer behavior. Empirical investigation shall be made to assess how the rural and tribal consumers are deprived off their consumer rights as informed consumer in terms of violation of different legal framework and exploitation in banking, electricity, telecom, fertilizer, health, insurance etc.

## Importance for Society

The finding of the proposed research will help the society in the following perspectives:

1. To advocate protecting the consumer rights of the rural and tribal peoples in India.
2. To aware the rural and tribal peoples in India to their consumer right.
3. To farm an intervention based programme and policies for the protection of consumer rights of the rural and tribal peoples in India.

These kinds of study will critically analyze different problems encounter by different category of rural and tribal consumers, such as farmers, women consumers, patients, students, young consumers and so on. This piece of study aims at exploring possible alternatives for involvement of local bodies and Grampanchayats working hand in hand with NGOs for effective implementation of consumer protection Act. Sensitizing rural and tribal consumers on their rights and planning

appropriate interventions for welfare of rural and tribal consumers. The findings of these types of studies will be disseminating at seminars so that its importance reach to the public domain.

## Importance for Policy

The comprehensive analysis of the primary data which will collect from tribal and rural areas; will form a basis for recommendation and policy measures with consideration of the cultural, socio-economical and local particularities. The finding of the study would highlight various dimensions of problems encountered by rural and tribal consumers in terms of violation of their rights and exploitation through chain of disbursement of goods and services. The study will also focus on the buying behavior of rural and tribal consumers as correlated with various socio-demographic variables such as occupation, income, education attitude and perception etc. The study will critically examine the decision-making process for purchase and product use in terms of their influence on buying behavior of rural and tribal consumers. The study will critically examine the socio- cultural determinant influencing attitude, perception of consumers in rural and tribal villages of India. The study will examine how rural and tribal market promotes demand base for sell of consumer durable and non-durable products at an increasing rate. The role of business house and multi-national companies in reaching the rural consumers and motivating them for change of their life style, decision making, saving and investment pattern. Efforts shall be made to assess the impact of information and communication technology on consumer behavior.

## Conclusion

Business anthropology is the one of the new emerging areas of the research in anthropology. The proposed research horizon is an innovative one in the above-mentioned field. Perhaps very few research works have been done on the tribal consumer in India to understand their consumer behavior pattern and impact of demonetization and proper awareness and utilization of consumer rights. More than 70% populations of India are rural and tribal background and it are expected that in future they will have unique role to play the business policies. In this perspective, according to the research proposal presented in this article,

studying in rural and tribal areas of India is not only important for anthropology but it is also necessary for the development of the country.

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