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THE INFLUENCE OF SOCIAL NORMS ON THE CONSUMPTION PATTERN OF HAUSA-FULANI PEOPLE IN NIGERIA

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ABSTRACT

Customs and traditions have for long shaped the consumption patterns and habits of so many societies. Social values that range from historic, traditional, customary, religious, etc. have played a great role in what people eat, wear, and use generally. This work is an attempt to validate the assertion that social norms are not responsible for the consumption pattern of the Hausa-Fulani ethnic group of Nigeria. Using the Hausa-Fulani population in Kano State, a survey was carried out on 150 residents of each of the 44 local governments of the State. Kano State was chosen because it gives a fair reflection of the Hausa and Fulani spread in Nigeria and the West African sub-region. The data, analysed through OLS regression showed among other things that traditional and modern values have significant influence on Hausa-Fulani consumers. However, while traditional values have direct impact modern values have an inverse effect. Religion has no significant influence on their consumption pattern. This is mainly due to the high rate of poverty. Conclusively, though religious values are considered very highly in Hausa-Fulani societies; traditional and modern social values are what determined their consumption behavior.

1. INTRODUCTION

Nature has given man the ability to adjust and depend on his surrounding for survival. The natural habitat is blessed with most of the natural resources man needs to survive. These resources largely determine his culture, tradition, and social life. As societies became more complex, man has become more sophisticated in his civilization. He has developed rules that a group uses for appropriate and inappropriate values, beliefs, attitudes and behaviors (Changing Minds, 2012). These rules (social norms) has changed man's relationship with his environment and now stands as the major factor that determines his consumption behavior instead of the natural habitat.

The relationship between social norms and consumer behaviour is very strong and its importance cannot be overestimated. Literatures on the issue have yielded many results. Dams-O'Connoret *et. al.* (2007), in a study of social norms and consumer behaviour reported that where the norm is high ...some individuals feel they consume less than others do. Perkins' (2004) "Misconception Theory" is as a result of analysing the influence of social norms on consumer behaviour. Maiyaki (2011), posit that a strong and significant influence of culture exist over consumer behaviour.

However, it sometimes happens that the social norms could do little to influence consumer behaviour towards certain products. In developing countries like Nigeria, consumers behave indifferently towards certain products (especially foreign goods) notwithstanding the fact that they tend to violate some social norms. There have been instances of Muslim consumers patronizing certain products like cosmetics, provisions, etc. with the full knowledge that these products or the producers of these products are “anti-Islam”. The consumption of alcohol is one example. Though it goes against many social values, it still does not let its customers think or behave otherwise. The question of Nigerian Hausa films is another example. Most such films violate Hausa-Fulani norms and values yet there is very high demand for them.

Due to the scarcity of literature on social norms and consumer behaviour in Nigeria, this paper was designed to investigate this phenomenon with particular reference to the Hausa-Fulani situation; using some modern products perceived as against their norms. A strong attempt was also made to identify the rationale behind and the extent to which consumers are directed towards patronizing such products despite the fact that they are “anti-social”. Based on this, the work tried to validate the assertion that *social norms do not significantly influence consumer behaviour towards some products*. It is hoped that the findings from this will provide useful information for academic as well as for societal consumption.

For simplicity purpose, the work has been divided into five sections. The introduction, which gives the background of the study. The literature review looked at the results of studies being carried out in the area. The methodology which is the third section is a guide of how the survey was conducted. The fourth part discusses the survey result whose outcomes were listed in the final section.

2. LITERATURE REVIEW

2.1 Consumer Behaviour Evolution

Although today the concept of Consumer Behaviour has been broadened (Sternthal & Zaltman, 2011), three stages of its evolution could be traced: the era of Segregation, the era of Comparativism and the era of Integration. After World War II, investigation by marketers into consumer behaviour focuses on the content of consumer thought in order to predict situation specific behaviour by studying consumer’s attitude, personality, and demography. While marketers concentrated on thought, social scientist centred their attention on the process that explained human exchange processes. Thus the era of Segregation.

The next era was characterized by a juxtaposition of practitioner’s knowledge of what strategies work. During this period, social scientist concentrated their work on understanding the mechanism underlying this observation. This marks the era of Comparativism. The final era which is the Integration era, saw the fusion of practitioners and social scientist researchers. The two groups were brought together to engaged in studying behaviour, behavioural institutions, and attitudes. The Richard Evan’s study of 1970 was a very good example of this integration (Sternthal & Zaltman, 2011).

2.2 The Concept of Consumer Behaviour

To understand Consumer Behaviour we need first to look at the terms Consumer and Behaviour separately. A consumer is any individual who purchases goods and services from

the market for his/her end-use (Management Study Guide – MSG, 2011). In other words, consumer is a person who makes final use of goods and services available in the market. Consumers must express “interest” in goods or services before they go for it. This interest is the willingness of the consumer to purchase goods and services as per his/her taste, need, and pocket. Behaviour on the other hand is the way consumers tend to react towards acquiring goods and services.

To the non professional Consumer Behaviour deals with the buying habit of individual consumers. Professionally however, it goes beyond buying habit alone. Simply put Consumer Behaviour involves individuals or groups acquiring, using, and disposing of ideas, or experiences. MGS (2011) sees Consumer Behaviour as an economic discipline which deals with the various stages a consumer goes through before purchasing products or services for his/her use. Individuals buy product in order to satisfy their need, social status or to give it out as a gift. He observed that their behaviour about buying these products is noticeable during festive season or anniversary celebrations.

Consumer Behaviour has also been defined as “the purchase and consumption related activities of consumers engaging in the exchange process” (Sternthal & Zaltman, 2011). This definition brings out the rationale behind a transaction, which is to “Purchase” and “Consume”. Looking at it critically, it shows the actors whose behaviour is being studied – customers. These actors behave in order to satisfy their needs. The customers could be individuals, groups, or organizations. Finally, the definition includes the exchange process, which is of concern to marketers and social scientists at large (Sternthal & Zaltman, 2011)).

Another brief but very good definition of Consumer Behaviour was given by Shah (2010). He defined the subject matter as “the selection, purchase, and consumption of goods and services by consumers for the satisfaction of their wants. He also mentioned that it involves the processes of finding the product or service, selecting those that gives maximum utility, estimating how much to spend on the commodity, analysing the prevailing prices in the market and finally, deciding to purchase the product. Consumer Behaviour in the context of this paper would be explained in terms of “why” and “why not” a consumer buys a product, when a consumer buys a product and how a consumer buys a product.

The main catalyst of consumer behaviour is the “need” for a particular product. When the need arises the consumer then searches for information, which would help him/her in buying the goods. This information could be obtained from personal, commercial, or public sources and sometimes even from personal experience. The decision to buy a product can be influenced by so many factors ranging from perception, advertising, promotional materials, etc. (MSG, 2011).

From the discussions above it can be deduced that consumer behaviour is a process, which involves buyers of a product expressing their interest in the product and mapping out strategies on how to acquire that product in order to satisfy their wants. Thus, expressing the desire and the willingness to part with the purchasing power to obtain a product are just basic elements involved in consumer behaviour.

2.3 Factors Affecting Consumer Behaviour

There are factors, which influences the purchasing pattern of consumers. Shah (2010) classified these factors into cultural, social, personal and psychological. Culture is an important cause of a person's wants or behaviour. It revolves around buyer culture, sub-culture, and social class. It varies from country to country or from community to community. Of more importance is the sub-culture that may be religious, geographic, racial, etc. Marketers and social scientist must be able to segment products into smaller portions that suit a particular culture.

Social groups, like peer groups, family role, and status can determine what customers in these groups spend their money on. Personal characteristics like age, occupation, life style, economic situation, and personality can also affect buying behaviour of consumers.

The psychological factors according to Shah (2010) include motivation, perception, beliefs, learning and attitudes. In motivation, human beings strive to be at the top of Maslow's hierarchy of needs. As such when the lower needs are satisfied, the consumer is motivated to acquire the higher needs. Consumers are also ready to go for a product depending on the belief they have about it and whether using the service conform to their sub-culture. Sometimes also, buyers may tend to have a different attitude (positive or negative) towards a particular product. This goes a long way in explaining their behaviour in acquiring and consuming such product.

Taghizadeh and Fesghandis (2011) conducted a research on product value using furniture production in East Azerbaijan province in Iran. They were able to specify eleven (11) factors in order of priority as they affect buying behaviour. These factors briefly include product quality, product satisfaction, product styling, price, finishing operations, performance & safety, worth, shape, use, and excellence.

2.4 Reasons for Consumers Behaviour

The cost of a product is one reason why consumers behave in a particular way. The rich or those who can afford it go for products of intrinsic value while the poor go for cheaper products. The average consumer however, finds himself/herself in a situation in which if he has higher income he goes for expensive products; otherwise he will settle for a cheaper one.

Durability of a product is also a reason for consumer behaviour. Some consumers are rational enough to analyse the value of a product in terms of life span. Thus, durable products attract more customers than non-durable or perishable ones. The attraction of the Product can also change a consumer's perception about it. The feminine gender for instance, is more attracted by a product's design and brightness than by its quality.

Understanding of the product and the knowledge one has about it also greatly influences consumer's behaviour towards that product. Once a customer has used a product, he stands in a better position of whether to accept or reject such products in the future. A very good example is Nigerians attitude towards made in China products.

The level of competition and interest one has in a product are also reasons for justifying consumer behaviour. Where we have cutthroat and very keen competition among producers,

the consumer will strictly speaking go for the cheaper product, all things remaining the same. The most important reason for a consumer’s behaviour however, is his/her interest in a particular product.

2.5 Consumer Behaviour Theories

2.5.1 The Theory of Diminishing Marginal Utility (DMU) - The Traditionalist

Many theories have been formulated on the behavioural pattern of consumers. Among the most popular of theories of Marginal Utility is the Diminishing Marginal Utility (DMU) theory propounded by the “Traditionalist”. The theory states “as the quantity consumed of a commodity increase, the utility derived from each successive unit decreases, consumption of all other commodities remaining the same” (Dwivedi, 2007). That is, as successive units of a product or service are consumed, the extra satisfaction derived by the consumer will be falling. This law according to Dwivedi (2007) is true for all kinds of consumer goods and services.

In economics, the satisfaction one gets from consuming a product is very important because it goes a long way in determining the behaviour of the consumer. This satisfaction is called Utility. For measurement purposes, a unit of account called “Utils” is used to measure it. The total satisfaction derived by a consumer from consuming a good is called Total Utility. What matters most however, is not the total satisfaction one gets from consumption but the “extra” satisfaction of consuming additional units of a commodity; this is called Marginal Utility. The theory of diminishing marginal utility indicates that the extra satisfaction derived from consuming one additional or extra product diminishes as opposed to total utility that increases as one consumes more of a product although at a diminishing rate. If for instance a hungry man who has not eaten for days is given a plate of food, the first plate taken will yield greater satisfaction (say 500 Utils). Nevertheless, as he takes another plate the extra satisfaction derived will fall. The reason for decrease in marginal utility is that as successive units of a commodity are consumed the consumer’s need for the product is satisfied by degrees in the process of consumption and the “intensity of his need goes on decreasing” (Dwivedi, 2007).

By the time he takes the third plate, it will yield little satisfaction than the first and second plates. Suppose he is to take ten plates, this diminishing marginal utility will continue until he takes the final plate. In some cases, subsequent plates will produce zero (0) or even negative Utils. The schedule below explains this theory more.

Table 1: Total and Marginal Utility Schedule

No. Of Units Consumed	Total Utility	Marginal Utility
1	300	300
2	500	200
3	600	100
4	650	50
5	600	-50
6	450	-150

Source: Adopted with adjustment from Dwivedi, 2007.

From Table 1, initially when one unit was consumed the total and marginal utilities were 300 Utilseach. This increases to 500 Utils by the time the second unit was consumed, but marginal utility falls to 200 Utils. This decrease continues and by the time the fifth product was used the consumer now gets negative Utils indicating lack of “interest” in the good. By this time total utility was also falling. The diagrams below show the behaviour of Total and Marginal Utilities curves.

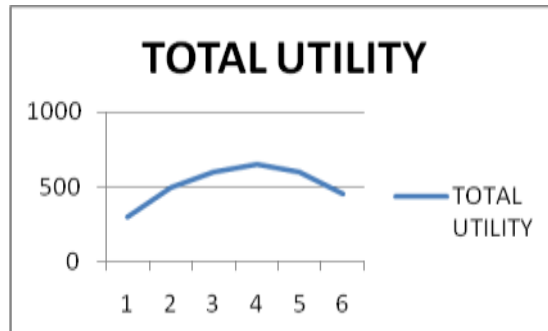


Diagram 1: Total Utility

The Total Utility curve slopes convexly upwards from left to right, reached a maximum and begin to fall.

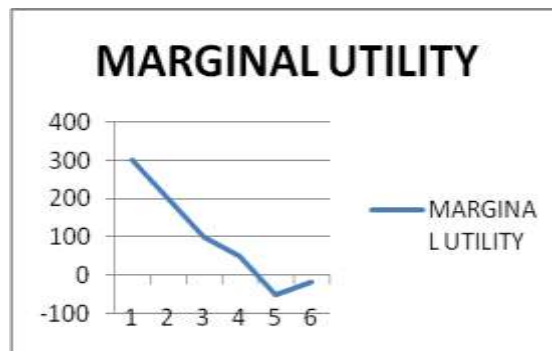


Diagram 2: Marginal Utility

The Marginal Utility curve is a downward slopping curve from left to right indicating lesser satisfaction as more of a particular product is being consumed.

2.5.2 The Modernist

The modern approach is based upon “Revealed Preference” put forward by modern economists. It posits that utility is ordinal and not cardinal as propounded by classical and neo-classical economists (Traditionalists). They maintain that utility cannot be measured cordially and that logical comparison of interpersonal utility is invalid (Barnett II, 2003). The modern economists challenge the classical and the neoclassical economists on the following grounds:

- That any function that ranks bundles of goods of individuals is ordinal.
- That the ranking remains unchanged for individual consumers.
- That Utility neither can be increase nor changed.

2.6 The Measurability of Utility

The measurability of utility has been hotly debated by parties that can be best described as Traditionalist (classical and neo-classical economists) on the one hand and by Modernist on the other hand. Headed by economists like Betham, Samuelson and Marshall the traditionalist believed that utility is “cardinally” measurable like height, length, temperature, air, etc. Dwivedi (2007), however, stated that modern economists like Hicks and Allen hold the view that utility is not quantitatively measurable in absolute terms. Their view is that utility can only be expressed ordinally, relatively or in terms of “less than” or “more than”. There is therefore, only the possibility of listing goods in terms of their preferability and desirability (Dwivedi, 2007). This argument is what divides the concept of utility into the “Cardinal Utility Concept” (held by the traditionalist) and the “Ordinal Utility Concept” (held by modern economists).

The problems of the modern economists however, is that they assumed that utility is differentiable but fail to provide any dimension to use for their work. Bernett II (2003), who did not side with them criticize them because he believes that utility functions are cardinal; whether presented by the classical economists or neoclassical economists. Moreover, such utility functions are not continuous or differentiable. These functions do not however correctly, consistently and properly include dimensions/units.

2.7 Social Norms

According to Parkins (2002), Norms are simply “what the majority of people in a group do or how they behave ..., and what the majority believe about how and others should act ...” Another definition is that they are the rules that a group uses for appropriate and inappropriate values, beliefs, attitudes and behaviors (Changing Minds, 2012). These rules may be explicit or implicit. Failure to comply with them may attract sanctions, which may include exclusion from the group. A common rule is that some norms must frequently be displayed. Also worth noting is that one cannot be neutral about social norms (Changing Minds, 2012).

Norms could be transmitted through non-verbal behaviour like “dirty looks” when people acts outside the norms. They may also be transmitted through stories, rituals, and role-model behaviour.

2.8 Theories of Social Norms

In what can be rightly called the “Theory of Misperception” Perkins (2002), believed that the behaviour of individuals does not necessarily represent the norms of a group. For instance, a peer group may have positive behaviour but an individual member may be a drug taker and this can be misperceived as group norms in what he calls a “reign-of-error”. Most times, people myopically construct their impression of peers using limited information. They may not know the individual habit of members of the group but tend to rely on impressions of peers derived from generally negative behaviours.

Berkowitz (2004) agreed with Perkins on misperception but went further to classify misperception into Pluralistic Ignorance, False Consensus, and False Uniqueness. Pluralistic ignorance occurs when a majority of individual mistakenly assumes that most of their peers

behave or think differently from them when in fact their attitudes and behaviours are similar. This may cause them to act in a way that is not in line with their thoughts and feelings.

False consensus is the “incorrect belief that others are like oneself” (Berkowitz, 2004). This forces denial that one’s bad behaviour is problematic or unusual. Finally, false uniqueness is applicable group wise or is related to a group. It occurs when the majority assumed that the difference between themselves and others is greater than is actually the case.

2.9 Effects of Social Norms on Consumer Behaviour

In a study conducted on athletes and non-athletes Dams-O’connoret *al.* (2007), observed that athletes estimated that others consume more drink per week than they did. The athletic norm is to discourage heavy alcohol consumption. The perception of athlete therefore, is to see themselves as less alcohol consumers compared to other groups. This holds for the behaviour of most consumers. Certain products are being influenced by certain norms. Users of such products do not see themselves as the worst violator of their norms.

In another study by Perkins and Craig (2006), it was discovered that “intervention” substantially reduces the perception of alcohol drinking as a social norm by any athletes. This shows that proper intervention can reduce social norms held on a particular product. Social norms were the strongest predictors of alcohol consumption among youths (Thombs & Hamilton, 2002). Bouwmeester (2011) discovered a direct relationship between advertising and social norms. He discovered that social norms and religion turned out to have a non-significant direct effect on consumption and significant direct effects on social norms.

In a research conducted on customers of retail banks in Nigeria, Maiyaki (2011) discovered that customer’s cultural values positively and significantly associated with behavioural intension. This in turn makes up the customers behavioural intensions to be positively and significantly related to his actual behaviour. It is therefore, clear that culture positively and significantly affect the behaviour of customers towards banks.

2.10 A Review of the Major Social Norms among the Hausa-Fulani’s of Nigeria

The Hausa-Fulani (as they are referred to in modern times),are inhabitants of the expansive Sahel region known as the Sudan Belt or geographically classified as the Sudan and Sahel savannah region (CultureSmart! Consulting, 2012). This zone stretches from Central Africa in the East through Sudan, Chad right through West Africa to the western coast of West Africa. Hausa-Fulani are mostly nomadic herdsman and farmers. They are a people of rich history with a strong ethnic and religious background. Ethnicity is the contextual discrimination by members of one ethnic group against the other in the process of competition for natural resources while religion is a system of relation, which linked man to an ultimate being or ultimate value epitomized in God (Fawole & Bello, 2011). The fall of the Songhai Empire saw the majority of the Hausa-Fulani settling in what are today eastern Niger Republic, Northern and Central Nigeria and Northern Cameroon. Their population is estimated to be around eighty-five (85) million (CultureSmart! Consulting, 2012).

The Hausas adopted Islam in the 11th Century CE.The adoption of Islam had a profound effect on them to the extent that it eroded most of the traditional African culture they had and replaced it with Islamic values. After the Sokoto jihad led by a Fulani, the two (Hausa and

Fulani) became fused to the extent that they are now inseparable; and Islam not only form their religion but became the code that define their life. It has also become so entrenched in their administrative and political system to the extent that today, it is part of their culture (CultureSmart! Consulting, 2012). Values that defined their ways of life like mode of dressing, feeding, ceremonies and rituals are all determine by Islamic culture.

Hausa-Fulani's do not eat the meat of animals that are not slaughtered in the name of Allah, nor are their women allowed to put on provocative western styled dresses. The mode of dressing of the men is a large flowing gown known as "Babban Riga" while the women wear wrappers called abaya, blouse, head tie, and shawl (CultureSmart! Consulting, 2012). Men and women interactions in public are also forbidden especially unmarried couples.

Inter-marriage between the two over centuries has made the Hausa language to dominate the Fulani language. Nowadays the Fulani of Nigeria speaks more of "broken Fulani" – a Fulani adulterated with Hausa and some do not even speak or understand Fulani at all. Because of the inter-married and strong bound between them, one can hardly distinguish a Hausa man from a Fulaninative. Both of them are happy and proud to be identified as the other. Thus the name Hausa-Fulani. As nomadic herdsmen, the products of their cattle form a major part of their food. Even their major staple food (Fura da Nono) is a reflexion of their fusion. Fura made from grains and cereals like sorghum, millet, rice, or maize by Hausa farmers (CultureSmart! Consulting, 2012) and Nono, a product of the Fulani from their cattle.

3. METHODOLOGY

Expressing an opinion and making a fair judgement on issues need thorough analysis of data. To produce a finding from which an acceptable conclusion could be drawn, the analysis must be highly objective. The population of the study constitute consumers from the Hausa-Fulani ethnic group predominant in the Northern part of Nigeria. Convenience sampling method was applied in selecting Kano State, because apart from being a cosmopolitan it has an even distribution of Hausa-Fulani mix. Data was collected through survey using questionnaire and then analyse using Regression techniques. The Regression tested the variability and degree of variability between the dependent variable (Consumer Behaviour) and the independent variables of Religion, Tradition, and Modern values (Social values). The key regression tool was based on the function:

$$CBH = a + RELx_1 + TRDx_2 + MODx_3$$

Where:

a = Constant

CBH = Consumer Behaviour

REL = Religion

TRD = Tradition

MOD = Modernity

x₁, x₂, and x₃ = Coefficients of the independent variables

The Emphasis was on studying the impact (positive or negative) of these social attributes on consumption patterns. A direct relationship is an indication of favourable consumption pattern while an inverse relationship indicates an unfavourable demand for the products listed. One hundred and fifty (150) questionnaires were administered at random in each of the 44 local government areas in the State of which an average of 141 (94%) were returned. The questionnaires targeted consumers between the ages of 20-35 years and demanded a response to both the social values unique to them and their reaction to the consumption of some selected modern products given their social values. Responses could be positive, negative, or indifferent. The response to each question attracts 100 points of which a maximum of 100 and 900 points were allocated for social values and consumption of the products respectively.

The aim was to test for the null-hypotheses:

“Social values of Hausa-Fulani do not influence their consumption patterns” and

“Social values of Hausa-Fulani do not have a positive effect on their consumption pattern”.

To achieve these objectives, commodities and services were selected and tested against the consumption pattern of the respondents. Products against social norms are not supposed to be consumed by societies whose norms these products violate. Among the products selected, include:

Commodities: -Weavon Hairs, Canned Meat, Maltina drinks, Amala food, Jeans, T-Shirts, and Cap/Hat.

Services: -Movies/Home-Made Videos, Soccer and Social website.

4. DISCUSSION OF RESULTS

The result from the 44 local governments gives slightly varied reports. Descriptive statistics of the three social values considered shows that religious values are held in very high esteem accounting for about 98.59% with traditional and modern values accounting for 0.93% and 0.48% respectively. All but 15 of the local governments in the State gave a response of less than 100% on religious values. 65.91% of local governments in the State consider religious values as their social value. Traditional values were given some consideration in only about 15 (34.09%) local government areas while consideration on modern values could only be accounted for in about 9 (20.45%) local government areas. In all these local governments though, the majority of inhabitants considers religious values most important. The implication is that the majority of the respondents hold religious values in highest esteem followed by traditional and modern values. Moreover, the difference in magnitude between religious value on the one hand and traditional and modern values on the other hand is very high with traditional and modern values accounting for only 1.41% of the social values held by the respondents. All these coming in the face of an average consumption rate of 74.57% of the selected products.

A Correlation result of -0.04, -0.126, and 0.24 scores were obtained for religious, traditional, and modern values respectively. This means there is an inverse relationship between religious and traditional values on consumption pattern. In other words, in societies where regard is given to religious and tradition beliefs the consumption of the selected product will

be less, vice versa. This is just as saying the higher the religious and traditional beliefs held by a community the lesser they consume the selected products. In other words, people who are religious and believe in traditional values, hardly consume modern products. It should be noted that this inverse relationship is about 4% for religious beliefs and about 12.6% for traditional values. Thus implying that the degree of change between consumption on the one hand and religious and traditional values on the other hand is very low as the rate of change in relation to consumption is less than 15%. On the other hand, the result for the influence of modern values on consumption pattern shows a direct relationship of 24%. Thus indicating that the higher the values placed on modernity the higher the consumption pattern of the people.

A critical look of the result however, shows an adjusted R^2 value of 7.1%. This value, which depicts the rate of change between the social values and the consumption pattern, is very low.

Our analysis also gives a P-value of 0.084. This result shows a degree of significant for both traditional and modern values on consumption pattern at 10% level of significance. Thus justifying our hypothesis for both traditional and modern values. However, the relationship between consumption pattern and religious values is insignificant.

It is therefore, clear from the above analysis that among the Hausa-Fulani people:

- a. Social values have an impact on consumption pattern due to its correlated relationship with religious, traditional, and modern values.
- b. A significant relationship exists between consumption pattern and traditional and modern values of Hausa-Fulani's.
- c. Strong religious values leads to less consumption pattern.
- d. The holding of higher traditional and modern values leads to a lower and higher consumption pattern respectively.

The last discoveries (d) is in line with the discoveries by Bouwmeester, (2011) who also discovered a direct relationship between advertising and social norms. The same could be said of Maiyaki (2011) who also concluded that positive and significant relationship exists between social values and behavioural intentions. However, while Bouwmeester concluded a non-significant "positive" relationship between religion and consumption, the second finding of this paper shows a non-significant "negative" relationship between religion and consumption pattern.

5. CONCLUSION

5.1 Summary

Consumption is a very important concept as the level of growth and development of an economy is largely dependent on it. In traditional African societies, the consumption pattern is influence greatly by social values. In extreme situations, consumption of certain products could even be seen as a taboo. With modernization and international economic integration at its highest level so far, new products have penetrated so many primitive societies with serious implications. Attempt has been made in this write up to see how the consumption pattern of

Hausa-Fulani is influenced by their social values. To achieve this, about 6,600 questionnaires were administered to respondents targeting their social values and their preference for selected modern products. Data obtained were analysed and correlated for interpretation.

5.2 Conclusions (Findings)

The two assertions on which this research is based are:

1. Social values do not have any significant influence on consumption pattern in Hausa-Fulani society.
2. There is an inverse relationship between consumption on the one hand and religion, tradition and modernity on the other hand.

Having analysed the data the following discoveries were made:

- a. In Hausa-Fulani societies, traditional and modern social values have significant influence on the consumption pattern of the people. What they use daily in terms of goods and services is largely determined by their traditional and modern values.
- b. Religious values are the values held in highest esteem by this group of people.
- c. Although the racial composition of Hausa-Fulani ethnic group is largely sub-Saharan Africans, neither tradition nor cultural values make up their beliefs. The belief they have is highly religious. However, this religious value does not have a significant influence on their consumption patterns.
- d. The relationship between religion and consumption is negative. This shows an inverse relationship between people's consumption pattern and their religious beliefs. The people because of their religion do not consume most of the products listed. The higher the religious belief held by the people the lower their consumption of certain goods and services.
- e. Very little value is placed on traditional beliefs (about 0.93%) which has an inverse relationship with consumption. That is to say, people are deterred by tradition to consume certain products.
- f. Communities in the State (0.48%) also hold modern values at very low esteem. This value shows a positive relationship with consumption. People with high taste for modern values consume more. This discovery is perhaps the most controversial. Firstly, most of the products listed are modern products and secondly even though some of the respondents hold modernity in very low esteem, they still consume more of the products. Further investigation however, shows that they are forced to consume such products due to their low-income level. The majority of them have little or no alternative.

5.3 Implications

The research has shown how high people consider religious values in Hausa-Fulani societies. This does not however, have any significant relationship or influence with their consumption pattern. For this reason, encouragement must be given to people to consume in line with their social values and beliefs. If not such values could only be illusive and ironic in the future.

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