PREAMBLE

The entire history of mankind reflects a quest for improvement in man’s Quality of Life (QOL). It is, however, difficult to frame a universally acceptable definition of QOL due to variations in the frame of interest, reference and for a common group of indicators, irrespective of society and culture, for evaluation purpose.

The word ‘Quality’ suggests an assessment of value, relative to some standard, objective conditions as well as subjective feelings while, here, assessment is commonly done with reference to levels of satisfaction and/or dissatisfaction of overall experience of an individual or a group for a given span.

QOL has different connotations. Broadly speaking, it refers to some characters, attributes, grade of goodness or excellence. The search for quality was initially concerned with the physical or material well-being, i.e., to attain a wholesome life. By the end of ‘70s, attempts were made by several interested authors to explain the QOL concepts, for an individual, group, a community, or a society by using behavioural models, theories and measures. According to a UNESCO Report (1977), QOL covers all avenues of living, such as the material satisfaction of vital needs as well as transcendental avenues of life, like personal development, self-realisation, etc.

The present investigator has viewed, here, QOL as a composite state of an individual’s life which remain premised on overall satisfaction related to certain specific domains of his life such as work life, family life, social life, civic amenities, material possessions and allied areas. Accordingly, a behavioural model has been followed here with the assumption that people divide their life into different perceptually separate areas, all of which are assumed to generate a component of overall life satisfaction — while their relative worth and mathematical independence remain open to statistical verification.
In this connection, the author firstly wishes to record her unreserved obligations, to Dr. Ralph Day, Professor Emeritus of Business Administration and Dr. Rockney Walters, Associate Professor of Marketing at Indiana University, U.S.A. and their collaborator Orse Leelakulthanit, Lecturer at the National Institute of Development Administration in Bangkok to borrow ideas and technical guidelines from their published original work in relation to consumer behaviour and their QOL in developing countries (Leelakulthamit et. al., 1991); secondly, to Dr. S.K. Dasgupta (my research guide) and his team of research scholars at the Department of Applied Psychology, University of Calcutta for permitting me to use facts and figures from the unpublished research reports on the QOL indicators of high, middle and low income group consumers of Calcutta city and for the guidance offered throughout the present study; and lastly to my spiritual master Srimat Swami Saumendra Nath Brahmachari, Acharya Dev Sangha, Deoghar (India).

**Present study is tuned to certain distinct objectives:**

(i) To review literature on the concepts of QOL, in general, QOL as viewed by researchers on Marketing and Consumer Behaviour for developing meaningful research hypotheses.

(ii) To assess the subjective attainment of QOL in the city of Calcutta, based on the opinion of people belonging to different socio-economic groups. In particular, to empirically assess the QOL achieved at the community level in terms of satisfaction with family life, work life, social life, civic amenities and various other domains of life. The study examines the relationship between overall life satisfaction and different domains of life.

(iii) To examine whether material possessions and acquisition affect the QOL of the dwellers in the city of Calcutta. Also to probe into the buying motives in the purchase of durables in order to indirectly assess whether people tend to project distinctiveness when they buy some durable goods.
Observation of the Indian Examiner

Having examined the thesis, I find it very much relevant to the present day problems confronted by citizens living in major metropolitan cities like Delhi, Calcutta, Mumbai, Chennai in our country. Sriya Ray has depicted the ‘Economic Man’, ‘Psychological Man’ and several other models of Human Operations in a given society in the initial chapters of the thesis very well. Her theoretical approach to the problem is very sound. However, there are certain Lacunae in the methodology as well as in her treatment of the statistical data and these are stated below:

1. On page 76 of the thesis, objectives and hypotheses, in my view, are very generalistic and symplistic, which could have been stated with definite direction.

2. On page 78 — while describing the “Life Satisfaction Scale” the candidate blissfully forgotten to mention the validity measure of the scale — why?

3. On page 79 it is mentioned that only 20 subjects were included in the preliminary sample for trying out the ‘Life Domain Satisfaction Scale’ — why such a small number?

4. There is no mention of the validity measure of the ‘Life Domain Satisfaction Scale’ — why?

5. There is no proper interpretation of the finding that the middle aged group experienced less satisfaction as compared to the young and older age groups.

6. Instead of using chi-square, ANOVA should be employed for finding out significant differences among the aged groups as well as sex groups.

7. On page 102 it is reported that female subjects prefer material possession for better quality of life than males; there is no satisfactory interpretation of this finding.

8. The candidate has to answer the above questions at the time of viva before any recommendation for the award of the degree.

9. On the whole the thesis reads well and I recommend for the award of Ph.D. Degree to the candidate, provided she answers the above questions satisfactorily at the time of viva.
Point-wise Clarification and Subsequent Modification

Points raised by the Indian Examiner

1. On page 76 of the thesis, objectives and hypotheses, in my view are very
generalistic and symplistic, which could have been stated with definite direction.

Clarification (to comply with)
Regarding the postulation of research hypotheses a pertinent question may be the
nature of hypotheses — whether they should be “directional” or “non-directional”. In
reply, it may be said that the present investigator has preferred to work with non-
directional hypotheses due to the reason that the present exploratory study has to be
considered as the beginning of many more studies in the near future. Accordingly, the
future investigators, in the light of the present findings, will get ample opportunities to
formulate directional hypotheses for verification and drawing up inferences. Hence, it
is expected that the results of the present study would be of immense help to them for
postulating directional hypotheses in regard to specific queries.

N.B. Explanatory notes regarding objectives have been presented under (c) Supportive
Explanation for Hypotheses Formulation in the pages 19-22 of the Addendum.

2. On page 78 — while describing the “Life Satisfaction Scale” the candidate
blissfully forgotten to mention the validity measure of the scale — why?

Clarification (to comply with)
The content validity coefficients of the two-item life satisfaction scale are 0.82 and
0.80 (Item-Total Correlation Coefficients) with the subjects of the present study.

3. On page 79 it is mentioned that only 20 subjects were included in the prelimincry
sample for trying out the “Life Domain Satisfaction Scale” — why such a small
number?

Clarification (to comply with)
A group of 20 subjects were included in the Pre-try-out Study where the objective was
to study the communicability of the items only and for refining the language of the
items in case of any ambiguous items (i.e., by avoiding the semantic complication) only.
Truly speaking, the Try-out Study was conducted for Item Analysis through involving 120 subjects as described under Item Analysis in the page - 80 of the Original thesis. Possibly for want of a caption Try-out Study in place of Item Analysis created an obvious confusion in the mind of the learned examiner.

4. There is no mentioned of the validity measure of the “Life Domain Satisfaction Scale” — why?

Clarification (to comply with)
As suggested by the learned examiner, during the revision of the thesis attempts have been made to ascertain Content Validity in the light of the preserved data — by calculating coefficients of correlation between total score and individual item-score under each domain. In the present study, altogether 13 domains of satisfaction were considered (page 18 of the Addendum) and hence 13 sets of coefficients of correlation were calculated. The co-efficients of correlation vary, here, between 0.73 - 0.90.

5. There is no proper interpretation of the finding that the middle aged group experienced less satisfaction as compared to the young and older age groups.

Clarification (to comply with)
Respondents belonging to middle age-groups expressed here lower level of life satisfaction in comparison to younger and older age-groups, irrespective of their gender bias. On further scrutiny it becomes evident that in the responses given by a good number of frustrated middle-aged respondents bear an undercurrent of an intense desire to possess material wealth, which speaks of status symbol, and fulfilled certain status norms of their reference group in the community — possibly due to a hidden relevant desire to climb-up on the ladders of modern open society in India.

This finding has created a good scope to conduct a separate intensive study with the middle-aged group who have become the victims of frustration.

6. Instead of using Chi-square, ANOVA should be employed for finding out significant difference between the age-groups and sex-groups.

Clarification (to comply with)
In social science research generally sample-design guides an investigator to select appropriate statistics to treat data meaningfully. In the present exploratory study, the investigator selected samples by following the technique of stratified random sampling where generally data are treated by using Chi-square test (to get an overall understanding about the nature of differences among the groups, under study). That is why the present investigator, with her limited knowledge, used the Chi-square test. The suggestion given by the learned examiner to use ANOVA (which is more precise technique) has been accepted by the present investigator with gratitude for her future guidance.

7. On page 102 it is reported that female subjects prefer material possession for better quality of life than males — there is no satisfactory interpretation of the finding.

Clarification (to comply with)
The present investigator has expressed from the very beginning that the objective of this explorative study is to identify possible future research areas. Accordingly, the investigator has formulated non-directive hypotheses also. Obviously, the researcher has kept herself satisfied by identifying certain future research areas, in relation to the demographic variables considered here. Hence, why variations caused due to age and gender variables particularly, were not further investigated in the original study. As suggested by the learned examiner, while admitting the said limitation, on further scrutiny to prepare the modified report it has been observed that the female respondents, under study, were found with a distinct eagerness to attain social status by an upward climb in the modern Indian society — as evident in the middle-aged group.
Observation of the Foreign Examiner

♦ Discussion of the discrepancy theories on expectations and realisations, including
  Atkinson, McClelland and other expectancy-value approaches.

♦ Discussion of the social comparison approaches in social psychology explaining the
  dynamics of preferences and satisfaction.

♦ A better data analysis including the external and internal domain satisfactions.

♦ A discussion section on how to apply the results of the empirical study to improve
  well-being and life-satisfaction of Calcutta citizens.
Point-wise Clarification and Subsequent Modification

Points raised by the Foreign Examiner

1. Discussion of the discrepancy theories on expectations and realisations, including Atkinson, McClelland and other expectancy-value approaches.

Clarification (to comply with)

*Psychodynamics of Reference and Preference Drifts — A discussion in the light of Discrepancy Theories*

(i) Expectancy-value Approaches

(a) *Atkinson's view*

An obvious reward for many people in a society is the gaining of approval from other persons — an “other-directedness” (Reisman, 1950). In modern social life, there is an overspreading tendency to seek approbation from other people. Many people work hard to win the goodwill of others and seek not to incur their displeasure even when they were strangers. Admitting this urge for approval, it may be assumed that attaining this approval is usually drive-satisfying while social disapproval ends in generating frustrating consequences. Goal attainment, which protects frustration is a favourable event in an ego-involved or achievement-oriented situation that enhances individual’s value to himself and/or to others. Reaching the goal, here, is more attractive if the probability of attainment is low (Atkinson, 1957; Lewin et al., 1944). According to Atkinson (1964), rewarded practice strengthens action-tendencies, only so long as the incentive value of a goal remains constant. Atkinson maintained that behaviour is more profitably analysed in terms of present expectancies and subjective utilities, than as an outcome of learning.
(b) McClelland’s view

According to McClelland (1961), “Economic and technological growth necessitate judicious risk taking and a striving for successful performance”. Accordingly, the present investigator assumes that successful performers in a society show higher social mobility and express a striving for possessing things and enjoying services which are normal and usual to higher class people — as a supportive evidence for his social identity and status. The above facts may be explained in the light of rationale behind social exchanges and normative behaviour.

Like McClelland (1961), both Crockett (1962) and Atkinson (1964) observed that an achievement-oriented person born into a family having relatively low social status might strive for upward social mobility. The said observations have helped the present investigator to assume its relevant influence on buying, acquisitioning and possessing material objects which speak for a status symbol of the referent higher class and its modern lifestyle. This assumption has earned a support from Rosen (1959) and Himmelweit (1961) who opined that “in addition to needing the opportunity for mobility, the individual may also require values which lead him to seek success through upward striving and the intelligence which would encourage him to try new things and to possess new displayable properties to exhibit his membership in higher class or to keep pace with its social norms”.

(c) Berkowitz’s view

“Social interactions are viewed as a social exchange analogous to economic exchanges, in which people are affected by the ratio of rewards to costs or outcomes to investments . . . In dealing with other people, the individual will consider more than the ratio between his rewards and costs in the interaction; he will be attracted to these people to the degree that there is a positive outcome (that is, his rewards in the form of social recognition exceeds his costs) and the outcome is greater than the anticipated
outcomes from the alternative relationships available to him (he is accepted by the higher class and he enjoys its status). Homan's discussion gives greater weight to striving for equity with other people with respect to the ratio of outcomes to investments than to striving only for an excess rewards over costs’. It reflects the implicit role in the operation of social status.

Social status, according to Berkowitz (1975), refers to a person's ranking in group or community life with reference to some hierarchy of prestige or worth — for income, expertise, popularity, style of life, etc. The various dimensions of status are often positively intercorrelated — which reflects his locus in an upper class as assured. The person who possesses certain brands of goods of daily use, lives in a posh area, enjoys 'A' class service facility in medical treatment, travel, hotel, etc., about him others infer a suitable class status, assumes his income and other social dignities.

(d) Festinger's view

According to Festinger (1954) people wanted to know whether a given viewpoint was correct or not — by verifying the validity of the belief against objective standards, when they were available or when a group of attraction (reference group) acknowledges the said correctness of a belief may be used to explain the urge of buying certain things, enjoy certain services are very common or usual to reference group, i.e., people while moving up in the social stratum became eager to accept the beliefs and prejudices of people in the upper class with higher social esteem. For example, in the present open society in our Democratic Republic, when a person is promoted to a high income group or attained a high professional status, he imitates the style of life of upper class and mould his earlier habits, tastes, temperament; ignores middle class prejudices, and prefers to enjoy luxury goods and services like that upper class which was once a "reference group" (Hyman, 1942). He wants to evaluate himself by comparing himself with others only when the situation compels him to be conscious of self-evaluations. The said compulsion to increase values of self to become
equal with “reference group” members can be explained also in the light of Festinger’s (1957) ‘Cognitive dissonance theory’.

(e) Others’ views

Theorists such as Gordon Allport (1955), Abraham Maslow (1954) and Carl Rogers (1951) have contended that man, being primarily oriented toward maintaining his self-worth, seeks to behave in a consistent manner to achieve self-actualisation or desire to understand the situation confronting him without postulating a striving for self-actualisation.

2. Discussion of the social comparison approaches in social psychology explaining the dynamics of preferences and satisfaction.

Clarification (to comply with)

Social comparison approaches

(a) Value-based QOL

An individual’s concept of QOL remains governed by his own socio-cultural frame of reference (as macro-factor) and, as well, by his social perceptuations along with concommittant feelings of satisfaction (as micro-factor). In the context of Indian social and cultural life or in the case of Indian mentality — the believing mind. An important taletell characteristic of ‘believing mind’ is to attain and enjoy that QOL which gives him a true recognition as a worthy man distinctively in the ambit of a socio-cultural reality — built-up by his senior generations and respected by his contemporary social circle. It reflects that standard of living which makes him happy — a composite feeling of overall life satisfaction. The Indian mentality believes to live with a positive attitude

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for attaining a pleasure, ultimately, of living a mortal life with a cherished becoming — a capability to enjoy a life devoid of dissatisfaction, ever-ending materialistic gains and dependence on social symbiotic relationships. Indian mentality attains that cherished becoming by enjoying satisfaction in all spheres of social life through performing respective duties and responsibilities with due devotion and involvement and learnings to master over skills of material detachment. Thus, to Indian mind the concept of overall life satisfaction has different, rather unique connotation and when a person fails to achieve that he remains dissatisfied. All strivings, motives, urges and desires are respectively admitted here as properties of normal human life but with an admitted possibility of becoming transformed to suitable components of that cherished becoming, during life time, through proper opportunities under a value mentor and learning environment or social reality. “Value can mean both ‘end-state values’ as well as ‘values-as-means’” (Chakraborty, 1991) e.g., to increase the material, social and/or spiritual worth of a man with all becomings at a particular stage of life or within a particular sphere of social life. Values are essentially subjective and remains open for inculcation through proper learnings — human beings possess the potentiality to inculcate values within them amongst all other beings or organisations by way of apt socio-cultural transactions. “Values-as-means to the attainment of any of the end-state values — be it sacred or secular — must also be sacred. That is the essence of QOL life in organisations” (Chakraborty, 1995).

(b) Style of Life and Overall Satisfaction with Life

Marketing researchers and history of consumer behaviour studies emphasize that individuals’ style of life bear a positive and direct relationship with the quality of their lives through possession of material goods in respective households (Belk, 1982; Kendrick et al. 1982). “Presumably, a great deal of personal satisfaction comes from the acquisition and possession of material wealth” (Leelakulthanit, Day and Walters, 1991). The infusion of marketing technology into developing countries like India has
been claimed by some researchers to cause a change in the peoples’ thought to improve QOL by keeping pace with the comforts of modernity — “by developing and facilitating consumption of consumer and non-consumer goods” (Lazar, 1987).

Western scholars have reported their views in favour of a positive relationship between sustainable economic growth and satisfaction of the needs of the people who consumes goods or use the acquisitioned objects — as property or signs of wealth or social accomplishments (Cundiff, 1986; Thorelli, 1986). In contrast, oriental scholars think that tendency or urge to possess a new and newer marketed goods meets only the marketing needs of affluent, accessible, urban consumer — which springs from their intense desire to enmark a class distinction through a style of life of uncommon, costly things and objects of not mere necessity but of luxury. Because the said aristocrat class of consumers want to enjoy a style of life and life-satisfaction being propelled by a peculiar ego-need for maintaining a class distinction and supremacy — “while neglecting the poor, inaccessible and necessity-oriented mass” (Dholakia, 1986).

The above contrast in the marketing attitude and consumer behaviour in third world countries, for satisfying queer ego-need to protect a style of life, premised on the vanity of class distinction, has been characterised as the “marketing of infant” — unconstrained promotion of mere ego-satisfying products where inadequate sanitation, lack of economic resources, a poor understanding of hygiene and high rates of illiteracy make their universal life-need satisfaction value questionable due to usability of those products virtually meaningless.

In a study on Calcutta (Dasgupta, et al., 1991-95) and in a National Sample Survey (Rao and Natarajan, 1996) the concerned investigators clearly presented good examples of status congruence with reference to a similarity in the list of goods purchased and used.
In the light of the above discussion the present researcher has developed a rationale to probe in (i) how satisfied an individual is with the acquisitiveness to signify his quality of life? (ii) how his different spheres of social life remains dependent on the acquisition of different purchasable products and his life-satisfaction? and (iii) how to his perception and feelings QOL speaks for possession of goods purchased by him, (viz., houses/apartments, clothings, ornaments, cars, savings, investments, etc.) materials with functional values and symbolic values — which indicates that the possessor or owner is someone accomplished or someone with much disposable income.

3. A better data analysis including the external and internal domain satisfaction

Modification done for better data analysis

(a) Modified Theoretical Framework for the Present Study

(i) As discussed at the beginning of present discussion (value-based QOL) ‘value’ and ‘satisfaction’ in Indian situation are reciprocally related to the mentality of Indians with ‘believing mind’ and QOL remains more an affair of subjective perception and feeling under certain circumstances. In the preceding paragraph it has been clearly stated that with the help of certain indicators contemporary researchers can measure both value and QOL of a satisfied individual, reliably. According to Day (1978), the word ‘quality’ suggests an assessment of value relative to some standard, with reference to a judgement about how well some object or experience compares with an individual’s reference point, better in reference to what relevant others have, to the best one has had in the past; or ‘to what one believes he or she deserves’ (Adams and Freedman, 1976). Here, also inferences are drawn in terms of level of satisfaction or dissatisfaction (Day, 1978; Scheer, 1980) against any defined spheres of life.
The OLS or overall life satisfaction has been considered here as an individual's evaluation of his or her current life situation as compared to a personal standard, e.g., achieving of one's expectations. The OLS may be conceived here as a general construct consisting of certain measurable domains (spheres) of life, viz., satisfaction with family life, work life, government policy and practice, health status, social life status, spiritual life, acquisition and possession of materials, etc.

Sufficient research literatures of high relevance with QOL and consumer behaviour issues were examined by the investigator to identify domains of life and its components in the published papers and and unpublished survey reports of local researchers, (e.g., Andrews and Mckennell, 1980; Atkinson, 1982; Cooper, 1974; Csikszentmihalyi and Rochberg-Halton, 1981; Dasgupta et. al., 1991-1995; Day, 1987; Day and Leelakulthamait, 1988; Leelakulthamait, 1991; Diener, 1984; Belk, 1982, 1988 and Samli, 1987). Most of them were found to highlight the issue of class-specific acquisitioned materials and/or services as characteristics.

It may be observed that acquisitioned materials of a class of people, to meet genuine need or maintain a show of class status (due to reference and/or preference drift), has a positive effect on satisfaction with family life significantly and the said satisfaction could have a positive effect on overall life satisfaction. Interrelationships between the products purchased by a class for the cause of QOL and different domains of life would be examined here to meet research interest of the investigator, as hypothesized.

Thus, a number of domains of life were identified — directly related to either consumer behaviour (e.g., acquisition or consumption of goods and services, and possession of material goods) or non-consumer-behaviour domains of life (e.g., satisfaction with family life, work life, personal health, self development, etc.). The facts stated above have been presented in Table A and Table B under Appendix IX.
Modified Paradigm for the Present Study

For an effective probing, in the third world countries, following the findings of Leelakulthanit et al., (1991) the present study developed a few important areas of enquiry, applicable for QOL vis-a-vis material possessions and overall life satisfaction, as stated below:

(i) To determine the effect of material possessions and the acquisition experience of individuals in different areas/situations of life which remain more open to such opportunities.

(ii) To determine the importance of these areas/situations of life relative to work life, social life, spiritual life and self-development.

(iii) To develop a method for modelling life-satisfaction related to QOL, following behavioural science approach.

Accordingly, the author has assumed a paradigm for verification, which states that:

(i) QOL of a person, with means to purchase, directly varies with possession of purchasable products in the market — necessary or symbolic (luxury).

(ii) Overall life-satisfaction (OLS) is the function of satisfactions (perceived and felt) in different interacting component areas (CLS) or domains of life, with varying degrees. In brief,
Probable Domains of Life
(External)
1. Social Life
2. Work Life
3. Life in India
4. Health Care Adm.
5. Local Govt. Adm.
6. Central Govt. Adm.

Probable Domains of Life
(Internal)
7. Personal Health
8. Family Life
9. Recreation
10. Material Possessions
11. Acquisition/Consumption
12. Self-Development
13. Spiritual Life

Fig. 1: Diagram showing the Conceptual Framework indicating different Domains' of Life related to Quality of Life and Overall Life Satisfaction

(a) Internal domains of life have been operationally defined here as an individual's personal and personal-social domains which include personal health, family life, recreation, material possessions, acquisitions/consumption, self-development, spiritual life.

(b) External domains of life have been operationally defined here as an individual's all those domains which remain beyond his/her immediate social life and relationship, viz., social life, work life, life in India, health care administration, local government administration and central government administration.

Above-mentioned theoretical concept regarding material possession/acquisition/consumption based on QOL perception and its concomitant OLS and their respective sources of measures are set here in a model given below:

Domains of Life Generating Different Needs of Self Under Different Social Conditions

Possession/Acquisition/Consumption based on QOL Perception

Concomittant Feelings of Overall Life Satisfaction

Fig. 2: A paradigm for QOL revealing Needs - Possession - Satisfaction Hypothesis

The domains of life which has been considered here as grounds for generating different needs of self under different social conditions. Intensity of these needs motivate the
person for acquisition, consumption and possession of materials subjects to availability or sufficiency of means, i.e., economic fluency or affluency. Being met adequately through appropriate behaviour the person concerned perceives a self-enriched, desired reality and its concommittant feeling of pleasure, happiness or satisfaction.

(c) Supportive Explanation for Hypotheses Formulation:

Regarding the postulation of research hypotheses a pertinent question may be the nature of hypotheses — whether they should be “directional” or “non-directional”. In reply, it may be said that the present investigator has preferred to work with non-directional hypotheses due to the reason that the present explorative study has to be considered as the beginning of many more studies in the near future. Accordingly, the future investigators, in the light of the present findings, will get ample opportunities to formulate directional hypotheses for verification and drawing up inferences. Hence, it is expected that the results of the present study would be of immense help them for postulating directional hypotheses in regard to specific queries.

It is relevant to mentioned in this connection that experts in modern market research have verified and reported the fact that in modern social life, round the world, material possessions are essential for people to maintain a standard of reflecting the expected status in social life, being determined by respective occupational accomplishments and concommittant economic easiness and capability to purchase (Zaltman and Wallendorf, 1979; Levy, 1959, 1964). Sirgy has observed — the nature and character of material possessions of an individual — a reflection of self-concept, present investigator assumes that the said possessions signify a typical pleasure of ego and display of those possessions, in the form of personal property which speaks for his or her level of satisfaction for a desired standard of social life or QOL. Indian researchers have observed that, irrespective of mere functional importance, certain things are purchased by the few persons to signify their class status and concommittant ego-satisfaction. For example: A wrist watch or a gold ring finger is perceived to be
part of Young Indian males’ extended selves generating a satisfaction of his acceptable social status; whereas the possession of golden wrist watch with golden wristband or a costly diamond ring speaks of his belongingness to a rich, aristocrat class. According to Belk (1988), “when possessions are lost or replaced by possessions that are incongruent with the person’s self-image”. Further, Lelakulthamit, Day, and Walters (1991) opined that “possessions also represent tangible symbols of success resulting from doing things that are not visible or cannot be judged by an audience of significant others. Our clothing, housing, trasportation, and other visible material possessions can be viewed as a reflection of our values, career, successes, and personality.”

“Possessions are all-important to know who we are “ (Sartre, 1943). People seek, express, confirm and ascertain a sense of being through what they have (Tuan, 1980). Recent findings of a Calcutta study confirm the above views — “respondents under different income and occupational status were found to express invariably a feeling of high satisfaction when they reported about their recent possessions to keep pace with a desired style of modern life with respect to specific domains of life.” The above facts suggest that there may be a feeling present in the behaviour of the consumer, generating satisfaction in a person for upgrading his or her class status (upward mobility) for enjoying the advantages of free, modern social life in India — a Quality of Life. An attempt has been made to verify te said fact through testing the hypothesis of the present study.

Life in a modern civilised society remains open to phasic variations, labelled as stages of life. Stages of Indian life and their characteristic role-playing and responsibilities may be found to bear yet the influence of age-old tradition and values — though almost gone-out manner. Modern Indian youths and their 'below old-age seniors have learnt and become accustomed to compartmentalise their lives and, accordingly, tuned their consumer behaviour and buying motives, particularly. Their unhappiness or low satisfaction with his work life or political views, attitudes or wider social life. Thus, the
said influence of unhappiness usually does not impair the levels of his overall life satisfaction and taste and temperament, as consumer with urges for possessing certain materials, under opportuned moments of social and cultural life. In some spheres of life materials/goods of unavoidable necessity (which satisfy basic needs) are almost common but their acquisition remains dependent on the consumers’ style of life and social status. The said fact may be clearly observed in the areas of acquisition of food, medicine, clothing, housing, and transportation. According to Belk (1986), acquisition/consumption may also affect overall life satisfaction because it acts as a common goal, uniting the family and giving it a sense of purpose provided the person has the means or can afford to buy or purchase. It suggests that a positive relationship exists between satisfaction with acquisition/consumption of available goods and overall satisfaction with life — “the good life through acquisition” (Belk and Pollay, 1985). The said consumption has been considered here for verification through the second set of hypotheses (Hypotheses 6 to 9). The previous set of hypotheses are framed to verify the effect of income and age on the relationships between the domains of life and overall life satisfaction, also.

Overall life satisfaction, as stated here under the ‘theoretical framework’, has been considered as the composite of satisfaction felt and enjoyed in different domains of modern Indian life. Here, satisfaction may be defined as a typical feeling generated by specific perception — perception of self about (i) Own social worth, (ii) Social worth of the materials/goods acquisitioned or possessed by him/her, (iii) Utilitarian worth of the goods/materials acquisitioned or consumed, and (iv) Worth as a status symbol of goods or materials concerned for a specific style of life, signifying a social group, income group, or occupation group. The above four areas perception-based happiness or satisfaction usually contributes jointly to increase or decrease Overall Life Satisfaction while their nature and degree remains open to variations. In a composite of all the above four groups of worth generate Overall Life Satisfaction levels of the percepients where object of their perception is an expected QOL. The QOL
expectation is dynamic where the nature of expectation changes, as changes take place in different domains of the percepients’ lives and concommittant social conditions. In the present study multiple-item measures will be employed to measure satisfaction with the different domains, as given below: (i) Family life satisfaction, (ii) Social life satisfaction, (iii) Work life satisfaction, (iv) Satisfaction with material possession, (v) Satisfaction with acquisition/consumption, (vi) Satisfaction with life in India, (vii) Personal health satisfaction, (viii) Recreational life satisfaction, (ix) Spiritual life satisfaction, (x) Satisfaction with self-development, (xi) Satisfaction with health care services, (xii) Satisfaction with State Government administration, and (xiii) Satisfaction with Central Government administration.
Review of the Results in the light of Modification

The participated inhabitants expressed varying amount of overall satisfaction with their present life — 25 percent expressed high level, 58 percent expressed moderate level and 17 percent exhibited poor level. Thus, the perceived QOL of 25 percent is high, of 58 percent is moderate and 17 percent of the respondents is poor (Vide Table - 1, p 89). Again, the said highly satisfied group largely represents themselves as dynamic, worthwhile, comfortable, at ease and thereby they felt relaxed. The list of materials, they are possessing, include House/Flat (owned), car, colour T.V., V.C.R. / V.C.P., Ornaments & Jewellery, Mobile phone, Refrigerator, Vacuum cleaner, Washing machine and such other things (Wide Table-18) to maintain their expected QOL tuned to their professional status or income-level norm. The moderately satisfied group exhibits more or less the similar characteristics but with lesser degree. They are possessing materials like T.V. (B/W or Colour), Two-wheeler, Refrigerator, Gold ornaments, Sofa set, Dinning table, Wardrobe, Gas oven, Sewing machine and other materials, (Vide Table-18) to maintain their expected QOL tuned to their professional status or income-level norms at least. But the poorly satisfied group painted a low profile about themselves having the characteristics features like low achievement motivation, variegated and lonely (vide Tables 4, 5 and 6, pp 91—92). In general, they possess T.V. (B/W). Radio set/Tape recorder, Bicycle, Ornaments (silver and gold), Wristwatch, Wardrobe (ordinary), Wall clock (quartz), etc. (Vide Table-18) only to maintain somehow their QOL as an expression of their income-level standard or status.

The conceptual framework (see Figure 1) of Overall Life Satisfaction (OLS) or perceived QOL, in the present study, presumes satisfaction with life in general, as a function of satisfaction with thirteen domains of life consisting of seven internal domains (such as Personal health, Family life, Spiritual values, Self-development, Material possession, Acquisition/Consumption and Recreation) and six external domains (such as Work life, Social life, Local Govt. administration, Central Govt.
administration, Health care administration and Life in India). The results of multiple regression analysis have shown that, apart from material possessions, three other domains of life viz., satisfaction with family life, self-development and local govt. administration have been observed to have a significant impact on overall life satisfaction while the other nine domains of life have had poor amount of effect on the same (Vide Table-7, p. 96 of the original thesis; and Appendix I of the Addendum)

More or less similar pattern of findings (obviously with different sets of regression weights) have also been observed when regression analysis were done separately with the data of the three groups of inhabitants of the Calcutta city — highly satisfied, moderately satisfied and poorly satisfied. Thus, reviewing the findings it may be inferred that the respondents' overall life satisfaction remains dependent here, mainly on internal domains of life (viz., family life, material possession and self-development) and on one external domain of life (i.e., local govt. administration) only.

On further scrutiny of the findings about those domains of life, which contribute insignificantly towards the OLS, it became evident that the relationship between the respondents’ OLS score and ‘satisfaction in Spiritual domain score bear somewhat an inverse relationship — providing indications to infer that the more high the spiritual domain score the more low the respondents’ QOL or OLS.

Verification of Research Hypotheses :

**Hypothesis 1**: The findings have shown to accept the first hypothesis revealing the fact that the younger (21-35 yrs.) and older (56 yrs. and above) age groups are more satisfied while the middle age group (36-55 yrs.) people have expressed relatively less satisfaction with their present life (Vide Table-8, p 98).

**Hypothesis 2**: The findings have not helped to retain the second hypothesis indicating the fact that the respondents’ QOL remains free of any gender influence (Vide Table-9, p99).
Hypothesis 3: In general, no significant relationship has been observed between inhabitants’ socio-economic status and their perceived QOL (Vide Table 10, p 100) which could not contribute to accept the third hypothesis. However, the findings further reveal that the people belonging to lower socio-economic status have been observed to have a marked tendency to achieve higher amount of life satisfaction.

Hypothesis 4: The results (vide Table 7, p. 96) have contributed to accept the fourth hypothesis revealing the fact that satisfaction with some internal domains of life such as family life, material possessions and self-development are positively related to their perceived QOL.

Hypothesis 5: The results speak in favour of the acceptance of the fifth hypothesis largely revealing the fact that individuals’ material possessions vary significantly in different age-groups (vide Table 11, p101). It also indicate that satisfaction with material possession has had a greater effect on the perceived QOL for the old people than for the young or middle aged.

Hypotheses 6: Similar findings have also been obtained in case of gender difference where material possessions have had a greater effect on perceived QOL for the females than for males (Vide Table 12, p 102) — which speaks to retain the sixth hypothesis.

Hypothesis 7: The relationship between perceived QOL and self-concept has been observed to be negative which do not contribute towards the acceptance of the seventh hypothesis (vide Table-13, p 102). The findings further reveal that respondents possessing high self-concept have described themselves worthy, satisfied and with positive orientation towards life whereas respondents with negative self-concept have expressed their doubts on self-worth, self-satisfaction, social-worth and dominance of negative attitude towards life. In addition, the results disclose here that respondents with high self-concept were enriched with high level of overall life satisfaction;
whereas the respondents with low self-concept were enriched with comparatively low level of satisfaction.

**Hypothesis 8**: In general, the findings do not help to retain the eighth hypothesis and thereby reveal that individuals' material possessions are positively related to their self-concept (vide Table 14, p 103). but it is interesting to note that a significant negative relationship has been observed between material possession and self-concept in case of the “poor self-concept group” i.e., the respondents with low self-concept have had a tendency to possess more materials.

**Hypothesis 9**: The results do not contribute to retain the ninth hypothesis signifying the fact that individuals' buying motives are not related to their self-concept (vide Table 15, p 105). But the importance attached to various buying motives, while purchasing any durable item, by showing significant variations between groups of respondents through exhibiting their unique patterns. The individuals with highly perceived QOL emphasized on longivity, after sales service, availability of spares, easy to handle, company/brand name, company image and price. Again the individuals with poorly perceived QOL stressed on status symbol and international brand while the moderately perceived QOL group did not exhibit any specific pattern.

**Modified Data-based Inferences and Concluding Comments**:

**Summary**:

Respondents belong to middle age-group expressed here lower level of life satisfaction in comparison to younger and older age-groups, irrespective of any gender bias. On further scrutinizing it becomes evident that in the responses, given by a good number of frustrated middle aged respondents, bear an undercurrent of an intense desire to possess material wealth that speaks for status symbol and fulfill certain status norms of their reference group in the community.
Further, respondents, in general, under lower socio-economic status had also expressed here a marked tendency to achieve a higher level of life satisfaction in comparison to the other two socio-economic groups.

The present findings have further revealed that there are respondents under older age-group in both middle and low socio-economic strata, who earned moderate level of life satisfaction and did not express any dissatisfaction due to their typical Indian mentality — "the believing mind" (Chakraborty, 1995). The said believing mind acquired by them through proper opportunities under a valued spiritual mentor and in a proper learning enviorment to achieve a 'cherished becoming' with different values of life. The above inference had earned an empirical support in the nature of relationship between their Overall Life Satisfaction score and spiritual life-domain satisfaction score.

Positive and negative self-concepts were found expressed here irrespective of the three income-status groups and Overall Life Satisfaction score variations. On further scrutiny it becomes evident that in spite of lower socio-economic status quite a few of them had revealed positive orientations in their self-concept along with certain internal domains of life. Those respondents, in spite of their lower socio-economic status believed on their self-worth, self-satisfaction, and social-worth. In spite of their low income status in their social life they did not become victim of frustration and negative outlook towards their life due to their firm belief on the acquired spiritual values and indifference towards material possession.

Respondents' urge for material possessions were found to vary here significantly in different age-groups, gender-groups, and in between the respondents under positive and negative self-concept groups, and in between the respondents under positive and negative self-concept groups. The said variations earned high significance in case of old-age groups — more in case of females and lesser in case of males. It is interesting to note that respondents having doubts on their self and social worth, and self-
satisfaction had expressed, comparatively, strong desire to possess or acquisition materials to speak for their status symbols in social life and in their case, very low correlation were found between their Spiritual Life Satisfaction scores and Overall Life Satisfaction Scores.

Buying motives, which generally propel consumer behaviour in relation to the respondents’ purchase decisions, were found here not significantly related to the respondents’ positive or negative self-concept while found significantly related to their income status-centred social norms, style of life and status-anxiety, and opportunities in social life along with influence of some social controls, particularly in connection with durable items. The respondents with high quality of life perceptions, or with high overall life satisfaction scores, were found to imitate here, blindly, respective status norms; whereas the respondents with low quality of life perceptions or with low overall life satisfaction scores were found to acquire or posses here, blindly, the status symbols of respective reference group.

By exploring the QOL of Calcuttans and its relationship with the nature of their behaviour as consumer of products available in the market it has been observed that a section of the society has developed strong urge to possess material wealth or the status symbols of modern life to build up, protect, and augment respective social worth or to enjoy social recognition and keep pace with status norms of respective reference groups who appreciate modern life; while another section yet continues to maintain a traditional bent of mind with views and attitudes to become happy with things of necessity and developing urge for gaining satisfaction in the spiritual spheres of life.

It has been observed that both income and education jointly have stimulated to generate here a new class who are recognised in the Calcutta population as the sophisticated modern class having noticeable degree of 'status achievement' with reference to profession and income level. The said new class speak also in favour of swiftly growing 'open society' in modern life of Calcutta. Occupational or professional
status can be used as an indicator of socio-economic status. The special advantage of
the occupation is that it can stand for the levels of prestige, income, and education also
— as one goes down the ladder of occupations and with that the levels of occupational
prestige, one goes down also the ladder of educational and income levels as well.
Irrespective of any other discrepancies, mostly to know a man’s occupational level is
to know his educational and income levels as well. Irrespective of any other
discrepancies, mostly to know his educational and income levels as well.

**Concluding Comments:**

In exploring the Quality (or standard) of Life as reflected in the Overall Life
Satisfaction scores of the respondents it has been observed that the nature of consumer
behaviour, in relation to choice, purchase, and possession of marketed products,
reflects the following two distinct characteristics:

(a) people with ‘believing mind’ who remain satisfied by purchasing available
products to meet requirements of the essential needs of this traditional social life.
In attaining Overall Life Satisfaction they hardly become dissatisfied for want of
purchasing products available in the modern society for the sake of respecting
status symbol nor for keeping pace with the norms and life-styles of any
reference group. They were found happy in attaining spiritual life satisfaction.

(b) people who have developed strong urge to possess materials wealth in the form of
statue symbols of modern income-status groups and in keeping pace with status
norms of their reference groups who appreciate modern life and use of hi-tech
products for comforts in social life. They were found disinterested in traditional
ideals of spiritual life and values of life.

In analysing the data of the above latter group of people it has been observed that
they have grown as a modern class of Calcuttans depending on their education,
profession, and income. Its a growing sophisticated class of citizens and supporter of modern life and products of modernity, they have earned noticeable degree of status-oriented achievements and concomittant satisfaction of social life. The said growing new class of Calcuttans speak in favour of a swiftly growing open society in Indian democracy and whose consumer behaviour with reference to buying motives, purchase decisions and possessiveness provide sufficient evidences of their strong urge for an upward social mobility and its congruent life style — befitting for a quality of life where satisfaction remains material gain oriented.

In an intensive search in the data of the above newly growing modern social class the following inferences were drawn, without any prejudice and with open invitation to modify conclusive inferences by further empirical studies by future researchers.

1. The growing modern social group of Calcuttans in the modern society, has developed a distinct style of life which is significantly different from traditional Calcuttan’s life style, views and attitudes. According to Weber (1946), “the style of life required by status groups makes them prefer special kinds of property or gainful pursuits and reject others”.

Besides, they refer to those patterns of conduct over which people have options or choices, even if at the same level of resources, viz., modes of dressing, eating, using leisure, decorating home, spending vacations, purchasing both durables and non-durables and joining groups. In Calcutta, a cosmopolitan city, status group has been found to form on the basis of common levels of income, profession and proprietor of material worth — whose new wealth enables them to engage in the consumption of leisure and luxury. They remain susceptible to “status anxiety” which are now exploited by the marketers to induce buying motive in them.

The findings may be used to provide helpful information to postulate directional hypothesis for consumer behaviour researchers to develop guideline for the expansion
of market to develop and for the creative of new market segments in Indian conditions by stimulating the dormant modern life style needs of Calcuttans stuck up in their traditional views and attitudes to live a happy life depending on spiritual pleasure and attainment of certain imagined values. The above possibilities rest on the following rationale:

1. Ideologies, beliefs and attitudes refer to both general and specific ideas about congenial social climate, interpersonal relations in community life, social justice issues, political influences and values, etc. There is a common admission of facts that economic conditions are likely to be dominant over other considerations, notwithstanding their disagreement over the inevitability of coincidence among economic honour, and political interests. There is some fair degree of correlation among the places people occupy in the ladders based on amounts of property, prestige, power and education. But there is also considerable looseness; consequently, differences in positions on the four ladders (status dissonance) characterise many statuses. The occupants of these statuses shift within and between generations — to cause upward and downward mobility.

2. Being impelled under status anxiety, the parents in playing their roles as agents for socialisation spend money, energy and time to provide their dependent family members (including children) an optimal family environment, good education, proper occupation, to stay healthy and to live a normal span of years with a charm of social life.

Advertising of luxurious goods and services is clearly aimed at eliciting or stimulating anxiety of the status-seekers; the purchasing of honour or recognition to justify status is an explicit theme of such advertising (Tumin, 1985). Certain news media cater to status anxiety as regular feature (New York Magazine, 1983) and books on these methods have become quite popular (Kron, 1983). The rationale for “status anxiety” claims that the traditional criteria of honour are available only to a few whereas a
substantial number of people enjoy relatively equal professional, occupational and income-based status and consequent honour; while few can claim any genuine honour for excellence in enterprises of public significance. "In the absence of these possible sources of distinctiveness is to conspicuously consume the right goods and services somewhat more stylishly than others (Tumin, 1985). Thus, it can be assumed that general concern about honour remains a very active impulse (or motivation-force) in modern society and makes the distribution of honour a vital social pattern. The said fact has been observed by David Segal (1970).

Application of the Findings

Broadly speaking, the application of the results of the present study is of two-fold. One is purely for the academic interest involving conceptual clarification of Quality of Life by postulating newer hypotheses on the basis of empirical data, and the second is for the marketing policy makers in developing countries like India. In regard to the first, the findings of the present study provide sufficient resource materials through generating newer hypotheses for the future direction of research in the concerned issue. While considering the second, it may be said that marketing policy makers and Government should formulate certain positive programmes that encourage ownership of necessities, such as houses, cars and several other durables incorporating more provision for the long-term payment loans specially for the underprivileged. Such loans can lead to gains in material comforts and perhaps foster an entrepreneurial spirit among this segment of society.

However, apart from the above implications of the present study, the issue of improving well-being and life-satisfaction of Calcutta citizens is beyond the purview of the present investigation.
References


Appendix - 1

Results of Multiple Regression of Satisfaction with Life in General on Satisfaction with Specific Domains of Life for the groups of individuals with High, Moderate and Poor Perceived QOL.

<table>
<thead>
<tr>
<th>Domains of Life</th>
<th>Beta Coefficient Value of Different Groups</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>High QOL</td>
</tr>
<tr>
<td>Local Govt. Admn.</td>
<td>*0.486</td>
</tr>
<tr>
<td>Personal Health</td>
<td>0.105</td>
</tr>
<tr>
<td>Family Life</td>
<td>*0.226</td>
</tr>
<tr>
<td>Self-development</td>
<td>*0.238</td>
</tr>
<tr>
<td>Life in India</td>
<td>-0.189</td>
</tr>
<tr>
<td>Work Life</td>
<td>-0.145</td>
</tr>
<tr>
<td>Material Possession</td>
<td>*0.142</td>
</tr>
<tr>
<td>Central Govt. Admn.</td>
<td>0.095</td>
</tr>
<tr>
<td>Recreation</td>
<td>0.086</td>
</tr>
<tr>
<td>Acquisition</td>
<td>0.015</td>
</tr>
<tr>
<td>Health Care Admn.</td>
<td>-0.131</td>
</tr>
<tr>
<td>Spiritual Life</td>
<td>0.090</td>
</tr>
<tr>
<td>Social Life</td>
<td>0.006</td>
</tr>
</tbody>
</table>

* p < 0.05
## TABLE A : Consolidated Picture of Income-level Centres of Occupational Groups of Calcuttans

<table>
<thead>
<tr>
<th>Income-level Based Group</th>
<th>Occupation-oriented status in social life</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>High-income Group</strong></td>
<td>▲ Business (large scale)</td>
</tr>
<tr>
<td></td>
<td>▲ Administrative job : (senior level)</td>
</tr>
<tr>
<td></td>
<td>▲ General</td>
</tr>
<tr>
<td></td>
<td>□ Educational</td>
</tr>
<tr>
<td></td>
<td>□ Commercial</td>
</tr>
<tr>
<td></td>
<td>□ Medical</td>
</tr>
<tr>
<td></td>
<td>□ Police &amp; Judicial</td>
</tr>
<tr>
<td></td>
<td>□ Defence</td>
</tr>
<tr>
<td></td>
<td>□ Technical</td>
</tr>
<tr>
<td></td>
<td>▲ University &amp; College Teaching</td>
</tr>
<tr>
<td></td>
<td>▲ Legal (advocate level)</td>
</tr>
<tr>
<td></td>
<td>▲ Other professionals</td>
</tr>
<tr>
<td></td>
<td>including novelists, film-stars, musicians, etc.</td>
</tr>
<tr>
<td><strong>Middle-income Group</strong></td>
<td>▲ Business (small scale) / shop keeping</td>
</tr>
<tr>
<td></td>
<td>▲ Administrative job (junior level)</td>
</tr>
<tr>
<td></td>
<td>▲ Technical (skilled) job</td>
</tr>
<tr>
<td></td>
<td>▲ Teaching (secondary school level)</td>
</tr>
<tr>
<td></td>
<td>▲ Clerical job (senior)</td>
</tr>
<tr>
<td></td>
<td>▲ Police &amp; Defence service (junior officer)</td>
</tr>
<tr>
<td></td>
<td>▲ Banking service (junior officer)</td>
</tr>
<tr>
<td><strong>Low-income Group</strong></td>
<td>▲ Clerical job (junior)</td>
</tr>
<tr>
<td></td>
<td>▲ Teaching (primary school level)</td>
</tr>
<tr>
<td></td>
<td>▲ Sub-staff / Bearer</td>
</tr>
<tr>
<td></td>
<td>▲ Semi-skilled work</td>
</tr>
<tr>
<td></td>
<td>▲ Unskilled work</td>
</tr>
</tbody>
</table>
### TABLE B: Consolidated Picture of Income-level Centred Living Standard as Reflected in their Acquisition and Material Possessions of Calcuttans

<table>
<thead>
<tr>
<th>Income-level Based Group</th>
<th>Acquisition, Consumption and Possession of Purchased Materials to maintain a living standard in the city</th>
</tr>
</thead>
</table>
| High-income Group        | ▲ House/Flat/Ornaments & Jewellery (Owned)  
                            ▲ Car / Scooter  
                            ▲ T.V. (coloured)  
                            ▲ Refrigerator  
                            ▲ Washing Machine  
                            ▲ Vacuum Cleaner  
                            ▲ Sewing Machine  
                            ▲ V.C.R. & V.C.P.  
                            ▲ Inverter Systems  
                            ▲ Stereo (Two-in-one)  
                            ▲ Camera (Foreign made)  
                            ▲ Wardrobe & Book-shelf  
                            ▲ Sofa Set & Cot  
                            ▲ Dining Table  
                            ▲ Personal Computer  
                            ▲ Mixie & Grinding Machine  
                            ▲ Telephone/Cordless or Mobile Phone  
                            ▲ Gas Cylinder & Oven / Micro-wave Cooking Oven |
| Middle-income Group      | ▲ T.V. (B/W or coloured)  
                            ▲ Refrigerator  
                            ▲ Sewing Machine  
                            ▲ Stereo (Two-in-one)  
                            ▲ Wardrobe and Steel Almirah  
                            ▲ Sofa Set & Cot  
                            ▲ Wardrobe and Steel Almirah  
                            ▲ Dining Table  
                            ▲ Water Purifier  
                            ▲ Camera (Indian)  
                            ▲ Gas Cylinder & Oven  
                            ▲ Auto Two-wheeler |
| Low-income Group         | ▲ T.V. (B/W)  
                            ▲ Wardrobe  
                            ▲ Wall Clock (Quartz)  
                            ▲ Radio Set/Tape Recorder  
                            ▲ Wristwatch  
                            ▲ Bicycle  
                            ▲ Transistor (Radio & Cassette Player)  
                            ▲ Bedroom Furnitures  
                            ▲ Ornaments (Silver & Gold) |