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Consumption Pattern and Preferences of Working Women in the Service Sector in Kolkata

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Abstract:

Globalization of the Indian economy over the past two decades has significantly influenced the Indian social life, both economically and culturally. Today women consider themselves to be more empowered compared to their earlier generations. Globalization has had differential impacts on women's lives in different economic strata. Feminizations of the labour force, in general, increasing number of women in professional and managerial occupations and changes in family structure have had major implications for women's income. The disposable income of a significant number of women has increased significantly. This has had a direct impact on the consumption pattern of women. Consumerism has become a powerful opportunity for expression and for a public life of sorts. In this context, the paper discusses the monthly consumption expenditure of households in Kolkata, where the main occupation is in the service sector followed by an empirical analysis of the pattern and preferences of consumption of the households where women are either employed or engaged in the service sector has been done for Kolkata. The analysis is based on field data collected through structured questionnaire and personal interviews and has been done in terms of four service categories.

Keywords: Women workers, Consumption cycle, Globalization, Service sector

1. Introduction

Globalization of the Indian economy over the past two decades has significantly influenced the Indian social life, both economically and culturally. Today women consider themselves to be more empowered compared to their earlier generations. However, theoretical conceptualization of the relationship between globalization and gender shows that the growth of the new economy has opened up new dynamics of inequality. Under the New Economic Policy (NEP) the gender inequalities have grown. This contrasts with the works that explore feminine desires and subjectivity influenced by consumerism in a globalized economy primarily among the upper and middle classes.¹ The former argument is concerned with feminization of labour market and exploitation of the poor while, the latter's concern is of culture. These dichotomies clearly indicate that globalization has had differential impacts on women's lives in different economic strata.

Feminizations of the labour force, in general, increasing number of women in professional and managerial occupations and changes in family structure have had major implications for women's income. The disposable income of a significant number of women has increased significantly. This has had a direct impact on the consumption pattern of women. Consumerism has become a powerful opportunity for expression and for a public life of sorts.²

In this context, the first section in this paper gives a general picture of the monthly consumption expenditure of households in Kolkata, where the main occupation is in the service sector. This analysis is based on the data extracted from NSSO 61st Round (2004-05). The monthly expenditure on the following heads has been considered:

i) Food, ii) Fuel and Light, iii) Clothing and Footwear, iv) Education, v) Medical, vi) Consumer Goods, Services and Durables

In the second section, an empirical analysis of the pattern and preferences of consumption of the households where women are either employed or engaged in the service sector has been done for Kolkata. The analysis is based on field data collected through structured questionnaire and personal interviews and has been done in terms of four service categories:

1. Professional and technical workers
2. Administrative and executive workers
3. Clerical and related workers
4. Sales and "Other" services workers.

This was done by computing a consumption quintile based on information gathered from the field data on the consumption pattern and preferences of the working women. The following variables were used:

- i. Frequency of eating out
- ii. Frequency of buying clothes
- iii. Type of clothes preferred
- iv. Ownership of the following goods:

a) Television b) Music System c) Washing Machine d) Air Conditioner e) Mixer Grinder f) Refrigerator

i. Ownership of the following vehicle:

a) Car b) Scooter

ii. Type of House

iii. Number of rooms in the house

Each variable was assigned a weight as shown in the Table 1. The total weight was calculated by summing up the weights of the above mentioned variables for each sampled working women. Further, the total weight was arranged in descending order; higher the total weight, higher the category to which the working women belonged. On the basis of this order, the working women of Kolkata were divided into five categories (based on quintiles), each with 60 working women. The first 20 per cent consists of very high category and the last 20 per cent consists of very low category. In between there are three categories of high, medium and low as mentioned below?

1. Very high (1st Quintile)

2. High (2nd quintile)

3. Medium (3rd Quintile)

4. Low (4th Quintile)

5. Very Low (5th Quintile)

	Selected Variable	Assigned Weight
1.	Frequency of Eating Out	• More than once in a week - 5
		• Once in a week - 4
		• Once in 15 days - 3
		• Once in 1 month - 2
		• Occasionally - 1
2.	Frequency of Buying Clothes	• Once in 1 month - 5
		• Once in 2 months - 4
		• Once in 6 months - 3
		• Once in 1 year - 2
		• Occasionally - 1
3.	Type of Clothes Preferred	• Branded - 4
		• Tailored - 3
		• Readymade - 2
		• Others - 1
4.	Ownership of Television	• Yes - 1
		• No - 0
5.	Ownership of Music System	• Yes - 1
		• No - 0
6.	Ownership of Washing Machine	• Yes - 1
		• No - 0
7.	Ownership of Air Conditioner	• Yes - 1
		• No - 0
8.	Ownership of Mixer Grinder	• Yes - 1
		• No - 0
9.	Ownership of Refrigerator	• Yes - 1
		• No - 0
10.	Ownership of Car	• Yes - 1
		• No - 0
11.	Ownership of Scooter	• Yes - 1
		• No - 0
12.	Type of House	• Own - 3
		• Rented - 2
		• Others - 1
13.	Number of Rooms in the House	• More than Four -
		• Four rooms -
		• Three rooms -
		• Two rooms -
		• One room - 1

Table 1: Weights Assigned to the Selected Variables

To avoid multi-co-linearity among the selected variables, a correlation matrix was also computed. Further to understand the relationship between these variables and the different service activities (in which these women are either engaged or employed) linear regression was run with the type of service being the dependent variable and the above mentioned variables as the independent variables. The results have been tested at 5 per cent level of significance. The results have been further explained through the economic condition of the family.

In the third section, the consumption pattern and preferences of the sampled working women in Kolkata have been explained through their views on globalization and the influence of advertising and mass media on their choices. The information on these issues was captured through the field data.

2. Consumption Pattern of Working Women in the Service Sector of Kolkata

2.1. Monthly Expenditure of Service Sector Workers on Private and Public Consumption Goods in Kolkata

Table 2 provides information on the monthly expenditure of households in Kolkata, where main occupation was within the service sector. The data in the table shows that in Kolkata nearly 40 per cent of the expenditure was on food.

Expenditure Heads	Kolkata (Percentage Share)
Food	42.69
Fuel And Light	11.25
Clothing And Footwear	3.95
Education	7.58
Medical	7.46
Misc. Consumer Goods, Services And	27.06
Total	100.00

Table 2: Monthly Expenditure of Workers in the Service Sector in Kolkata

Source: NSSO 61st Round (2004-05)

Another private consumption good³ is clothing; here, the money spent in Kolkata was 3.95 per cent. It was an isolated instance of luxury, as this was limited to very wealthy class - who indulge in expensive goods and high quality cloth - and this was basically incorporated in city's traditional values and styles rooted in Bengali culture.

Apart from food and clothing the other important components of private consumption were consumer goods, services and durables. In this regard, the money spent in Kolkata was 27.06 per cent. This is directly related to the distinctive urban culture that has emerged in India in last few years which is centered on new department stores and malls. These department stores or malls are sites for the purchase and display of a variety of commodities – groceries, furniture, clothing, crockery, kitchen utensils and electrical equipments – all under one roof.

In the case of public consumption goods⁴, the money spent on fuel and light is 11.25 per cent. Education and medical facilities were two heads where people in Kolkata spent relatively more money (around 15 per cent). Although these are part of public consumption goods, their usage is based upon the characteristics of the goods and services themselves and not whether they are produced within the public or privates sectors of the country.

The whole expenditure and consumption process in Kolkata can be looked from Stearns point of view, where he defines them in terms of reception and degrees of resistance.⁵ Where a rival value system with strong notion of other worldliness exists as in Kolkata, the wave of consumerism is slow.

2.2. Consumption Preferences of Working Women in the Service Sector of Kolkata

Table 3 provides information on different categories within the working women in the service sector of Kolkata. These categories have been defined with reference to the consumption pattern and preferences of the working women and their families. The data in the Table 3 shows that within the service sector majority of workers in the very high class (status) were either from professional and technical workers or from administrative and executive workers. Here, status is linked to a specific style of living i.e the kind of clothing, house furnishing, food and so on.

- Kolkata: i) Professional and Technical Workers (32 per cent)
ii) Administrative and Executive Workers (32 per cent)

	Professional and Technical	Administrative and Executive	Clerical Workers	Sales and "Other"
Very High (1 st Quintile)	32.0	32.0	2.7	13.3
High (2 nd Quintile)	20.0	36.0	8.0	16.0
Medium (3 rd Quintile)	18.7	16.0	26.7	18.7
Low (4 th Quintile)	16.0	13.3	37.3	13.3
Very Low (5 th Quintile)	13.3	2.7	25.3	38.7
Total	100.0	100.0	100.0	100.0

Table 3: Consumption Pattern of Working Women in the Service Sector in Kolkata

Note: The Figures are in percentages

Source: Data computed from the primary survey conducted for working women in Kolkata during 2006

The clerical workers were concentrated in the medium, low and very low classes; with most of them in low class (37.3 per cent). The workers in sales and "other" services were mainly concentrated in the very low class (38.7 per cent). This shows that those employed or engaged in occupations which provide well-paid employment could consume more conspicuously, spending more on what were considered to be less essential items in the household budget. This marked a move from the primary source of identity being based upon the paid work to identities being constructed around lifestyles and patterns of consumption. Lower income classes were also into this whole process of consuming, even if they cannot afford to purchase the objects or experiences.

2.2.1. Professional and Technical Workers

Table 4 provides a detailed insight into the different services in which women are involved in Kolkata and the class to which they belong on the basis of their consumption pattern and preferences. As stated earlier in Kolkata the professional and technical workers have a very high status of living, though with variations. Workers in services associated with education were the one with the highest levels. This is quite understandable as a person with higher academic qualifications and skills will get higher wages or salaries. In Kolkata those associated with colleges and universities had a relatively better standard. The workers in medical and related professions had two distinct categories- doctors and nurses. Doctors were mainly concentrated in the 1st (Very high) and 2nd (High) quintiles, while nurses were found in all classes other than the very high class.

In the 2nd quintile i.e high, the educators were again having an edge over other professions in Kolkata; these were especially journalists, editors, sub-editors etc. The workers in the 3rd quintile were mainly school teachers. The 4th and 5th quintiles mainly comprised of nurses, lab assistants and school teachers specifically in government schools. The above analysis clearly shows the considerable income equality which primarily originates due to arbitrary factors like job opportunities and resources which vary from personal circumstances.

2.2.2. Administrative and Executive Workers

The workers in these services show a marked difference in their consumption pattern in Kolkata. Those employed in government services in Kolkata were concentrated either in 1st or 2nd quintile irrespective of their nature of occupation. In other words, the senior administrative officers or managers in government sector were enjoying better living standards than others. The 4th and 5th quintiles mainly had workers like shroffs, assistant executives in Doordarshan etc (Table 4).

2.2.3. Clerical Workers

In general in Kolkata clerical workers were found to be concentrated in the 3rd, 4th and 5th quintiles. But, there was an exception in the case of two customer service clerks who enjoyed very high status. In the 2nd quintile (High) the high end clerical workers like tellers and cashiers (especially in private banks) were dominant (Table 4). While in the low end jobs, some secretary and desk clerks had better status. The reason being that these workers were not the primary earner in their family; some of them were working just to satisfy their own personal needs and requirements. The cashiers in the government banks or institutions were at the lower end. This clearly demarcates the disparity in salary income between government and private institutions. At higher posts or designations some of the private institutions provide better salaries in comparison to government ones, but at lower levels the salaries are quite low because these workers are employed on consolidated salary without any allowance.

Occupations	Very High (1 st Quintile)	High (2 nd Quintile)	Medium (3 rd Quintile)	Low (4 th Quintile)	Very Low (5 th Quintile)
Professional and Tehcnical Workers	100.0	100.0	100.0	100.0	100.0
Education	75.0	26.7	64.3	33.3	50.0
School Teachers	25.0	13.3	64.3	33.3	50.0
Assistant Professors	41.7	13.3	0.0	0.0	0.0
Principal	8.3	0.0	0.0	0.0	0.0
Medical	16.7	33.3	0.0	8.3	40.0
Doctors	16.7	20.0	0.0	0.0	0.0
Nurses	0.0	13.3	0.0	8.3	40.0
Others	0.0	0.0	0.0	0.0	0.0
Other High End Professions	8.3	40.0	35.7	58.3	10.0
Lawyers	4.2	0.0	0.0	0.0	0.0
Others	4.2	40.0	35.7	58.3	10.0
Administrative And Executive Workers	100.0	100.0	100.0	100.0	100.0
Government	25.0	40.7	0.0	0.0	0.0
Senior Administrative Officer	8.3	18.5	0.0	0.0	0.0
Others	16.7	22.2	0.0	0.0	0.0
Non-Government	75.0	59.3	100.0	100.0	100.0
Financial Institutions	16.7	37.0	0.0	0.0	0.0
Others	58.3	22.2	100.0	100.0	100.0
Clerical And Related Workers	100.0	100.0	100.0	100.0	100.0
High End	100.0	33.3	10.0	0.0	0.0
Tellers And Cashiers	0.0	0.0	0.0	0.0	0.0
Others	100.0	33.3	10.0	0.0	0.0
Low End	0.0	66.7	90.0	100.0	100.0
Secretary	0.0	0.0	25.0	21.4	26.3
Stenographers And Typists	0.0	0.0	30.0	42.9	26.3
Others	0.0	66.7	35.0	35.7	47.4
Sales And "Other" Service Workers	100.0	100.0	100.0	100.0	100.0
Personal	0.0	33.3	14.3	60.0	96.6
Maids And Sweepers	0.0	0.0	7.1	20.0	96.6
Beauticians And Hair Dressers	0.0	25.0	7.1	20.0	0.0
Others	0.0	8.3	0.0	20.0	0.0
Public	100.0	66.7	85.7	40.0	3.4
Sales Girl	30.0	41.7	28.6	0.0	3.4
Restaurant Owner or Hotelier	20.0	0.0	0.0	0.0	0.0
Others	50.0	25.0	57.1	30.0	0.0

Table 4: Occupation –Wise Consumption Pattern of Working Women in Different Services in Kolkata
Source: Data computed from the primary survey conducted for working women in Kolkata during 2006-07

2.2.4. Sales and "Other" Service Workers

Among the personal services most of the workers were concentrated in the 5th quintile in Kolkata. This can be explained by the fact that most of these workers were domestic servants, maids or sweepers with very little educational qualifications and skills. Their entry point in this sector is through the informal services. An exception to this rule were the workers associated with other personal services

like beauticians, tailors etc. However, in these services a hierarchy exists. A beauty parlour or boutique owner enjoys a higher status than those employed by her as beauticians, helpers or tailors.

In the case of public services again this hierarchy is visible, the hotel or restaurant owners or instructors had a better living standard than those working there as waitresses or assistants. Among sales girls the difference in her living standard was directly associated with her place of work. Those working in big departmental stores, malls etc enjoyed better living standards than those associated with smaller enterprises.

The above analysis brings out the fact that the professional and technical workers as well as the administrative and executive workers (white-collar professionals and workers) more easily realized the freedom of consumer choice than the clerical and "other" service workers. The latter ones may be left out of a consumerist dream world but they nonetheless are significant consumers of other things like social housing, television, public transport and so forth.⁶

To explain the development process and the differences in the consumption pattern and preferences of working women in the service sector of statistically, a linear regression was run taking the variables used to compute the consumption quintile. The results show that these variables explain only 38.4 per cent {Co-efficient of Determination (r^2) = 0.384} for Kolkata. These values do not explicitly explain the consumption pattern and preferences of working women in Kolkata but are significant since 'p' value is 0.0 which is less than 0.05 at the 5 per cent level of significance. In other words there exists evidence that the slope of regression line is not zero and these variables give some information on the consumption pattern and preferences of working women in Kolkata.

Now the question that arises is: what are the factors that influence the consumption process of working women in Kolkata? This can be explained through the economic condition of their households and how they judge themselves. One has to understand the whole process of consumption in relation to cultural diversity and social capital that exists in this city.

It is observed from the field data that women in Kolkata were more or less satisfied (Table 5). This characteristic can be related to the explanatory factors that are associated with her consumption pattern and preferences. Firstly, this is directly linked with the socio-cultural fabric of the city. The city is still regarded as the music and literary capital of India with abundance of libraries and its potential for knowledge based development.⁷ Secondly, the distinctiveness and resilience of city's cultural order is legendary. Moreover, Kolkata differs distinctively in the ethnic makeup and also in historicity from other big cities of India. She differs fundamentally from others with respect to tradition, values, and cultural norms. The residents have seen bad times (experience of partition, penniless refugees, naxalite movement, etc.), so there is a strong undercurrent of progressive and socialist ideas among most people and liberal outlook is the norm. In the complex interaction of forces which lay behind the growth of so-called Bengali town, the city has a way of life and has emerged as an important destination of urbanization.⁸

Economic Condition		Percentage share
How is the economic condition of your family?	Spend from savings	4.8
	Barely Meet ends	4.8
	Save some money	23.8
	Satisfactory	57.1
	Very Satisfactory	9.5
		100.0
Have you experienced any change in last one year?	Yes	52.4
	No	47.6
		100.0

Table 5: Economic Condition of the Households of Working Women in the Service Sector in Kolkata
Source: Data computed from the primary survey conducted for working women in Kolkata during 2006-07

Another factor which explains the nature of consumption of working women in the service sector of Kolkata was their pattern of savings. Here only 4.8 per cent of sampled women spent from their savings to meet their consumption needs and desires.

2.3. Brand-Consciousness and Consumption Behaviour of Working Women in Kolkata

The consumption 'behaviour' of an individual is related to the concept of lifestyle which here refers to the identifying characteristics of a status group with a higher than average probability of purchasing particular kinds or qualities of goods.⁹ In the present context this was explained through brand consciousness among the working women in Kolkata and how this influences their consumption behaviour.

Table 6 provides data on the brand consciousness and consumption behaviour of working women in the service sector of Kolkata. The data shows that the women in Kolkata were more brand conscious (61.9 per cent). An interesting characteristic which emerges from the data is that although Kolkata women were more brand conscious they prefer national brands or both (national and international). In other words, the working women in Kolkata had little preference for exclusively international brands as far as their clothing and dress was concerned (4.8 per cent).

The data in Table 6 also provides information on their use of exchange offers for buying consumer goods. Women in Kolkata were aware of such offers in the market (95.2 per cent). Media especially newspapers and television and friends were the source of information. Electronic goods were the main item of purchase through these schemes. When asked who pays for the installments, in Kolkata both husband and wife together paid the installments, this may be because women were mainly buying electronic goods which were for the consumption of the entire family or household, so the initiative of paying back was taken by both.

When enquired regarding the usage of credit cards for shopping and purchasing, the proportion of working women prone to their use in Kolkata was 23.8 per cent. This can be explained through their personal opinions gathered during the survey conducted in these cities. For a young teacher credit cards were very handy as they have made life easier and more comfortable as one need not carry loads of money while shopping. On the other hand, a university faculty member, aged 55 years, is of the opinion, that use of credit card is not a good habit as it increases personal indebtedness. Similarly, for a young woman working in call centre, credit card was an easy way of not carrying cash but a beautician of same age group did not agree with this opinion. According to her, it was useless, as it tempts people to buy unnecessary items. Some were of the view that credit cards should be used with responsibility; are helpful in emergencies but not useful for daily expenses. The above analysis clearly indicates that the opinion differed according to the nature of service the women is engaged in or employed and secondly with their age group.

Consumption Behaviour		Delhi (Percentage Share)	Kolkata (Percentage Share)
Are you Brand Conscious?	Yes	55.9	61.9
	No	44.1	38.1
		100.0	100.0
Do you have preference for brands?	National	32.4	42.9
	International	26.5	4.8
	Both	20.6	47.6
	Not particular	20.6	4.8
		100.0	100.0
Are national brands better than International ones?	Yes	88.2	90.5
	No	11.8	9.5
		100.0	100.0
Are you aware of exchange offers?	Yes	73.5	95.2
	No	26.5	4.8
		100.0	100.0
If, yes, what is the source of information?	Newspaper	50.0	57.1
	T.V	14.7	38.1
	Friends		
	All the above	11.8	4.8
		73.5	95.2
Do you take advantage of such offers?	Yes	61.8	81.0
	No	38.2	19.0
		100.0	100.0
If, yes, which items have you purchased through these offers?	Cosmetics	9.6	17.7
	Electronic	33.4	41.2
	Eatables	0.0	11.7
	Others	57.0	29.4
		100.0	100.0
Who pays for the installments?	Self	66.7	41.1
	Husband	14.2	17.5
	Jointly	18.1	41.4
		100.0	100.0
Do you use Credit Cards?	Yes	32.4	23.8
	No	67.6	76.2
		100.0	100.0

Table 6: Brand Consciousness and Consumption Behaviour among Working Women in the Service Sector in Kolkata
Source: Data computed from the primary survey conducted for working women in Kolkata during 2006-07

The data in Table 7 shows the consumption behaviour and brand consciousness of working women in different service activities in Kolkata. The data in the Table shows that in all the service activities majority of the women (more than 50 per cent) were conscious of brands except for the sales and "other" service workers in Kolkata (only 19.4 per cent); the clerical workers were more conscious. Among professional workers Kolkata women preferred national brands.

Consumption Behaviour		Professional and Technical Workers (Percentage share)	Administrative and Executive Workers (Percentage share)	Clerical Workers (Percentage share)	Sales and "Other" Service Workers (Percentage share)
		Kolkata	Kolkata	Kolkata	Kolkata
Are you Brand Conscious?	Yes	53.8	66.7	89.3	19.4
	No	46.2	33.3	10.7	80.6
		100.0	100.0	100.0	100.0
Do you have preference for brands?	National	48.7	33.3	85.7	58.3
	International	23.1	25.0	14.3	30.6
	Both	7.7	0.0	0.0	5.6
	Not	15.4	41.7	0.0	5.6
		100.0	100.0	100.0	100.0
Are national brands better than International ones?	Yes	79.5	75.0	92.9	66.7
	No	20.5	25.0	7.1	33.3
		100.0	100.0	100.0	100.0
Are you aware of exchange offers?	Yes	71.8	83.3	100.0	66.7
	No	28.2	16.7	0.0	33.3
		100.0	100.0	100.0	100.0
If, yes, what is the source of information?	Newspaper	46.2	10.0	7.1	8.3
	T.V			14.2	
	Friends	2.6	10.0		8.3
	All the	23.0	63.3	78.7	83.4
		71.8	83.3	100.0	100.0
Do you take advantage of such offers?	Yes	33.3	75.0	53.6	22.2
	No	66.7	25.0	46.4	77.8
		100.0	100.0	100.0	100.0
If, yes, which items have you purchased through these offers?	Cosmetics	38.5			
	Electronic	46.2			
	Eatables	7.6			
	Others	7.7			
		100.0	100.0	100.0	100.0
Who pays for the installments?	Self	61.5	66.7	7.1	25.0
	Husband	20.5	25.0	0.0	25.0
	Jointly	17.9	8.3	92.9	50.0
		100.0	100.0	100.0	100.0
Do you use Credit Cards?	Yes	32.4	23.8	68.2	25.0
	No	67.6	76.2	31.8	75.0
		100.0	100.0	100.0	100.0

Table 7: Consumption Behaviour and Brand Consciousness among Working Women in Different Services in Kolkata
Source: Data computed from the primary survey conducted for working women in Delhi and Kolkata during 2006-07

In administrative and executive services, women in Kolkata were not particular in their choice. Clerical workers while, preferred national brands although the ones in Delhi were also inclined towards using both the brands. Nearly 85 per cent of them had preference for national brands. In sales and "other" services there was a section of sales girl/women who preferred international brands as they were of the opinion that these suit their nature of work. When asked which brands were better, national or international; irrespective of their nature of service all the sampled working women in Kolkata preferred national brands. Similarly all of them were aware of exchange offers available in the market. The source of information on the availability of such offers was either media (newspapers and television) or friends and colleagues.

In Kolkata, administrative and executive workers were the ones making more use of such offers as compared to other services (75 per cent). For professionals the share was 33.3 per cent. About 50 per cent of clerical workers were using such offers. The extreme case is of sales and "other" service workers, as in these services only 22.2 per cent used such schemes. Most of these women taking advantage of such schemes purchased electronic goods from them. Other items of purchase included cosmetics, jewelry etc. Cosmetics were mainly purchased by professionals in Kolkata. Among professionals, the installments were usually paid by her. In the case of administrative and executive workers, majority of these workers paid their installments (66.7 per cent). The clerical (92.9 per cent) and the sales and "other" service workers (50 per cent) jointly paid installments i.e she along with her husband paid the installments. Nowadays, use of credit cards is regarded as part of higher social status. The working women in different services in Kolkata surprisingly were not in much favour of using credit cards except the clerical workers. Among professional and administrative and

executive services only 23.8 per cent use credit card. Among sales and “other services”, 25 per cent of women in such occupations preferred using credit cards for shopping. This explains that in spite of increase in consumerism the working women in the service sector of Kolkata preferred buying consumer goods and durables through cash and not through credit cards.

3. Access and Influence of Mass-Media on the Consumption Pattern and Preferences of Working Women in Kolkata

The data in Table 8 shows the access and influence of mass – media and advertising on the consumption pattern and behaviour of working women in the service sector of Kolkata. 90.5 per cent women believed that their consumption pattern and behaviour were directly linked to today’s media and advertisements particularly played a very important role in their decision making process. They were of the opinion that as there was a large number of brands available for a single product, choice becomes difficult, but advertisements provide us with information, thus making selection easier. Whatever, the case may be, media has made women consumers more avid and knowledgeable of transnationally branded foodstuffs and fashion.¹⁰

Awareness and Role of Media		Kolkata
Do you think media plays a role?	Yes	90.5
	No	9.5
		100.0
Does media influences your pattern and behaviour of consumption?	Yes	71.4
	Don't Know	23.8
	Sometimes	4.8
		100.0
What are the types of media accessible to you?	Newspaper + Television	38.1
	Newspaper + Television + Radio	9.5
	All the above	52.4
		100.0

Table 8: Access and Influence of Mass-Media on the Consumption Pattern and Preferences of Working Women in the Service Sector in Kolkata – 2006-07

Source: Data computed from the primary survey conducted for working women in Kolkata during 2006-07

Nearly 71.4 per cent women were directly influenced by media in matters of their consumption pattern and preferences. This can be related to the literary character of the city, in Kolkata, people are more educated and media is more easily accessible even in vernacular language (Bangla). For example, in residential colonies, local Bengali newspaper daily is stuck on walls for common people who are unable to afford newspaper.

The data in Table 9 provides information on role of media and its influence on the consumption pattern and preferences for working women in different services in Kolkata. The data clearly shows that media played an active role in sketching the consumption behaviour of working women in the service sector of Kolkata, irrespective of the type of service they were engaged in or employed with. The only difference lies in the proportion, for example nearly 90 per cent of administrative and managerial workers in Kolkata thought that media had an important role to play. In contrast the proportion was about 62 per cent for the women in sales and “other services”. This can be related to the fact that the women in administrative and managerial services were more educated than those in sales and “other” services, hence, had more accessibility to active media (38.1 per cent had access to newspapers) and were more aware of the changes occurring in the market. The above statement becomes stronger as we further analyze the data on the influence of media on their decision making process. Nearly 71.4 per cent women in the administrative and managerial services were influenced by media while purchasing any consumer good or durable. While in sales and “other” services the proportion is quite low in comparison (37.5 per cent).

Awareness And Role of Media		Professional and Technical Workers	Administrative and Executive Workers	Clerical Workers	Sales and Other Service Workers
Do you think media plays a role?	Yes	85.3	90.5	86.4	62.5
	No	14.7	9.5	13.6	37.5
		100.0	100.0	100.0	100.0
Does media influences your pattern and behaviour of consumption?	Yes	47.1	71.4	31.8	37.5
	Don't Know	29.4	23.8	45.5	25.0
	Sometimes	23.5	4.8	18.2	37.5
		100.0	100.0	100.0	100.0
What are the types of media accessible to you?	Newspaper	26.5	38.1	31.8	17.5
	TV+ Radio	14.7	9.5		45.0
	All the	58.8	52.4	68.2	37.5
		100.0	100.0	100.0	100.0

Table 9: Access and Influence of Mass-Media on the Consumption Pattern and Preferences of Working Women in Different Services in Kolkata – 2006-07

Source: Data computed from the primary survey conducted for working women in Kolkata during 2006-07

4. Conclusions

1. In Kolkata, nearly 40 per cent of the monthly household expenditure was spent on food. Apart from food and clothing the other important components of private consumption were consumer goods, services and durables.
2. Within the service sector majority of women workers were in the very high category in the consumption quintile (1st Quintile). They were either from professional and technical services or from administrative, executive and managerial services. Although within these services there was prevalence of hierarchy as nurses, lab assistants and teachers in government schools were concentrated in 4th (low) and 5th (very low) quintiles within the professional and technical services. In administrative, executive and managerial services, those employed at the lower end were women workers mainly in the government services at the lower levels.
3. Most of the workers engaged or employed in clerical, sales and “other” services were found in the lower quintiles. These were mainly the clerks, stenographers, typists, sales girl, domestic servants, waitresses, helpers and maids. In contrast, some of these workers such as parlour and hotel owners, tellers in private banks, salesgirls in shopping malls or departmental stores were found in 1st (very high) or 2nd (high) quintiles.
4. Working women were more satisfied with their ability to spend on consumption goods. Their consumption pattern and preferences were linked with the socio-cultural fabric of the city. They were more brands conscious, though they either preferred national brands or used both national and international brands. And, were aware of exchange and discount offers in the market. They more in using these exchange and discount offers while mainly purchasing electronic goods.
5. In the case of installments both husband and wife together paid the installments, this may be because women were mainly buying electronic goods which were for the consumption of the entire family or household, so the initiative of paying back was taken by both.
6. Most of the working women in the service sector of Kolkata believed that media played an active role in influencing their consumption pattern and preferences. Media especially newspapers and television, were the source of their information. In practice the influence was more visible on the consumption behaviour of working women in Kolkata especially for those in administrative, managerial and executive services.
7. The overall expenditure and consumption process in Kolkata reveal that where a less materialistic value system with a strong notion of “culture” exists as in Kolkata, the wave of consumerism is slow.

5. References

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2. Stearns, P. N. (1997) “Stages of Consumerism: Recent Work on the Issues of Periodization”, *The Journal of Modern History*, Vol. 69, No. 1, p. 114.
3. A pure private consumption good is one that can be consumed by one person or at most a small group of people such as in family or household. Food, clothing, housing and consumer durables are common examples. (See Pinch, 1985)
4. Public consumption goods have properties which make it impossible for distribution by private markets. These have three characteristics. Firstly, there is the concept of joint supply i.e that if a good can be supplied to one person, it can also be supplied to other persons at no extra cost. Secondly, there is the idea of non-excludability i.e no one can be prevented from

enjoying its benefits. And thirdly, the concept of non-rejectability i.e once a good is supplied it must be equally consumed by all, even those who do not wish to do so. (See Pinch, 1985)

5. Stearns, P. N. (1997) Op. Cit 2, p. 112.
6. Trentmann, F. (2004) "Beyond Consumerism: New Historical Perspectives on Consumption", *Journal of Contemporary History*, Vol. 39, No. 3, p. 384.
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¹ Scrase, R. G. (2003) "Paradoxes of Globalization, Liberalization and Gender Equality: The Worldviews of the Lower Middle Class in West Bengal, India", *Gender and Society*, Vol. 17, No. 4, August, p. 545.

² Stearns, P. N. (1997) "Stages of Consumerism: Recent Work on the Issues of Periodization", *The Journal of Modern History*, Vol. 69, No. 1, p. 114.

³ A pure private consumption good is one that can be consumed by one person or at most a small group of people such as in family or household. Food, clothing, housing and consumer durables are common examples. (See Pinch, 1985)

⁴ Public consumption goods have properties which make it impossible for distribution by private markets. These have three characteristics. Firstly, there is the concept of joint supply i.e that if a good can be supplied to one person, it can also be supplied to other persons at no extra cost. Secondly, there is the idea of non-excludability i.e no one can be prevented from enjoying its benefits. And thirdly, the concept of non-rejectability i.e once a good is supplied it must be equally consumed by all, even those who do not wish to do so. (See Pinch, 1985)

⁵ Stearns, P. N. (1997) *Op. Cit* 2, p. 112.

⁶ Trentmann, F. (2004) "Beyond Consumerism: New Historical Perspectives on Consumption", *Journal of Contemporary History*, Vol. 39, No, 3, p. 384.

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⁹ *Ibid*, pp. xviii – xix

¹⁰ Davis, D. (2005) "Urban Consumer Culture", *The China Quarterly*, No. 183, p. 692.