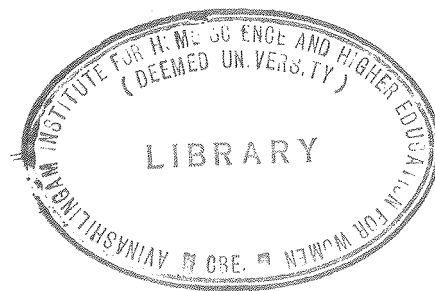


**CONSCIENTISING CONSUMERS WITH REGARD  
TO HUMAN VALUES IN CONSUMER  
BUYING PRACTICES**

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**A THESIS SUBMITTED TO THE BHARATHIAR UNIVERSITY IN PARTIAL  
FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF  
DOCTOR OF PHILOSOPHY  
SEPTEMBER 1987**

## ACKNOWLEDGEMENT

With devotion and humble salutations to **Bhagawan Sri Sathya Sai Baba**, the origin of this study and source of strength, the author records her deep sense of gratitude, indebtedness and heartfelt thanks to her guide, **Dr. (Tmt) Rajammal, P. Devadas, M. A., M.Sc., Ph.D.(Ohio State), D.Sc., (Madras)**, Director and Dean of post graduate studies, Sri Avinashilingam Home Science College for Women, Coimbatore-43 for the invaluable guidance, continuous inspiration, undaunted encouragement and motivation given throughout the study.

The author is greatly indebted to **Thiru T.S. Avinashilingam**, Founder President, Sri Avinashilingam Education Trust Institutions, Coimbatore, whose blessings and inspiration gave courage and interest to take up this work on conscientisation of consumers.

The author thanks whole heartedly **Dr. (Tmt) Godavari Kamalanathan**, Deputy Director, Sri Avinashilingam Trust Institutions and **Dr. (Tmt) Lakshmi Santa Rajagopal**, Principal, Sri Avinashilingam Home Science College for Women, Coimbatore for their encouragement.

The author feels privileged to thank **Dr. P. Selvie Das, M.S., (Tenn), Ph.D. (N.C., USA)**, Director of Collegiate Education, Government of Karnataka and the Government of Karnataka for enabling her to pursue the research work.

The author expresses her gratitude to the homemakers belonging to the various categories, the panel of experts who were involved in the Action Programme and the community who participated in the social survey, for helping the author in collecting the data.

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## I. INTRODUCTION

## I INTRODUCTION

Harmony, peace and unity in the world could be achieved only when "Sathya, Dharma, Shanti, Prema and Ahimsa become the cherished rules the world over" (Bhagawan Sri Sathya Sai Baba, 1985). Happiness is a state of well being, characterised by sublimation of emotions ranging in value from mere content to positive felicity, and by the natural desire for its continuation.

Values are the motivating factors for achieving goals. Values constitute the guiding force for human behaviour. They also serve as criteria in respect of judgement, preference and choice relating to purposeful actions.

Education is the manifestation of the perfection already in man (Swami Vivekananda as quoted by Swami Ranganathananda, 1986). Perfection in man is the state of harmony and balance between his attitudes, actions, behaviour, character, skills, thinking patterns and maintenance of human relations (Swami Ranganathananda, 1986).

Education is concerned with many facets of human life. It aims to increase the capacity of individuals to deal successfully with their environment so that they can select and utilise the available resources to satisfy their needs judiciously. Social awareness, open mindedness, sacrifice, unselfishness and development of insights are the hall marks of a truly educated person.

The objective of life according to Swami Vivekananda is 'blossoming' human excellence. The education one receives is the greatest input for advancing towards this objective, since education helps total development

of human personality. It is a process of training which helps life building, character moulding and man making and assimilation of ideas. It prepares the learner for changes and shows him how to accept and benefit from them. It helps to create a dynamic and non conservative frame of mind, which leads to excellence.

Today education appears to be a mere collection of facts and information. It needs to be humanised to redeem the society from the ravages of the widespread corruption, selfishness, aggression, exploitation, authoritarianism and nepotism. Education should teach man self-control, refine his emotions and social impulses and generate love and zest for work. It should make him sympathetic, courteous and live with dignity. He should have consideration for others and be polite in his expressions and communications. He should be able to discriminate between right and wrong and move on the path of righteousness. The goal of a continuing process of education should be the development of human values-moral, cultural and spiritual (Kar, 1985).

Education in human values is not merely another subject in the formal curriculum to the plethora, of syllabi and instructional materials which already exist. On the other hand, education in human values is the very purpose of life. It is an approach to life and a prescription for happy living. Education in human values is a programme that commits itself to human understanding and well being at all levels and in all aspects. Human values are necessary for every human being, as they indicate human development and progress. (Avinashilingam, 1983).

Moral and spiritual values are indispensable to group living. No social invention however ingenious, no improvement in government structure however

prudent, no enactment of statutes and ordinances, however lofty their aims, can produce a good and secure society, if personal integrity, honesty and self discipline are lacking in individual human behaviour.

Education uninspired by moral and spiritual values is empty and directionless. On the other hand, true education imparts to the individual personality, a capacity for moral judgement and a sense of moral responsibility. Every educated human being should have all the possible opportunities to achieve by his own efforts, security and competence in dealing with the problems in daily life (Shamsuddin, 1985).

Ages ago, when spiritual vision and culture of the Vedas and the upanishads, began to seek their own separate spiritual satisfaction and characteristic entity to the neglect and exclusion of the other, the Gita propounded a magnificent synthesis and paved the way for a harmonious growth of the whole human personality. All the important paths of spiritual culture were knit together into that comprehensive synthesis, which lifted up man into the realms of light and freedom (Bhandari, 1985).

In the present world, man is caught in a vicious circle of wants and desires which leave little time to probe into the depths of his heart. He sees himself as a separate being amidst countless separate beings and things which are often competitive. His mind may go on developing but unless it broadens its horizons and advances towards the infinite, it will be stifled by the very cycle of wants and desires in which it is entwined. This chain must be broken by education and introspection.

A good society is a society founded on human values, purposes and functions. A good system of education is that which is founded on values.

An educated individual with values, can develop his powers for contributing to the welfare of all and for self-development. Education is fundamentally concerned with the individual's humane growth.

The Secondary Education Commission (1952) pointed out that education needs to lay stress on democratic values which should contribute to the all round development of the individual's personality. The Education Commission of 1966, made it clear that a national system of education must be rooted in the nation's basic values and cherished traditions. It should be an effective instrument of social and economic transformation for the creation of a new social order based on freedom, equality and justice. Study of the statements of these distinguished Commissions shows that national education should have spiritual and moral values as the foundation for economic, social and democratic values.

Acharya Vinoba Bhave, in his address to the delegates of the National Education Conference held in Sevagram in 1972, defined education as consisting of three basic values Yog, Udyog and Sahayog. These values are good for all times. They form the foundation for good education and reflect the Gandhian principles of truth and non violence.

By **Yog** is meant the science of keeping control over the consciousness of ruling the senses, and controlling the mind. Education in self control is required to protect man from becoming victim to false economic and social values which aim at mere material prosperity and wealth. Vinobaji emphasised self control to keep the senses, mind and intellect under control. Yog also implies freedom of mind which is the bedrock of human growth, essential for acceptance of responsibility. Freedom gives direction to purpose and creativity.

Yog also means self-reliance on intellect and the development of critical judgement. By Yog, Vinobaji pointed out that the person should be helped to be self-reliant in the areas of ideals and values. Yog is integration, and education is the development of an individual's total personality, the body and the mind with a corresponding awakening of the soul (Acharlu, 1985).

**Udyog** means work. In this context, work should not be mistaken for drudgery but work which is productive, creative and imparts joy and bliss. Work defined as "bread labour" is for sustenance. But work defined as the 'producing and creative activity' makes human existence livable and enjoyable.

The third value, **Sahayog** means working together with mutual understanding and the development of the attitude of 'give and take' in a community and feeling of oneness permeating into all the members of the community. A life of Sahayog implies living together in a community without being swayed by considerations of caste, colour, language or religion. Education for a safe democracy must develop the appropriate knowledge, skills and attitudes that would contribute to the development of the habits of cooperation, team work and harmonious understanding.

Ironically, the nation's educational planning so far had not taken note of spiritual values. Consequently, education has been eroded to the level of mere monetary perceptions, selfish ends and job training for employment. The basic values of education are moral and spiritual, not simply economic and managerial. In the absence of human values, education becomes a prey to the machinations of power made politicians, commercial interests and vulgar tastes.

Education is more important now than ever before because it touches a larger number of lives. Without education, people cannot earn their living. Education enables them to enjoy modern facilities. It has become an avenue for social promotion and social mobility. It is important for national and individual development and for national integration. Right type of education can make India great and a better place to live in. Education increases the flow of skills and assists people to acquire new technology and eradicate superstitions. Taking note of these realities, the New Education Policy (NEP, 1985) of the Government of India has stressed 'value oriented' education. How to implement a system of education so that it can impart the wherewithal to develop human values is a national concern.

Language is one of the most effective instruments for social integration. Depending upon its emotional appeal and use, language can bring people together or push them aside. It is an important factor in acquiring knowledge and skills and it is the most effective primary means of communication. The process of communication helps to disseminate the aims and objectives of educational programmes and useful information to the people to solve their problems (Dahama and Bhatnagar, 1980).

Human personality has five 'domains' or 'levels'. The first and the most visible is the '**Physical**'. 'A human being' is a term ascribed to a specific form of physical structure and this is the first domain of personality. The second is '**Intellect**', the intellectual domain of a human being'. Intellect distinguishes man from animals.

The third is '**Emotion**'. All persons are aware of a pool of emotions within themselves along with their likes and dislikes, attachments and

detachments and appointments and disappointments. They often get tossed between the two polarities of their personalities.

The fourth domain is the '**Psychic**'. Human psyche is the life energy within every one, by the power of which, man gives and receives love. It is the source from where spread of energy within a human system takes place and answers a fundamental question. "What in me loves what in the other person?". The body, the intellect and the emotions cannot answer this question. It is the psyche or what is often called the soul - the internal delegate of the divine - that does the miracle of love.

The fifth domain is the macro-aspect, identified as the '**Spiritual**'. It represents that level of human personality where man identifies himself with every other thing in the universe, be it plant, bird, animal or even a non living thing. This is the most scientific level of awareness when the inherent energy of every atom becomes the basis for all observations and actions (Bhagawan Sri Sathya Sai Baba, 1984).

The five basic human values, namely, **Truth, Righteous conduct, Peace, Love and Non-violence** are derived from the five domains of personality. These five values embody the very essence of education and exemplify the purpose of life. Integrated development of all the five domains is what any scheme of education must aim at. But unfortunately, the present system caters to only the intellectual and limbs as far as the other four are concerned.

**Truth** is the life principle. Humanity will not be existent without truth and the world would cease without mankind. Truth is the basis of every aspect of life. It is the power which makes the heart beat, the

lungs breathe and the entire system work. The role of the human intellect is to find out Truth. When one realises and experiences Truth, one sees that the same Truth pervades every other person and object. This realisation is the basis of unity.

**Righteous conduct** is Truth in action. The action takes place on the physical domain. Behind each action there is a thought. If thought derives sustenance from the human will as opposed to human desire, righteous conduct will result. Righteous conduct covers all walks of life. It is conducive not only to one's own wellbeing but also to the wellbeing of all. This realisation is based on the fact that everyone in this universe is a link in the chain of creation and just as each link has to be in a sound condition for effective functioning of the chain, so also, each one's conduct should be right for the orderly functioning of the universe, that is, the society.

**Peace** is the ultimate purpose of all human endeavour. Man thinks and does all actions with the intention of attaining peace and happiness. Peace would certainly become an achievable entity, if one were to know the domain of personality in which it is acquired. Only when there is an emotional equilibrium that one experiences peace. This equipoise is not inert or negative, but a dynamic realisation that emotional conflicts and upsurges can never withstand the test of Truth and Righteousness. Peace is a state of 'power packed stillness' and follows the awareness that the source of human excellence is within. Such peace can be a reality for everyone who has faith in his innate power to be good, do good and see good.

What is equally important is to recognise the fact that nothing in this universe is responsible for absence of peace within. Only when one's

internal emotional system is disturbed, that restlessness and confusion find a home in his life. Such trauma can be avoided by conscious effort. There can be no world peace, until each individual has peace within. Therefore it is imperative that peace exercise must start at the right age, to achieve harmony in the home, society, nation and the world.

**Love** is the expression of the individual divine within and is the power of the soul. It is the mightiest of all forces in the world and is truly representative of human nature. Viewed thus love, is not an emotion but a form of energy which each individual can transmit and receive. It is a unique possession which grows with sharing. Life becomes simpler and more enjoyable when one experiences that true love is selflessness, and it thrives by giving and for giving.

**Nonviolence** is the zenith of human achievement and perfection. Nonviolence is universal love that goes beyond relationships with fellow beings and embraces all living and nonliving things. It is the spiritual domain of existence. It blossoms from the understanding that man has an obligation towards every object and component of the universe. And the least one can do is to try and extend one's sphere of love to all. A nonviolent person experiences the essential oneness and unity of all creation.

Nonviolence means amity, harmony and understanding. It means noninjury that is desisting from avoidable harm. It means nonviolation of the law and balance of nature. Nonviolence implies that self-realisation cannot be achieved without sound social relationships. It discourages every tendency toward despotism (Report of the National Seminar on Value Orientation to Teacher Educators, 1986).

The family is the institution which gives stability and protection for the young. A family which is linked by love and affection rather than merely by authority is the training ground for wholesome human relations. But modern advancements in science and technology are effecting sweeping changes in family life, often breaking down relationships between the sexes, complicating the process of developing moral and spiritual values in young people.

To add to this tragic state of affair, the urban based and urban biased, male dominated media have damaged the ideologies about women. Mass media, particularly the audio-visual media is a powerful tool in shaping opinions. It has played a major role in promoting fantasies and mythologies about women. As a result, consumerist life styles which serve commercial interests and degrade women as sex objects have emerged. Families, particularly, women, as uncritical consumers are bombarded with the messages of the media. They need to be empowered to challenge these stereotypes.

Education is one of the basic rights. The literacy rate among women, which was about 8 per cent in 1951, had gone up to nearly 25 per cent in 1981. The work participation rate of women has increased only marginally from 11.5 per cent to 12.50 per cent between 1971 and 1980, (Ray, 1985). But the total number of illiterate women in India in absolute terms, has increased from 161.9 million in 1951 to 185.2 million in 1961, to 215.3 million in 1971 and to 241.6 million in 1981. Several educational handicaps constitute barriers to women's access to essential knowledge about their rights and opportunities. It is here that mass media has a crucial role for providing correct information support. They need to become forceful motivators of desirable changes. Women's access to media technology,

and their becoming communicators rather than consumers, will give media the much needed new thrust (Report of the Meeting of Non Aligned and Developing Countries, 1985).

In a dynamic society, change is the essence of life. People are in the process of constant change. In today's rapidly changing world, the phenomenon of change has affected both the material and non material spheres of life. Whenever any social, economic, political or cultural change occurs, a resultant change also begins to take place in the way people think, feel and behave. This has its overtones on the family and its relationship. Thus a micro vicious circle of tension, restlessness and absence of peace encircles individuals and assumes a macro dimension when the whole society is involved. Just as a vicious circle exists, there is also a virtuous circle which liberates human beings and gives them freedom. It is possible to get the vicious circle in every individual replaced by a virtuous circle reflecting human values. "Value is a valve that short circuits the vicious circle and converts it into a virtuous circle" (Manavabhyaday, 1985).

Value formation is vital in the internationalization process. Students, these days, do not get opportunities for internationalising desirable values. They show tastes for cheap and sensational activities which are disapproved by people who uphold values. This has led to world wide recognition of the need for giving students attention to develop adequately their affective domain through education (Devadas, 1987). This involves building of values derived from higher norms and vision of a good life. "Value education" is the first step to fill the vacuum in the affective domain. This objective has been forcefully emphasised in the New Education Policy of the Government of India.

Socio economic development is the sum total of the process of on-going social and economic changes taking place at different levels and with different speed in human societies all over the world. In order to launch a comprehensive programme of value education, the why, what and how of value education need to be understood.

Consumers today are largely poor, illiterate and ignorant despite the advancement in science and technology. They continue to be at the receiving end of misinformation. Limited resources of life and unlimited population, particularly, in developing countries, have created wide gaps between the haves and the have-nots. In addition, shortages of essential commodities are all the time increasing. The manifestations of consumer neglect are evident in the adulterated foods consumed, the spurious unsafe and substandard products bought, the repeated shortage of essential commodities accompanied by blackmarketing, and the hazardous toys, appliances and drugs banned in most countries in the West that are available in India, without safety to the consumer.

The glossy, unethical and manipulative advertisements, subject the consumer to humiliation and harassment at the hands of public sector organisations. They are pressurised to consume polluted air and water. In addition, the consumers find themselves victims of certain unfair trade practices such as poor workmanship, purchasing at high interest, deceptive packaging, aggressive salesmanship, concealed monopolies and trade arrangement. The consumer in India has become an object of exploitation in the market and has been subjected to a far greater degree of exploitation at the hands of the trade than the consumer in the developed countries.

One of the major obstacles in the growth of consumerism is a lack of awareness among the people of their rights and responsibilities. When consumers go to buy food, clothing, equipment and other household commodities for instance, they are presented with a variety of products. The choice to be made among the items is influenced by various factors like advertising, packaging, pricing, display and neighbours' behaviour.

With the increasing complexity of economic activities in modern times, strong organised groups of consumers representing specific interests have become a necessity. Producers and labour have been able to organise themselves to look after their interests, through the Chambers of Commerce, Trade Union Association and Labour Unions but the consumers group is the one that remains unorganised.

The consumer has now awakened in the progressive countries, with the emergence of Consumerism as a social movement which seeks to protect and augment the rights of the consumer in relation to the producer. It permeates many aspects of modern life. Consumer education needs to become an economic, social and cultural activity in every community in India.

The importance of consumers is being realised during the last two decades as society becomes more and more enlightened. Spending the first pocket money transforms the child into a decision making consumer. Different types of contracts will be made as the child develops, from buying toffee or candy with stickers inside to the first credit agreement, even though his conception of a contract may be limited. He learns from

the mistakes in the process and modifies his behaviour in terms of wanting, choosing, buying and using.

As laws affecting the rights and responsibilities of the consumer develop, teachers of Social Studies, Community Studies, Basic Skills, Commerce and Home Science are in need of more and more information to fulfil their roles as teachers. Development of Consumer Service Cells, and Consumer Advice Councils shows that people do not know what to do when goods are faulty, or how to complain about services. They need centres where they can seek advice. The public now realise the need for an Advisory Centre to provide efficient information on all sorts of domestic equipment, local and national government services, laws protecting the consumer, as well as being a friendly place to discuss every day problems. It is hoped that consumer education will create ability to separate the good from bad, the righteous from unrighteous, the truth from false, the authentic and genuine from the artificial and the beautiful from the ugly. With effective consumer education the consumers would balance their impulses, inhibitions, attitudes, feelings, emotions, values and motivations to buy the appropriate commodity.

They need consumer education to become aware of :

Consumer decision making processes

The laws governing the protection of consumers and

The problems relating to money management.

There is also a strong need to conscientise consumers of 'Human Values in Consumer Buying Practices'. Therefore this study was undertaken in the city of Coimbatore, with due consideration to the following objectives

and parameters :

Define and study 'human values' as viewed by the home makers

Elucidate the buying patterns and practices of selected consumers

Elucidate the awareness of the selected consumers on the protective measures for consumers and their education and

Conscientise the consumers on human values in consumer behaviour.

**The hypothesis of the study :**

The hypotheses of the study are the prediction or estimates of the study, that :

It is hoped that the findings of this study will help the students of consumer economics to impart suitable lessons and the consumers to improve their buying practices. It is also hoped that conscientisation education on human values would make them better citizens and consumers.

Values play a dominant role in consumer buying practices. Consumer education helps better buying through creating awareness. Awareness of consumer rights, responsibilities and protective measures help to be better consumers.

## II. REVIEW OF LITERATURE

## II REVIEW OF LITERATURE

The review of literature related to the study is presented under the following headings.

- A. Human values and family living practices
- B. Consumer buying behaviour
- C. Consumerism

### A. Human Values and Family Living Practices :

The family has an important role in economic development. Politically, sociologically and economically women in the home occupy a place of pride. For the political scientist, the family, as an unit of decision making, is important since every adult member has a voice of vote. According to Wilson (1985) the family is an important social institution related by blood or by law.

Jha (1985) states that women favour changes from traditionally old values and welcome the development of rational and modern values. They like to preserve traditional norms and values with a touch of modernity.

Human values are necessary for every human being as they are indicative of human development and progress (Bhagawan Sri Sathya Sai Baba, 1986). Chambers 20th century dictionary defines value as the quality of anything that renders it desirable or something that is prized, held in respect, deemed worthy of esteem. Value is ever present in all conscious and deliberate human acts (Quito, 1984 ; Nazareth, 1984 and Broudy as cited by Kar, 1985).

Today people desert their rural habitats and shift to intolerable conditions in the big cities, only to conform to the new value systems.

and status symbols which the elite impart along with education and technologies. These symbols do not present images of harmony, peace and prosperity, but only the ugly face of armament of social and psychic breakdown (Kapur, 1983). Against this degradation the early women's associations in India, although limited in scope focussed on spreading new values and knowledge to women. Yet female illiteracy remains much higher than male illiteracy (Everett, 1981).

Davis (1970) opines that the term, "family brings to mind an ever changing series of pictures in a kaleidoscope of complex interactions perceived differently by different observers. The family is the most enduring and universal unit of society. It provides a setting for socialisation, economy, security, material necessities, transmission of values, protection and affection.

The family as a basic institution is the resource for sustenance and support. Comprising groups of persons living together, the family performs functions such as reproduction, socialisation, regeneration, recreation and other household duties (Kotter, 1984).

Goals are focal points which help to maintain balance between choices. Goals necessitate the coordination of various disciplines (Nazareth, 1984).

In a composite society, essential values must be assimilated right from school and home, and carried over to the society. Love alone can hold the society together (Mangala, 1984). Various influences which contribute to the shaping of value systems in the society are : Home and family, value system of community including religious institutions, professional organisations and social groups and ideals which leaders of public opinion and politicians project before the people (Avinashilingam, 1983).

Man develops beliefs, opinions or attitudes about objects that comprise his environment and the events that transpire within it based on his past experiences. The attitudes or feelings one has about his home might have some effect on his willingness to expose it to friends and neighbours through social functions (Downer, 1969).

The nineteen sixties were a time of radical changes in values and actions all over the world. Traditional and materialistic values and conspicuous and flagrant consumption of resources were questioned. This reflected the concern for social, political, economic and environment problems that faced the country (Secord and Backman, 1974 and McCall and Simmons, 1982).

Taylor (1983) states that man's life depends upon the resources which surrounds him. The natural resources - air, water, soil, timber, mineral and the human resources - knowledge, intelligence, skills, energy, time and health influence the quality of man's life on this earth.

The "space age" and its vast store of new knowledge and technology helped establish the need for research. As a result, energy related research conducted during the 1960's continued the early interests in management of human energy and time and the incorporation of modern conveniences including mechanical devices and pre prepared foods have emerged (Snow and Armbruster, 1961 ; Pickett, 1962 and Walker, 1969).

Walker (1969) states that the total time homemakers used for family work was not less on the average in 1967 - 68 than it was 40 years earlier. Families seem to have changed the mix of their time use, but have not really reduced the total work time. The physical demands of some activities have increased, while some others might have decreased.

Klicka (1969) states that "convenience" is the byword of the future. The powers that control the ambiquitous mass media are really the "hidden persuaders" of society. Through the press, T.V., radio, film, stage, advertising and posters they manipulate the very springs of modern man's thoughts, tastes, actions and even words. Therefore, any strategy for the preservation of human values cannot ignore the media. A campaign for value-consciousness should be carried out on a broad front, enlisting the media's tremendous influence over the minds of people (Gokak, 1981).

The media today is a recognised power centre in society. This potential with all its sophistication and subtlety should be harnessed for the propagation of human values. The mass media has enormous influence over all age groups and social segments. Every segment of the population is exposed to it and reacts to it. The change in life style in the wake of the Industrial revolution is now followed by change in thought style a natural sequel to the media revolution (Narendra, 1981).

A moral act passes through a definite process involving motives, intentions and consequences. The path of conduct is initiated by a motive which leads to the formation of intention, and culminating in deeds with their consequence. Motives are complex in as much as they devolve around impulses, feelings, attitudes and ideas sorted out by reason and confirmed by the will. Intentions accept and decide upon the end or the objective and devise means of attaining the goal. Consequences are the outcomes of actions undertaken by the intention. These may be moral or non-moral (Nazareth, 1984).

Manen (1979) states that by exploring self consciously the way in which the meanings one held have become part of his conscious experience,

he becomes, more attuned to the life of his "being". Experiences are not viewed as quantifiable relations, but as processes in which individuals are actively engaged. This calls for a direct examination of experiences. To be in touch with one's landscapes is to be conscious of one's evolving experiences, to be aware of the ways in which he encounters his world.

Greene (1978) suggests a kind of thinking where there is a relationship between ways of knowing and ways of being. (East and Hunt, 1982) acknowledged that Home Economists and Scientists are not historians by tracing, neither are they philosophers. Yet, they turn to the disciplines of history and philosophy to help inform their practice. It is in our active "doing of philosophy" that one can liberate himself for understanding, reflecting, acting and being (Hultgren, 1983).

The final test of teaching Home Economics is freedom. If we have unnecessarily complicated a single life by perpetuating useless conventions or by carrying the values of one age over into the next, just so far we have failed. If we have simplified one life and released in it energy for its own expression, just so far we have succeeded" (Hunt, 1956).

Heidegger (1962) and Habermas (1971) view recognising and experiencing one's authentic existence is freedom, and discourse is essential in bringing this to light, but not in idea centred thinking, rather it is through disclosure of "being" in the lived world. As one continues to work toward a mission of helping families grow in self formation it is appropriate that one contains to reflect on her having been "which represents what we have been what we potential to become". By revealing alternative meanings, one can perceive new ways of solving problems. One also paves a better

awareness of others ways of seeing things as he restores the "having been" in preparation for our becoming".

Human beings, are oriented towards happiness, being free to seek this end through means of their own choosing. Whenever one thing is to be placed before another or is to be judged superior or inferior to another, a scale of value applies. Values are always philosophised in character because they involve a choice. Values are guidelines, and indices of behaviour but are not the sole determinants of social action because of human freedom (Quito, 1984).

Values include all important religious beliefs, moral attitudes, philosophies of life, political ideologies which help in sustaining the society and its culture. Any significant change in values bring about corresponding changes in the society and culture (Smart and Smart, 1967). Bhagawan Sri Sathya Sai Baba (1984) states that values are concepts heavily weighted with emotions. They are the concepts of the desirable which influence the selection from available modes, means and ends of action. "Values are desirable as well as favourable for the individual and the society. They promote individual and social development and well being (Mohanty, 1982).

According to Quito (1984) value is ever present in all conscious and deliberate human acts. Values of individuals are retained in the values of the society to which they belong. Intrinsic values are inherent in the objects, not imposed or applied by outside agencies. They are self contained and normal. There are aesthetic values in connection with arts, spiritual and moral values relating to ethics and social values concerning society. The primary sense of values belongs to the unconscious because it was

formed when the child exercised neither freedom nor epistemological awareness. When a person acts almost instinctively, that is, without reasoning, the act emanates from the primary level of values, hence form a "Sense of values" or the lack of it. Secondary values cannot be separated from human freedom. Secondary values are constantly modified, if not drastically changed, throughout human life. Very often a person is judged by principles of right and wrong which are rigid because they are based on primary values. But people do not act only out of primary but also out of secondary values (Mohanty, 1982).

There is also another more superficial level of secondary values of which people are conscious because it is of a later formation. This secondary level of value is the immediate basis of our choices being, in turn, rooted in the primary or deeper level of which we are no longer even conscious. The level of primary values exists since it is received from parents, teachers, or surrogate parents, and thus belongs to the past that can no longer be recalled or recast. In a sense, this deepened sense of values belongs to the unconscious. Value plays an active role in purposive human behaviour. Every goal set, every motivation responded to, involves a value (Myrdal, 1969 and Quito, 1984).

When the individual transfers from the family fold into a wider society, new insights, theories, perspectives new or alternative forms of behaviour rectify or recast his scale of values. "The institution is but the lengthened shadow of one man" (Emling, 1977).

Contrary to popular belief, an individual never really surrenders his values when he becomes a member of an institution, party or social

group. An individual can belong to three kinds of groups, and in each retain his values to a varying degree. The cohesiveness of groups depends largely on the objectives of those who comprise them (Lowe, 1969).

Nazareth (1984) classifies values as physical, social, cultural, aesthetic, intellectual and emotional. Physical values may be intrinsic or extrinsic. They are termed intrinsic when they deal with physical well being, fitness, strength in sports and games, and the enjoyment of warmth and coldness. These are on the emotional stages of growth until the peak of realisation is reached as its travel path. The social values pertaining to the human relations is most effective, when it is steeped in love, compassion, concern and understanding. Without this, human relations become insipid artificial and sterile. Webster's New World dictionary defines culture as "a development, improvement or refinement of the mind, manners, tastes etc., "the ideas, customs, skills and arts of a given people in a given period of civilisation". Culture is the sum of all the forms of art, of love and of thought, which in the course of centuries, have enabled man to be less enslaved. Customs, habits, traditions, attitudes and ideas are imbibed from the members of the community. They in turn must be aware of the fact that they transit culture. Through co-operation, collaboration and understanding of culture can be enriched, refined, expended and adapted to embrace and incorporate other creative forms. The Random House Dictionary defines aesthetic as "having a sense of the beautiful as characterised by a longing side of "good". The intrinsic physical "bads" include weakness, sickness, physical pain-in short, any suffering to which the body is subjected. The extrinsic physical goods could be comfortable furniture, good clothes, appetizing food, while the extrinsic physical "bads" could be poisons, drugs, adulteration, gun powder, revolvers or any external thing that causes intrinsic harm.

The physical values are best understood through knowledge by acquaintance, since the personal experience surpasses knowledge gained by description. Man is distinguished from animals by reasons of his rationality. It is this thinking domain of his personality that calls for careful formation. The intellect is to be trained to distinguish truth from error. The intellectual judgement is related to the will, which in turn, can be influenced by derived interests, feelings and emotions. Man's affectivity is a sensitive area which is yet to be explored to the fullest. He operates at the conscious and subconscious level. An aesthetic value draws, heavily on man's affectivity, involving his feelings, sentiments, sensations, emotions and attitudes in a big way. Aesthetic impressions are transmitted through the sense of sight, sound, touch, odour, taste, beauty or ugliness.

Shivakumar (1986) views corporate Advertising is a big business today. There are nearly 3400 advertising agencies in the country to-day, many more than all manufacturers in foods, toileteries and health care. Advertising has and will hold the centre of the stage in the next few years, inspite of the fact that, there are more detractors than supporters of advertising.

Advertising has a plethora of definitions. A widely accepted definition of advertising is that it is salesmanship. In print Hopkins, one of the greatest copy writers, Schlitz Beer, Quaker Oats and Pepsodent were his campaigns said in 1987, as cited by Shivakumar (1986), "advertising must be better than ordinary argument, just as a play must be stronger than ordinary life". There are advertisements which convey the performance of the company, the ideals of the company and the philosophy of the company. These advertisements or their style are known as 'corporate advertising' Institutional Advertising/Business to Business Advertising.

## B. The Consumer Buying Behaviour :

The consumer is the individual who helps make up the buying public or the mass market ; and the people who buy for personal or family consumption and institutions. The other type of consumers are the average consumers who are not concerned with consumers' protection or receiving a good bargain for their money (White, 1961).

The consumer market consists of all the individuals and households who buy or require goods and services for personal consumption. They vary tremendously in their ages, incomes, educational level, mobility patterns and tastes (Kotler, 1983).

Buying behaviour involves a complicated series of stimulations and response reactions to many factors or motives. These motives may be expressed or unexpressed. They may be based on deep seated needs or more openly felt wants. Needs are deep rooted and operate just below the level of consciousness. Needs are inwardly felt desires for love, affection, safety or security. Whereas, wants operate close to the level of consciousness and reflect positive desires such as pleasure, approval, profit or negative desires such as loss, disapproval and convenience (Mamoria and Joshi, 1978).

Maslow (1954) has enumerated the basic needs of individuals in the order of their importance. The needs are psychological needs ; safety needs, social needs, esteem needs, self-actualisation needs and aesthetic needs.

Motives which induce a consumer to buy are known as the buying motives. These motives are controlled by the physical and mental influences which operate within a person and which in a way compel him to realise the need, choose a product or service to satisfy his need, select the place

from where to buy it, consider over the price which may be paid and the time when it may be actually purchased (Olmstead, 1961; Mamoria and Joshi, 1978).

An individual consumer is one who buys goods or services to satisfy personal or household wants. He has a desire which needs to be satisfied, he has an urge which induces him to purchase, and he has a reasoning (Mamoria and Joshi, 1978).

Motivation in buyer suggests that the reasons behind consumer actions are basically cognitive (attitudes, values and beliefs) but they involve a dynamic interaction between the person and his or her social environment. A human being is motivated by needs and wants. Needs may be physiological, social and psychological (Sherleker, 1982).

The conditions in the developing societies are no better than those of the elites of the developed world in their desire to become a part of the world wide system of buyers and sellers. More often as buyers under unfavourable conditions of trade, make unalterable commitments to the techniques of consumerist development. While the artificially manipulated value systems are becoming increasingly unsustainable, the developing societies are being left with hardly any means to alternate their problems of poverty and unemployment (Kapur, 1983). Individuals are motivated to buy by external forces and internal forces. External forces include nationality, geographical area of residence, race, religion, education, occupation, income, the product themselves, their price and the effect of advertising and in addition social class, friends, associates and the family which controls the attitudes and actions. The internal forces include rational motivations and emotional motivations. Rational motivations include dependability in quality and use,

durability, happiness, healthfulness, efficiency in operation and use, reliability of service and economy in use. Emotional buying motives cover a range of irrational motives including impulses, instincts, habits, drives and comforts (Copeland, 1924).

According to Caufield (1958) there are five basic motives which cause people to buy ; Comfort and convenience, safety and protection, satisfaction of pride and vanity, love and affection, gain and economy motive.

Mortimer and Tosdal as cited by Mammoria and Joshi (1978) view play and relaxation ; sex and romance, convenience motive ; form, quantity or units, time, place, packaging, combination, automation credit, selection, readiness, adventures and excitements, patronage motive as the factors that promote buying. Carter cited by Mamoria and Joshi (1978) sums up with the following factors of money, variety, acquisitiveness, rivalry comfort, adornment, cleanliness, companionship, collecting, amusement, sensual gratification, construction, mental culture, affection, social achievement, ambition, inhibitions, reverence, romance, aesthetic tastes, sex, imitation, curiosity, self-preservation, sympathy, gratitude and patriotism.

Buying season-wise and when the price is lowest in the market, the funds at his disposal and the need and circumstances of the buyer influence the buying. The purchase rate is also influenced by seasonal factors, time of purchase and economic conditions which affect purchase timing for durable or shopping and speciality goods. When the economic outlook is poor, consumers tend to postpone major purchases (Hilger and Dehringer, 1982 and Kotler, 1983).

Generally, the decision may be made at home, but actual purchase

may be made when visiting store where a large number of products are on display. In addition to the various attractions, consumers buy only at particular places for they develop patronage motives (Oppenheim, 1965).

On the basis of their needs, buyers generally purchase everything that satisfies his physical needs for food, health, clothing, housing and transportation and emotional or mental needs such as love, beauty, style, recognition or sociability (Mamoria and Joshi, 1978). Kotler (1983) states that the consumer buys products to satisfy a variety of needs-physiological, social, psychological and spiritual.

Consumer products are classified into three categories of goods on the basis of their rate of consumption and tangibility as nondurable goods which are consumed in one or few uses ; durable goods, which survive many uses and service goods which are activities, benefits and satisfaction which are offered for sale. Goods can also be classified on the basis of consumer shopping habits, as convenience goods, shopping goods and speciality goods (Marketing definitions cited by Kotler, 1983).

Convenience goods are those goods which the customer usually purchases frequently, immediately and with the minimum of efforts in comparison and buying subdivided into impulse goods and staple goods. Shopping goods are those goods which the customer in the process of selection and purchase, characteristically compares on such bases as suitability, quality, price and style and speciality goods are those consumer goods with unique characteristics and/or brand identification for which a significant group of buyers are habitually willing to make a special purchasing effort. Speciality goods

do not involve shopping effort but only shopping time to reach the outlets that carry those goods (Holton, 1958 ; Gordon, 1961 ; Bucklin, 1963 ; Miracle, 1965 ; Mamoria and Joshi, 1978).

Consumers buying habits affect product, and pricing policies and other management decisions. In addition whether the buyer has the ability to purchase and what to purchase also affect the buying habit (Nicosia, 1966 ; Howard and Sheth, 1969 ; Blackwell and Kollat, 1978 ; Mamoria and Joshi, 1978).

Consumer buying is done based on buying influences such as cultural, social, personal and psychological factors. Consumer buying is done by buying influences, buying situations, buying decisions and the buying process (Berelson and Steiner, 1964 ; Levy, 1964 ; Boyd and Levy, 1967 ; Myers and Alpert, 1968 ; Britt, 1978).

A decision is a deliberate act that generate commitment on the part of the decision maker towards an envisaged course of action of some specificity. Decision making is an important management function which needs due consideration to improve the effectiveness of the organisation. Decision making is the heart of management. Much of the success of the family, then, depends on how well family members develop skill in making decisions. In decision making there are four main aspects that family members should keep in mind.

1. The need for a system to follow which will be flexible enough to suit the family.
2. The need to understand the process by which good decisions are made.

3. The need to understand and be able to use the fundamental principles that influence the making of good decisions.
4. The need to understand themselves, the role they play as individuals within the family group and the way each function in decision making so that the process works effectively.

The decision making team is usually the husband, wife and children old enough to express ideas and opinions about the matter at hand. Wherever relatives other than the immediate family live in the home they too must be considered. No system can substitute for a clear sense of direction. Family members must have common purposes and goals. The family with clear cut goals and a good decision making system has a good start toward success (Malone and Malone, 1958 ; Downer, Smith and Lynch, 1968).

The goal or objective of a good decision making system is to make it a co-operative undertaking and to have it fit for the family. Intelligent decision making by consumers according to Mayne (1969) is an important means of increasing purchasing power, the most compelling reason for devoting time and effort to the making of better decisions as this is an important means of increasing purchasing power.

There are two paths by which such increases may be achieved.

1. Buying the same product at a lower price
2. For the same price, buying a better performing

or more durable product. It follows that possible pay will be determined by the extent of price and quality valuation for a product within a given market.

Consumers are the central focus of the marketing concept and the pivot around which marketing revolves. The consumer should be understood.

Inhibitions may suppress the expression of true desires. (Mandell and Rosenberg, 1983).

In the U. S. A., U. S. S. R. and U. K., most of the purchases are done by women, while decision may either be taken by themselves or in consultation with the male head of the family. In India, excepting in the sophisticated so called higher classes, decisions and purchases are made by the men. It is only in the educated elites that husband and wife may jointly decide what to buy, from where to buy and when to buy. In the U. S. A. purchasing decisions are made jointly by husband and wife. Young married couples are much more apt, to make buying decisions on joint basis than older couples, with regard to savings, life insurance, housing, food and the handling of money (Wolgast, 1958).

Men are normally the decision making units for cigarettes, when buying in major commodities for a family like an automobile, decision is made by husband, wife and children (Kotler, 1983).

Davis, (1970) found that the decision, when to buy a car was influenced by the husband in 68 per cent of the cases, by the wife in three per cent of the cases and equally in 29 per cent of the cases. The decision on colour was influenced by the husband in 25 per cent of the cases, by the wife in 25 per cent and equally in 50 per cent of the cases.

The purchaser decision is influenced by various parties playing various roles (initiator, influencer, decision maker, buyer and user). In the family which is the major purchasing organisation for consumers, there is some buying task specialisation, with the wife normally buying most of the household goods and other members buying or influencing the purchase of other things (Bettman, 1971).

Consumer decision making in buying consists of the following steps, recognition of unsatisfied need ; identification of alternate ways of reducing tensions, like achieving satisfaction, evaluation of alternatives, purchase decision and post purchase behaviour (Narayana and Markin, 1975 ; Myers and Alpert, 1976).

Consumer spending power is heavily determined by the nations economic climate, and demographic factors which define the market's structure (Tom, 1984).

The social and cultural environment is the larger frame work within which consumers function. The socio cultural environment provides reference points that impart meaning to our behaviours and cognitions (Marshall Sahlin cited by Tom, 1984).

Consumers may develop a strong preference for a particular brand. In the case of toothpaste, a successful advertising campaign may persuade consumers that one brand performs better than its competitors and hence they may be willing to pay a higher price for it. Alternatively, recognising the value of a convenient location, they may be willing to pay a little more for a particular brand when they buy it at their neighbourhood store (Green and Wind, 1973).

Ignorance may exist either because consumers cannot obtain or do not seek the relevant price quality information. Price-variations arise due to the produce differentiation and associated price-quality variation arising from people's differing tastes for service, decor, durability and "fills". Today the markets of the world are flooded with a profusion of electronic

gadgets and equipment which is a clear indication of the advancement of technology in all continents (Nazareth, 1984).

### C. Consumerism :

Consumer awakening, started in the U. S. A. in the early 1930's. Consumers realised the need for protection through government agencies and organisations. The consumer movement sparked in the U. S. A. spread to many European countries. Many countries now have their own consumer organisations associated under the banner of the International Organisation of Consumers Unions with its headquarters at the Hague in the Netherlands. Consumerism is a social movement intended to protect consumers against the marketing of goods that are hazardous and augment the rights of the consumer in relation to the producer (Munshi, 1974 ; Thomas, 1977 ; Ansari, 1980 ; Joshi, 1980 ; Rekhi, 1980 ; Mandell and Rosenberg, 1983).

Consumerism is a social phenomenon caused by the strains of shortages and inflation in our country. The causes of its origin and the areas of its potential contribution are different in India as compared to the West. In India the Government has a very significant role in meeting the aspirations of the consumer in relation to her basic needs. In modern society the following are the limitations of competition even in the retail market for consumers' goods :

- a. Advertising aimed at not only informing consumers but also at limiting competition or misleading them.
- b. Waste-resulting from mass advertisements, and inequality of incomes resulting in the production of superfluties.
- c. Ignorance of the buyers in an age of rapid technological advance and his predilection to imitate those in higher social status- thus encouraging output of superfluties.

- d. Restrictive practices covertly adopted by wholesalers or manufacturers, besides the various types of overt monopolies.
- e. The steadily widening sphere of state enterprises which seek to thrive on monopoly while at the same time the state claims to represent the interests of consumers. Some of these points may be best summarised by an extract from President John Kennedy's special "Consumer Message" to the Congress in 1962 (Munshi, 1973).

By the Finance Act of 1959, a Consumers' Council was established under the Ministry of Industries and Commerce. This Council, with the help of an Appointments Committee, filled the vacancies in the statutory body "solely on the basis of personal qualifications". This act was amended in 1966 by which to the Council was added a "Consumers' Institute". But the main effect of the Consumer Council Act, 1966, was to remove the council from the administrative control of the Department of Industries and Commerce-though the Council's functions remained-namely, "to protect and promote the interests of the consumers of goods and services by whatever lawful means appear to it expedient and by so doing to encourage the improvement and development of industry and trade".

In Japan, the 1950's was considered as the decade of the Consumer Revolution. The Tokyo Municipality took the lead in 1961, in setting up a Consumption Economy Section. In 1948, a movement for rejecting defective matches was started by a number of Japanese house wives. This led to the formation of the Housewife's Federation (Shufuren) which sought to expose harmful foods, or defective consumer goods and adopted the slogan "Safety in Living". As in England, in Japan too, the women's organizations

have been a mainstay of the consumer movement indeed so much so that the word consumer is regarded there almost as a synonym for housewife. Other non-official organizations also sprang up in the succeeding years such as Consumption Science Federation, Regional Women's Associations, Liaison Council and Livelihood Cooperative Union. A new and rising organization has come up more recently under the name "The Life Movement Society" which primarily seeks to improve living conditions. By 1970, it had opened over 1500 livelihood schools ("Seikatsu Gakko") all over the country (Munshi, 1974).

The Consumers' Association of Penang (CAP) which was launched in 1969 in Malaysia on a wave of public dissatisfaction is today rated as one of the most effective consumer lobbies in the third world. Perhaps the most effective organization of its kind in South-East Asia is the Consumers' Association of Penang, (CAP) in Malaysia. A voluntary, non-profit organisation, it fights for the rights of all consumers by conducting research and through its educational and representational activities. Issues that have been taken up include basic needs like food, nutrition, health, housing and environmental balance (Sharma, 1986).

There are a number of consumer items in the market which are sub-standard in quality or hazardous to human health. The consumer organizations can enlighten the consumers about them and lead them to boycott their purchases, demonstrate against anti-social elements and also help the government looking them under the law. It is the Consumer resistance alone which can discipline manufacturers and traders. The consumer resistance is an area which provides unlimited scope for the genuine consumer protection activities. There is a great deal of wasteful advertising. It is ultimately the consumers who foot the advertising bill. Therefore, cut in advertising

may lead to lowering of prices of several items by saving on non-essentials like advertising. High pressure marketing has gradually delivered a high standard of living. We have greater varieties of cloth, footwear, transport and housing articles than before. But there are two major draw backs in the whole system (Soeny, 1978).

1. It is geared to fulfilling the needs of the very few who can afford to procure these products, services and sold at prevailing high prices.
2. The consumer sees room for improvement in several directions that ultimately influence his welfare as consumer.

These clearly recognised deficiencies are extensive enough to lead to a growing movement called "Consumerism" which had origin in that land of plenty America itself and championed by Ralph Nader (Mandell and Rosenberg, 1983). Given such an attitude, new organisations throughout the country can be established. Experience is bound to produce a cadre of trained and dedicated leaders who through a federation of consumer organisation can voice consumer needs and demands with a force that cannot be ignored. Here social organisations like the Rotary and Lion's clubs can assist by bringing together consumer activities and by publishing the activities thus started. Even in the U. S. with all the advantages of an affluent and technologically advanced society, the consumer movement took almost three decades to build itself up to its present strong position (Basrur, 1974).

Hejmadi (1974) states that the use of the consumer movement has been one of the most remarkable social developments in recent history. The conflict of interest between producers and consumers as between workers

and employers, arises from the division of labour. Consumers are interested in low prices, sellers in high. While no producer can entirely neglect his interest as a consumer, his interest as a producer normally takes precedence.

In India, a number of laws have been enacted for consumer protection. These relate to standardisation, grading, packaging and branding, prevention of unfair trade practices, food adulteration, short weights and measures ; misleading advertisements, hoarding, profiteering and the like. However, the laws do not seem to have kept pace with the changing times and sophistication in economic crime (Consumer Network, 1984).

An Indian counterpart of Ralph Nader has yet to take birth because in spite of attempts to create consumers awareness, co-operative societies and government control over functioning of business and industry and hence the movement for consumer protection has not gained much ground (Prabhu, 1987).

In India the basic reasons for the origin of consumerism have been quite different as compared to the West, as outlined below :

- i. First of all, it was the shortage of essential consumer products and the Inflation of early 1973 - 74 that gave a fillip to the consumer movement. It was not because the consumer was confronted with an abundance of products, but encountered shortages, and adulteration.
- ii. Secondly, Indian Industry by and large has not achieved the level of affluence in technology or advertising to provide the range of alternative products and claims. It has largely been a market of shortages or high prices, although there are exceptions.

with government in taking action against hoarders, profiteers, and other anti-social elements (Narain, 1979).

While efforts are afoot to increase the production of the consumer items of essential nature, imports of commodities in short supply are being arranged to meet the supply-demand gap. The consumer co-operatives provide an effective market intervention for protecting the interests of the consumers and thereby represent an extension of the Public Distribution System (Brenan, 1985; Rao, 1985).

A decade ago there were no active consumer organisations in India, though attempts had been made by the Planning Commission as early as the fifties to promote a consumer movement by sponsoring the Consumers' Association of India. This attempt proved abortive, after a good beginning, probably because it was not a spontaneous, voluntary organisation but an officially sponsored one. In 1966 the Consumer Guidance Society (now Consumer Guidance Society of India) was set up by a group of housewives and social workers. Today it has four branches in Hyderabad, Poona, Nagpur and Sangli and active institutional members in the Jyothi Sangh, Ahmedabad and the Consumers Guidance Bureau, Bhilai. A little later, the Consumer Council of India was set up, to be followed in due course by the Mysore Consumer Guidance Society, (now renamed the Karnataka Consumer Service Society), the Surat Grahak Mandal, the Price Rise Resistance Movement, New Delhi, and now the Consumer Action Forum in Calcutta. Branch of the C.G.S.I. is being set up in Trivandrum, Tamil Nadu and there may be other consumer groups coming up in various places (Gopalakrishnan, 1985).

Consumer societies without legal sanction have not been effective. The statutory health warnings on Cigarette smoking is a step in the right direction. The setting up of co-operative stores like super bazaars have helped the consumer. The price rise resistance movement is virtually dead. There is respect for the Fair Trade Practices Association (Consumer Network, 1984).

A consumer organisation should fight the temptation to set the organisation's interest over the interest of the consumer movement. It is the movement that is important. The organisations themselves are unimportant except in so far as they contribute to the strengthening of the movement. This is the dedication as Munshi (1974) stresses, the situation calls for.

The consumer goods standards may be defined as those definitions, dimensions, tolerances, performance requirements, safety factors, test methods, specifications or methods of rating that relate to the condition of the product in its finished state, ready for use by the ultimate consumer (White, 1961).

With changing market strategies and a concentrated emphasis on consumer, quality, products are no longer a luxury but a necessity. Over the years, manufacturers and the Government itself has found it essential to evolve a set of standards that can match those specified for any competitive product in the international market. In the centre of this ever evolving concept lies the Indian Standards Institution more popularly referred to as ISI, which has today become a familiar name to industrialists, manufacturers as well as the housewife (Gopalakrishnan, 1986).

One of the main objectives of standardisation is to promote effective understanding between manufacturers and consumers of products. As a means to achieve this quality, requirements are stipulated in product standards. Standardisation is an essential element in modern industry with industrialisation and related factors such as sufficient management of resources, reduction of waste in manufacture and distribution of various items, production of quality goods on economic levels, control of inventories, substitution of imports and technical improvisation (Gupta, 1982).

Standards are printed documents which lay down requirements necessary for the production of quality goods such as materials, dimensions, performance and methods of tests, to which manufactured articles should conform for achieving standards of quality. They deal with raw materials, semifinished and finished goods covering a wide range of fields. These standards are specifications for materials, codes of practice, methods of tests and glossaries of terms (Bradshaw, et al., 1985).

For providing an effective means to implement national standards and bringing the advantages of standardisation within the reach of the common consumer, the institution has a certification marks scheme under the ISI Certification Marks Act. This enables the ISI to grant licences to manufacturers producing goods conforming to Indian Standards to apply the ISI mark on their products. Every licence is required to follow testing and inspection rules strictly (Ogra, 1977).

The ISI, which came into being in 1947, was entrusted with the task of setting and enforcing standards for manufacturers and goods.

Today, after 38 years of existence, the ISI has failed to make any appreciable impact either on the consumers or the manufacturers. ISI Certification marks scheme is operated under the ISI certification marks Act 1952, which empowers ISI to grant manufacturers who wish to use the ISI mark on their product as an indication of its conformity to the relevant Indian Standard. The ISI has played a premier role in developing standards tailored to fit the specific requirements of products produced in the country. Prior to this mostly American and British Standards were adopted and used to measure the acceptability of a product, its promotion etc. However, in 1946 a Government of India resolution formally announced the decision to set up in New Delhi, the capital an institution called the Indian Standards Institutions which would promote standardisation, maintain quality checks and coordinate the efforts of producers and consumers in the best interest of the nation (ISI Bulletin, 1986).

Behind the Agmark label on a tin of vegetable oil in the retail shop or an ISI mark on a packet of blades is a complex system of inspection and quality control. It is supported by an organisation of scientists and technicians whose primary job is to ensure that pure products of standard quality are marketed (Mahajan, 1981).

Today the ISI has issued standards covering a wide variety of subjects ranging from salt, sugar, biscuits to complex industrial materials, methods of tests, documentation and even cover projects like the multi-purpose river valley works. India was the first among developing nations to acquire and recognise the importance of regular standardisation practices. One single most important reason attributed to ISI's success

has been its infrastructure. For a single organization to be able to contribute and influence the national plans of a country with vast dimensions has been no mean achievement. The ISI operates on the lines of a co-operative and has a committee which represents, public administrators, scientists, industrialists, collaborators and the general public (ISI Bulletin, 1986).

With the passage of the Bureau of Indian Standards Act, 1986, the ISI has become a statutory institution, Bureau of Indian Standards with effect from 1st April, 1987 has been done to promote harmonious development of the activities of standardisation, marking and quality certification of goods and attending to connected matters in the country. The Bureau will have adequate autonomy and flexibility in its operation and also ensure that priority is given to various aspects of its function in line with the national priorities. Under the Act, Indian Standards assume a statutory status. The Act also provides for recognition of other standards as Indian Standards. The Act repeals the existing ISI certification marks Act, 1951 but incorporate all its provisions with more stringent penalties for violations. The Central Government is also empowered to notify any article or process of any scheduled industry to conform to the relevant Indian Standards and direct the use of the Indian Standard under a licence as compulsory on such article or process. The act also incorporates provisions to enable the Bureau of Indian Standards to fulfil its obligations as a signatory to the Standards. Code of the General Agreement in Tariffs and Trade (GATT) (ISI Bulletin, 1987).

The rights of the consumer according to the Government of India, Ministry of Food and Civil Supplies, Department of Civil Supplies

(1985) are ; right to safety ; right to be informed ; right to choose ; right to be heard ; right to redressal ; right to represent ; right to an environment that enhances quality of life. In recent decades the off-take of packaged commodities has received considerable impetus because of the ease and convenience with which they can be transported and marketed. The consumer also prefers to buy his requirements in packages because of attractive presentation, ease in handling and facilities in selecting the commodity of the desired quantity, quality and price. But the transaction of commodities in packaged form has an inherent disadvantage, as it is difficult for the consumer to know at the time of purchase, anything about the contents of the package. Some of the common abuses noticed in respect of the packaging practices were deceptive packaging, misleading slogans to describe package sizes, insufficient information of the labels about the package contents, and proliferation and irrationality in package sizes making price comparisons difficult. With a view to curbing all these malpractices as well as to ensure fair trade practices and price discipline in the transaction of packaged goods, the Standards of Weights and Measures (Packaged Commodities) Rules, 1977 were brought into force in 1977.

The declarations on the package goods provide him the necessary information, help him make wise purchasing decision and ensure the availability of goods at fair price. In case of grievance, he can exercise his right to be heard by making a complaint. These declarations ensure self discipline by manufacturers/traders to follow fair trade practices. No trader likes to be involved in legal proceedings. He would rather

respect a vigilant consumer and settle his grievance then and there. He knows that consumer is more interested in replacement of the defective buy than in the prosecution of the trader (Mandanna, 1979).

If the retailer from whom you purchase the pre-packed commodity charges you more than the price indicated on the packaged or you find the contents not in accordance with the declaration on the package, persuade the retailer to settle your grievances. If persuasion fails, you must make a complaint (Joshi, 1980).

Consumer education should be given an overriding priority in all the programmes of consumer organisations. An enlightened consumer is the best guard of his interest. Dissemination of information relating to various legal protection measures available to the consumers, leading advertising and labelling types, common forms of adulteration and trade malpractice is essential. Judicious choice of the consumer products and services at competitive prices and authorities concerned with enforcing various legal measures relating to consumer protection is of paramount importance. In this the federation and its members can render useful service. Consumer resistance forms the core of the consumer movement. Ralph Nader was successful in protecting the consumer interests in the U. S. A. because he was able to generate consumer resistance. Though consumer satisfaction covers quality, design, fitness for purpose, convenience, after-sales service etc., all these can be translated into their prices equivalent for the consumer. The criterion of price is thus the simplest expression of consumer interest (Mandell and Rosenberg, 1983).

### III. EXPERIMENTAL PROCEDURE

### III EXPERIMENTAL PROCEDURE

This study is an empirical one. It deals with choice making which is a complex problem today for both the affluent and those with sub minimal income due to the variety of goods and services and flood of consumer information and misinformation in circulation. Choices made consciously and subconsciously, exert a marked effect on the present and future quality of living.

Most individuals are inadequately informed to function effectively as consumers and little is known about why the consumer behaves as he does. Without adequate knowledge, consumer competence cannot rise above its present level. A logical approach for adequate protection is firstly, determination of consumer awareness, and secondly development of improved methods for disseminating information where gaps exist and thirdly assessment of the need for additional protective measures.

By its very nature, the study required primary data collected from the ground. As such, the survey method was utilised to collect the required information by interviewing the selected homemakers, with the help of a specially designed interview schedule. An 'Action' Programme was carried out for conscientising the selected consumers regarding human values in consumer buying practices. The research guidelines as stated by Quirk (1979), Borg and Gall (1983) were adopted in conducting the study, which consisted of the following steps :

1. Selection of the area
2. Selection of the locality and sample
3. Selection of the method

4. Development of the schedule
5. Pretesting and finalising the schedule
6. Administering the schedule
7. Conducting the action programme
8. Organising, tabulating and critically analysing the data

**1. Selection of the Area :**

The area selected for the field of study was the city of Coimbatore, with a population of 7, 04, 514 and an area dimension of 105.60 square kilometres.

**2. Selection of the Locality and Sample :**

The sample selected was at random. Homemakers from the Eastern, Central and Western sectors of Coimbatore City belonging to the high, middle and low income groups were chosen in order to obtain a representative sample for comparative information. The sample was classified as A, B and C according to the income level, based on the Government of Tamil Nadu Employees grade scale classification.

- a) Group A on the scales of pay, the minimum of which was Rs. 1,800/- per month and above
- b) Group B on the scales of pay, the minimum of which was Rs. 1,045/- per month and above but less than Rs. 1,800/- and
- c) Group C on the scales of pay, the minimum of which was Rs. 475/- per month and above but less than Rs. 1,045/-

One thousand homemakers belonging to the high (300) middle (500) and low income (200) groups were selected at random.

### **3. Selection of the Method :**

The methodology adopted for the study was the interview method. The interview method involves the collection of data through direct verbal interaction between the interview and the interviewer (Jackson and Rothney, 1961 ; Aggarwal, 1975 ; Devadas and Kulandaivel, 1976 and Gion and Imada, 1981).

### **4. Development of the Schedule :**

A schedule was developed to elicit information with reference to age, education, occupation, income and socio economic status of the homemakers. In addition, their human values, consumer buying patterns and practices and awareness of consumer education and protective measures were also elicited. Careful planning, framing and arrangement was done in framing the schedule for collecting the base line information.

### **5. Selecting and Finalising the Schedule :**

In order to pretest the interview schedule, a pilot study which was a miniature replica of the research study with a small sample of 20 subjects was tried out to check if any ambiguity in vocabulary existed and its suitability to the language level of the respondents, their understanding of questions, and respondent's reaction to the interview. The purpose of a pilot study was to provide a "dry run" of a larger experiment so that the larger study could be redesigned if found necessary from what the pilot study throws out (Nisbet and Entwistle, 1974, Quirk, 1979 ; Moser and Kalton, 1980 and Borg and Gall, 1983).

The schedule was finalised based on the findings of the pilot study with rewording and recasting, and deletions wherever necessary. The sample taken for the pilot study was omitted for the final study. The finalised schedule is given in Appendix I.

#### **6. Administering the Schedule :**

The schedule was then administered to the 1000 selected homemakers belonging to the three income groups, namely High, Middle and Low classified as A, B, C to study the human values upheld by them, to elucidate their buying patterns and practices and their awareness of consumer education and protection and their socio economic profile.

#### **7. Conducting an Action Programme :**

An action programme was conducted on a sub sample to conscientise the members with regard to human values in consumer buying practices. The sub sample consisted of 20 homemakers taken randomly from each of the three classified groups out of the 1000 homemakers.

For the action programme a curriculum was evolved in consultation with a panel of experts in the subject, and five syllabi were formulated. The five syllabi pertained to the following subject matter areas :

- a. Importance of human values in family living
- b. Ill effects of adulteration on health
- c. Pros and Cons of advertising
- d. Guidelines for buying-methods and techniques of buying
- e. Consumer education and protective measures offered by various agencies - government and private

Classes for the members of the sub sample were handled by a group of experts who had practical experiences in the subject matter concerned. Using audio visual aids, the classes were conducted for the three classified groups A, B, C whose initial knowledge on human values, buying patterns and consumer awareness were obtained through the schedule specially prepared for the purpose. After the action programme was over an evaluation was conducted after 12 months using the same schedule, to find out the impact of the action programme on the selected group of homemakers.

#### **8. Organising Tabulating and Critically Analysing the Data :**

The results of the social survey and the action programmes were tabulated, analysed and evaluated as shown in Chapter IV.

#### IV. RESULTS AND DISCUSSION

#### IV RESULTS AND DISCUSSION

The results of the social survey conducted on the selected sample of 1000 homemakers from the different areas of Coimbatore belonging to the three classified income groups, namely, high, middle and low, designated as A, B and C respectively for convenience, are presented and discussed in this chapter.

Based on the findings of the socio economic survey and the consumer buying practices, an Action Programme was carried out for conscientising a sub sample from the selected consumers with regard to human values, consumer education and protection.

Directly or indirectly values are involved in every decision that is being made for the present and future. In order to group the values under major headings, classifications made by various authors were reviewed and a suitable classification was made in order to gain an adequate insight into the existence of values. The sampling plan and statistical treatment were controlled appropriately.

To constitute the sub sample, 60 homemakers were selected randomly from the population of 1000 homemakers, 20 from each income groups A, B and C. Based on the social survey, values with similar ideas were grouped together. The mean value of the values of the 1000 homemakers in the study approximated the mean values of the 60 homemakers who were finally taken up for the Action Programme. The different practices which reflect the values held by the homemakers before their participation in the Action Programme, that is Phase I and after the Action Programme, that is Phase II

are discussed in the following pages. Thus Phase I highlights the practices revealed initially by the socio economic survey, and Phase II reveals the practices adopted and the impact observed after the Action Programme was carried out. The evaluation (Phase II) was conducted after a break of 12 months.

**A. Socio Economic Background of the Families :**

**1. Religion :**

Of the selected sample of 1000 homemakers 95 per cent from Group A, 90 per cent from Group B and 95 per cent from Group C were Hindus. The remaining homemakers followed other religions.

**2. Educational Attainments of the Sample :**

The educational attainments of the selected homemakers are given in Table I.

**TABLE I**

**EDUCATIONAL ATTAINMENTS OF THE SELECTED HOMEMAKERS**

Qualification	A (N = 300)	B (N = 500)	C (N = 200)
	Percent		
Below Secondary	5	13	100
Higher Secondary	33	60	-
Graduate	37	25	-
Postgraduate	25	2	-

A majority from group A had better educational qualifications, Group B,

ranked next, whereas group C had only below secondary level of educational qualifications at the most. Income and educational attainments appear to go together.

### 3. Age Level :

Table II presents the age levels of the homemakers surveyed.

TABLE II

THE AGE RANGE OF THE SELECTED HOMEMAKERS

Years	A (N = 300)	B (N = 500)	C (N = 200)
	Percent		
20 - 29	5	10	70
30 - 39	70	30	25
40 - 49	15	50	5
50 and above	10	10	-

The age group ranging between 20 - 29 years was minimum in group A, the percentage being 5, and maximum in group C, 70 per cent. The maximum members (70 per cent) from group A were in the age range of 30 - 39 years, whereas 50 per cent of group B were in the age range of 40-49 years. In the age range 50 and above there were 10 per cent each from both groups A and B, while there was none above 50 years in group C. High income, higher age range and longevity seem to correlate with each other. The fact that 70 per cent of the homemakers in group C were in the age range 20 - 29 years shows that they might have been married at a lower age than those in groups A and B.

#### 4. Occupational Status of the Husbands and Wives in the Sample :

Table III reveals the occupational status of both husbands and wives in the three groups.

**TABLE III**  
**OCCUPATIONAL STATUS OF THE HUSBANDS/HEADS OF**  
**THE FAMILY OF THE HOMEMAKERS**

	Husband			Wife		
	A (N=300)	B (N=500)	C (N=200)	A (N=300)	B (N=500)	C (N=200)
	Percent			Percent		
Doctors	10	10	-	-	-	-
Daily wagers	-	-	100	-	-	-
Agriculturists	5	-	-	-	-	-
Lawyers	10	5	-	-	-	-
Clerks	-	10	-	-	5	-
Professors	10	15	-	5	5	-
Teachers	-	10	-	5	-	-
Business	65	35	-	-	-	-
Weavers	-	-	-	-	-	10
Retired	-	15	-	-	-	-

Among the husbands, a majority, 65 per cent in group A and 35 per cent in group B were in business, while none from group C did any business. Only 10 per cent each of the wives from groups A and B worked. In contrast, all the (100 per cent) wives in group C worked. Among the low income

levels, the wives have to earn an income to maintain the family. How the wife's income is spent on the family or otherwise needs to be studied in depth.

**5. Types of Families :**

Seventy per cent of the families in groups A and B and 90 per cent in group C were nuclear families, whereas 30 per cent from group A and B and 10 per cent from group C were extended families. The rapid disappearance of the joint family system is evident in this scenario.

**6. Housing :**

As for housing, a large majority, 90 per cent from group A, 70 per cent from group B and 90 per cent from group C owned houses. The rest lived in rented houses.

**7. Management of Water :**

Except for group A which had daily continuous running water supply, the water supply for the other two groups varied from daily to alternate days. Eighty per cent of group B and 40 per cent of group C had water supply daily and the rest on alternate days. Well water was also available to 50 per cent of the homemakers of group C.

Water was stored in 100 per cent of the household in group A by overhead tanks and in 75 per cent in group B. Drums and cans were used for kitchen storage of water by 100 per cent in groups A and B and 20 per cent in group C. Water was purified in almost all the houses in Group A (100 per cent). In group B, 80 per cent and only 10 per cent in group C purified water. The method used for purification was by boiling in 20 per cent

in groups A and B, and 10 per cent in group C. Filters were used by 100 per cent in group A and 80 per cent in group B. Water was boiled and then filtered by 50 per cent of group A and 10 per cent of group B.

The homemakers who purified water stated the following reasons for purifying water ; to kill germs, to avoid contamination and to consume clean and pure drinking water. It is obvious that in Phase I, only some used filtered water, but in phase II, water was purified by all the 60 homemakers by boiling, for drinking purpose, as it was considered a practice good for health.

#### **8. Sanitation :**

In phase I, with regard to sanitation, lavatories were given importance by 100 per cent in groups A and B. They had lavatories inside their houses. Eighty per cent of group C had combined lavatories and 20 per cent of group C had no such provision.

The measures taken to keep the surroundings clean were to inform the municipality (60 per cent and 10 per cent of groups A and B and 60 per cent of group C). Forty per cent of group A, 10 per cent of group B and 5 per cent of group C cleaned the surroundings themselves with the help of their relatives.

#### **9. Disposal of Household Waste :**

In the first phase, household waste was disposed by throwing it on the road in 20 per cent group B homes and by 50 per cent in group C. Collecting and disposing were practised by 30 per cent in group A, 40 per cent in group B and 30 per cent in group C. Throwing in a common place

or bin was practised by 60 per cent in groups A and B. Only 10 per cent in group A and 80 per cent of group C collected the waste and burnt it.

All the homemakers (100 per cent) in groups A and B and 80 per cent in group C were conscious of the waste thrown around the house. Only 20 per cent in group C were indifferent on this score.

In phase II, waste was disposed off in bins and the surroundings kept clean and neat, weeding was done regularly and all parthenium plants in the neighbourhood of the homemakers had been removed by all the three groups of homemakers, who had undergone the educational Action Programme.

#### 10. Budget :

In phase I, 'budget' was agreed as an income expenditure plan by 100 per cent of groups A and B, and by 60 per cent of group C, whereas 40 per cent of group C were not aware of a plan, such as budgetting, 85 per cent of group A, 70 per cent of B and 10 per cent of group C maintained a budget. The rest did not maintain a budget.

The methods adopted by those who practised budgetting were mental by 50 per cent and 65 per cent from groups A and B respectively and written by 20 per cent from group A and 25 per cent from group B. Both mental and written were practised by 30 per cent of group A homemakers. Those who did not maintain a budget stated that it was additional work to maintain one.

In phase II, all the 60 homemakers maintained a budget. Budgetting was done keeping written and mental plans. Savings had improved in the second phase which was observed in the evaluation.

### 11. Spending List :

In phase I, to set up their goals for spending, a spending list was maintained by 80 per cent, 90 per cent and 20 per cent respectively from the three groups. The reasons for maintaining a budget were that ; it helped planned living, wise spending and avoidance of unnecessary expenditure or spending, promoted saving of money, helped to maintain standard of living and avoided waste.

In phase II all the 60 homemakers maintained a spending list plan. The spending list methods adopted were weekly, monthly and when the need arose, though it was not much in practice earlier with regard to all the items of purchases.

Table IV shows the spending list of the homemakers studied.

**TABLE IV**  
**SPENDING LIST**

N :: A = 300 ; B = 500 & C = 200

Items	Method								
	Weekly			Monthly			When need arises		
	A	B	C	A	B	C	A	B	C
	Percent								
1. Food	25	50	5	50	80	5	25	20	25
2. Clothing	-	-	-	75	75	50	70	75	80
3. Equipment	-	-	-	-	-	-	90	100	50
4. Housing	-	-	-	-	-	-	100	100	100
5. <u>Any other</u>									
Repair work cleaning	10	5	5	30	20	10	80	90	70

The spending list method practised for food were weekly, monthly and whenever need arises. For other items monthly and whenever need arises were the frequencies for example, for housing 100 per cent in all the three groups spent when there was a necessity. With regard to equipment, 90 per cent, 100 per cent and 5 per cent respectively spent when there was a need.

#### 12. Sources of Income :

In phase-I a record of the sources of income was made only by 20 per cent in group A, 15 per cent in group B and none in group C. The reasons given for maintaining such a record was that it helped to plan expenditure and that the homemakers became aware of money obtained from different sources.

In phase-II, the sources of income were recorded by all the 60 homemakers in order to facilitate saving, and balance income and expenditure. A expenditure plan was also made by all the 60 homemakers, which was totally nonexistent in group C in phase I. There was an increase of 20 per cent and 40 per cent in groups A and B in this regard. The method of planning adopted was the 'notebook' method, as it was easy to handle.

#### 13. Expenditure Plan :

In phase I, an expenditure plan was maintained by 80 per cent and 60 per cent respectively from groups A and B and none in group C. The method of plan adopted was the 'notebook' method. The reasons stated were that priority was given to the present needs. The homemakers felt that it was good to know how the money was spent by maintaining a budget

plan for speciality goods, or major purchases. Eighty five per cent from A and 90 per cent from B were able to balance expenditure with income. They were motivated to do so, to avoid problems and loans. Furthermore, the practice helped them to control expenditure and balance income and expenditure. Only 10 per cent from group A and all from group C did not balance expenditure with income.

In phase II, group C also started maintaining an expenditure plan and succeeded in doing so to a great extent.

In phase-I planning ahead and maintaining a shopping list were practised by 80 per cent, 95 per cent and 90 per cent of groups A, B and C respectively. Whole sale purchase for shopping goods was practised because it saved time and energy, and avoided extravagant expenditure. Expenditure was according to available income. Homemakers need to maintain a note of general needs. Items of buying were categorised while the shopping list was made by 80 per cent and 85 per cent of groups A and B and 90 per cent of C.

In phase II, planning ahead and maintaining a shopping list was practised by all the homemakers and the items of buying were also categorised by them (100 per cent) in all the three groups.

**B. Concept of Human Values :**

**1. Meaning of Human Values :**

The selected homemakers concepts of 'Human Values' are given in Table V.

**TABLE V**  
**MEANING OF HUMAN VALUES**

(N = 20 each in all the groups)

Meaning of Human Values Phase →	A		B		C	
	I	II	I	II	I	II
	Percent					
1. Following the path of Sathya and Dharma (Truth and Right Conduct)	100	100	100	100	100	100
2. Guide way of life	50	100	60	80	80	100
3. Qualities preserved in life	70	100	80	100	100	100
4. Basic necessities of life	60	80	50	100	60	100
5. Deep seated beliefs and customs	30	100	20	100	30	100
6. Pave the way to maturity & personality development	-	100	-	100	-	100
7. Present in all conscious, sub-conscious & deliberate human acts whether good or bad	-	100	-	100	-	100
8. Encompass human thought and action in the family system with its environment	20	100	30	100	10	100
9. Human values are indicative of human development and progress	10	80	10	100	-	70

The significance of the difference between percentages was found using the method suggested by Garrett (1966). While discussing the significance of the difference between two correlated percentages, Garrett (1966) suggests a simple formula to calculate the Standard Error without worrying about the Correlation Coefficient. It is as follows :

$$\text{S. E. of the difference} = \sqrt{(b + c)/N}$$

where b is the proportion of the sample which gives negative answer first and positive answer afterwards and c is the proportion of the sample which gives positive answer first and negative answer afterwards. In this case c is zero, as sample consistently showed signs of improvement. Difference between percentages is also expressed as decimal fraction.

$$\text{Difference } D = \frac{P_2}{100} - \frac{P_1}{100}$$

Critical Ratio = D/S.E. which is interpreted using students 't' distribution values

't' value for 38 d.f. = 2.02 at 5 per cent level

2.71 at 1 per cent level

With regard to the concept of values before and after the Action Programme, the impact revealed that the difference was highly significant with reference to the concepts of human values as indicative of human development and progress; encompass human thought and action in the family system and its environment; present in all conscious, subconscious and deliberate human acts whether good or bad; pave the way to maturity and personality development and deep seated beliefs and customs in all the three groups and not significant with regard to qualities preserved

in life, guides way of life and human values following the path of truth and righteousness in groups B and C, whereas in group A 'guides way of life' was highly significant, qualities preserved in life was significant, and human values of truth and right conduct were not at all significant as shown in Appendix II.

In Phase I, all the (100 per cent) homemakers see truth and right conduct as human values. Next are the qualities to be preserved in life. Their reasons for mentioning these values are : 'values are the basis for good living ; values contribute to happy family life ; values lead to better living ; and values lead to harmonious living'. It is encouraging to note that this sample of homemakers, considered sound human values very important in life.

Phase II shows the differences in the concepts of the three groups of homemakers with regard to human values. A majority of the homemakers were not aware that human values paved the way to maturity and personality development, but the value education enabled them to assess those values which encompassed human thought and action in the family system.

All the homemakers (100 per cent) in all the three groups considered that sound human values were important for living

## **2. Values Mentioned Most Important :**

Table VI presents the values mentioned as most important by the homemakers.

**TABLE VI**  
**THE MOST IMPORTANT VALUES**

N = 20 in each group

S. No.	Most Important Values	Phase →	A		B		C	
			I	II	I	II	I	II
Percent								
1.	Truth, Righteousness Peace, Love, Nonviolence		100	100	100	100	100	100
2.	Love		100	100	100	100	100	100
3.	Education		100	100	100	100	100	100
4.	Healthy Life		100	100	100	100	100	100
5.	Money/Financial Status		90	90	80	80	80	80
6.	Dignity, Self respect		80	80	70	80	60	70
7.	Proper Utilisation of Resources		40	80	60	100	30	90

The most important values as stated by all the homemakers (100 per cent) in Phase I are truth, righteousness, peace, love, nonviolence, good health and education. Dignity and self respect as important values are stated by 80 per cent from group A, and 70 per cent from group B and 60 per cent from group C. Financial status as an important value was stated by 90 per cent and 80 per cent groups B and C.

In Phase II the most important human values of truth, righteousness, peace, love and nonviolence, good health and education, which were stated by all the homemakers (100 per cent) in Phase I, were continued even after the action programme. There was no difference in the values money, dignity and self-respect. But the awareness of the proper utilisation of resources was brought out by the action programme, the difference being 40 per cent in group A, 40 per cent in group B and 50 per cent in group C.

The values listed by the homemakers were classified as physical, intellectual, emotional, spiritual and moral, social, occupational and aesthetic, having in view the expressions of various authors, for easy analysis understanding and discussion.

### 3. **Factors Which Determine Values :**

The factors that determine values as seen by the selected homemakers and stated in Phase I are given in Table VII.

**TABLE VII**  
**FACTORS WHICH DETERMINE THE MAIN VALUES**

N = 20 in each group

S. No.	Factors Phase →	A		B		C	
		I	II	I	II	I	II
		Percent					
1.	Moral	100	100	100	100	100	100
2.	Occupational and Social	100	100	100	100	100	100
3.	Financial status	90	90	95	95	70	75
4.	Physical	80	100	80	100	60	100
5.	Family background	75	80	80	80	20	25
6.	Spiritual	50	75	65	80	75	90
7.	Intellectual	50	75	60	90	20	65
8.	Emotional	40	80	40	90	20	75
9.	Cultural and aesthetic	20	60	40	80	30	50

Among the factors that determined their values moral ; occupational and social stand first with 100 per cent stating them in all the incomes even above finances. Financial status was mentioned by 90, 95 and 70 per cent respectively in groups, A, B and C. Next ranked the physical factors and the family background. The reasons stated for these responses, were that their choice of life style depended on the influence of the factors mentioned which were associated with their values, beliefs and attitudes.

In Phase II the moral factor continued to remain foremost but the value education imparted had helped them to understand better the physical, emotional, intellectual, cultural and aesthetic and spiritual factors which determined their main values.

#### 4. Physical Values :

The various values classified under the physical values is given in Table VIII.

**TABLE VIII**  
**PHYSICAL VALUES**

N = 20 in each group

S. No.	Values Phase →	A		B		C	
		I	II	I	II	I	II
		Percent					
1.	Physical well being health and vitality	80	100	75	100	50	100
2.	Good amenities for happy family life	90	100	70	100	30	100
3.	Attractiveness and pleasing personality	45	80	55	80	40	65

In Phase I, good amenities for happy family life were stated by 90 per cent in group A, 70 per cent in group B and only 30 per cent in group C whereas physical well being and righteous conduct ranked next.

However, in Phase II, the impact of value education was evident by the striking difference in understanding and mentioning of the physical values. The impact on the importance given to good health and good amenities for happy family life was more evident in group C after the programme.

#### 5. Intellectual Values :

Table IX reveals the values that come under intellectual values.

**TABLE IX**  
**INTELLECTUAL VALUES**

No = 20 in each group

S. No.	Intellectual Values Phase →	A		B		C	
		I	II	I	II	I	II
		Percent					
1.	Truth	50	100	50	100	35	100
2.	Knowledge and understanding	45	75	50	90	5	60
3.	Self expression analysis and logical thinking	50	75	40	90	5	70
4.	Application	30	50	20	80	5	20

Phase I reveals that truth, knowledge and understanding, self expression and logical thinking, and application were the four values under

'intellectual' values. As against the physical values, the percentage of homemakers mentioning the intellectual values was much less. It is obvious that the low income homemakers had very little to say about 'intellectual values' in phase I.

But in phase II, truth was mentioned by 100 per cent in all the three groups. Knowledge, understanding and self-expression and application were also mentioned by more persons. Although the low income had very little to say about intellectual values in phase I, there was a remarkable change after their participation in the Action Programme. Knowledge involves pure and simple information imparted calling for exercise of recalling, recognition and reproduction. Understanding involves better comprehension reinforced through explanation and aids. Whereas application involves demonstrating the learner's skill to apply what is learnt to daily life situations, concretise theory to practice and actually practice what has been learnt.

#### 6. Emotional Values :

Table X reveals the values which come under 'emotional'.

**TABLE X**  
**EMOTIONAL VALUES**

N = 20 in each group

S. No.	Emotional Values Phase →	A		B		C	
		I	II	I	II	I	II
				Percent			
1.	Love	80	100	75	100	75	100
2.	Devotion, sincerity	50	90	50	100	35	90
3.	Respect for human personality likes and dislikes, self respect and self control	40	90	35	90	20	75
4.	Independence and opportunity for choice and self direction	25	50	10	60	5	30

In Phase I, love as an emotional value was stated by 80 per cent in group A and 75 per cent in groups B and C. Devotion, sincerity and loyalty ranked next.

In Phase II, the emotional value love was mentioned by all 100 per cent in all the three groups. There was also an increase in the values devotion, sincerity, loyalty, respect for human personality, self-respect and self-control. Thus the education imparted through the Action Programme had brought about a better understanding of the importance

of emotional values, a ceiling on desires thereby increasing the possibility of reducing conspicuous consumption, giving a better opportunity for choice and self-direction.

### 7. Spiritual and Moral Values :

Table XI presents the spiritual and moral values mentioned by the homemakers.

**TABLE XI**  
**SPIRITUAL VALUES**

N = 20 in each group

S. No.	Spiritual Values Phase →	A		B		C	
		I	II	I	II	I	II
Percent							
1.	Morality, righteous conduct, sound motives and their consequences	100	100	100	100	100	100
2.	Nonviolence, peace, awareness and integration	70	80	90	95	80	85
3.	Religion, piety, faith, craving for fulfilment	50	80	50	90	50	100
4.	Truth, honesty fortitude	50	80	50	75	50	80

It is commendable to note that morality, righteous conduct, sound motives and their consequences were stated by all the homemakers in the three groups, during both phases I and II. In phase I nonviolence, peace,

awareness and integration came second and religion, piety and faith ranked next. But in phase II, there was an impact with regard to nonviolence, peace, awareness and integration ranking second and religion, piety, faith and truth ranking next in all the three groups.

#### 8. Social, Occupational and Aesthetic Values :

Table XII lists the social, occupational and aesthetic values mentioned by the homemakers.

**TABLE XII**  
**SOCIAL, OCCUPATIONAL AND AESTHETIC VALUES**

N = 20 in each group

S. No.	Social and Occupational Values	A		B		C	
		Phase →		I	II	I	II
Percent							
1.	Economy	100	100	100	100	100	100
2.	Justice and Impartiality	100	100	100	100	100	100
3.	Prestige, Socialisation, Recreation and imitation	100	100	85	95	75	90
4.	Beauty and Application of Cultural influences	70	90	75	90	40	80

Economy, justice and impartiality have been mentioned as important social and aesthetic values by all the homemakers in both the phases.

Next ranked the values of prestige, imitation and recreation in Phase I.

Economy and justice and impartiality were strong values held by all the homemakers in both the phases. There was a change in prestige, socialisation and appreciation, beauty and cultural influences.

**9. Buying Practices :**

Certain fundamental competencies that would be helpful in family living were listed as constituting the ability to plan consumption of goods and services including food, clothing, equipment and housing in a way to uphold the values held by the families.

Customs, habits and religious beliefs influenced the buying practices of all the homemakers (100 per cent) as their choices were based on the above factors. Imitation was considered to be a strong influence on their purchasing habits in phase II.

**10. Items of Purchase Versus Values :**

Table XIII and Figure 1 give the list of items of purchase influenced by the value education and its impact.

DEPICTING THE OVERALL MEAN DIFFERENCE IN THE INFLUENCE OF HUMAN VALUES WITH REGARD TO THE VARIOUS ITEMS OF PURCHASE BETWEEN PHASES I AND II

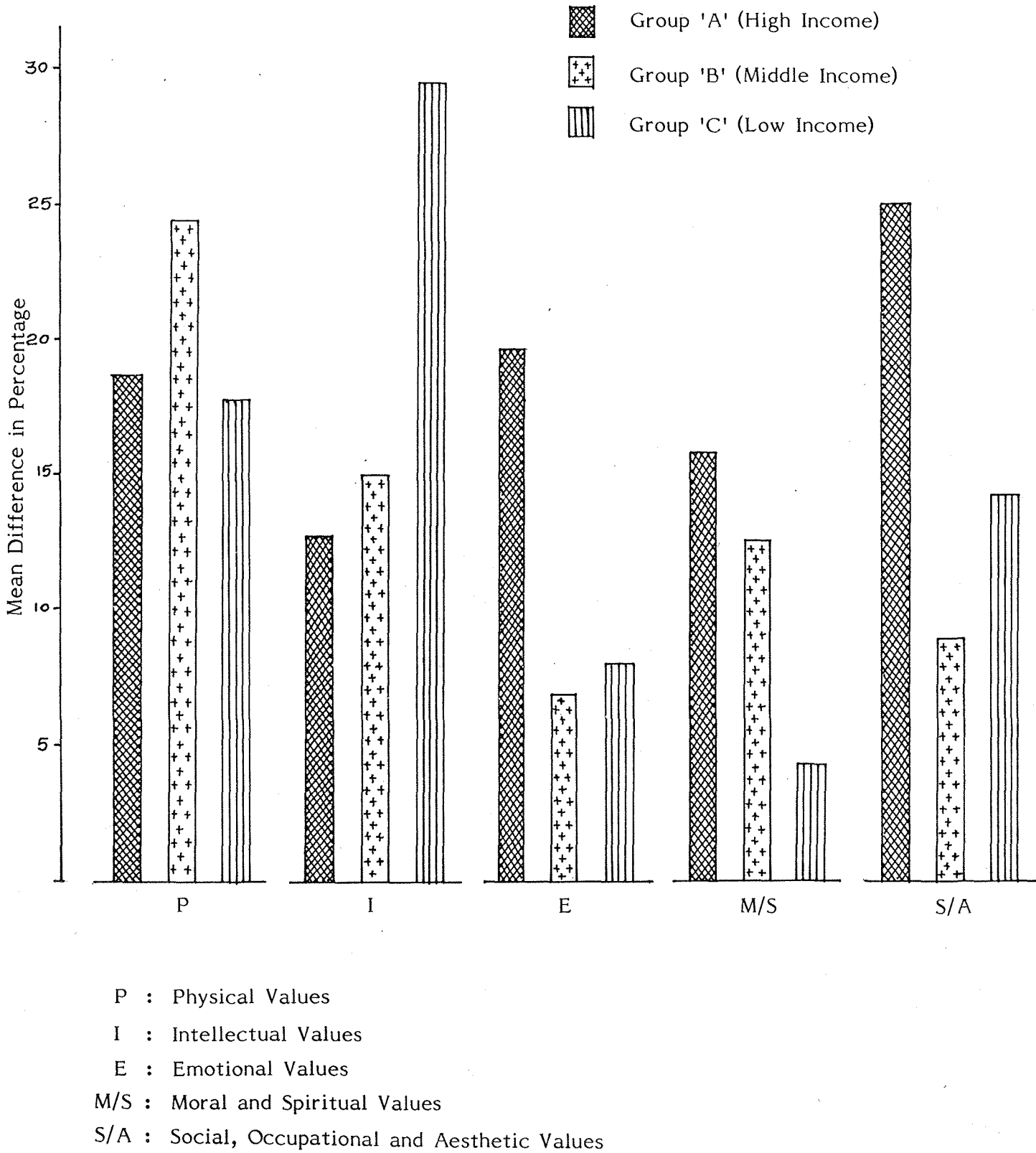


Figure. 1

In Phase I the emotional values dominated the purchase of food and clothing, social, occupational and aesthetic values influenced strongly the purchase of clothing and housing. Social values influenced purchase of clothing and equipment and physical values influenced purchase of amenities and others.

In phase II, physical and emotional values influenced more the buying of food, clothing and amenities to good health. However, the social and aesthetic values remained constant in buying clothing. But there was impact on the items of purchase with regard to housing which coincides with the study by Douner, et al (1967) where the family purchasing behaviour pattern was expressed as being dependent on the value systems.

The levels of significance with regard to the items of purchase which were influenced by the values in Phases I and II are given in Table XIV.

TABLE XIV

THE LEVELS OF SIGNIFICANCE WITH REGARD TO THE ITEMS OF  
PURCHASE INFLUENCED BY VALUES IN PHASES I AND II

Human Values	Levels of significance														
	Food			Clothing			Equipment			Housing			Health		
	A	B	C	A	B	C	A	B	C	A	B	C	A	B	C
1. Physical	**	*	**	NS	**	NS	NS	NS	NS	*	**	NS	NS	NS	NS
2. Intellectual	**	**	*	*	*	*	NS	**	NS	NS	*	NS	*	*	**
3. Emotional	NS	NS	NS	NS	NS	NS	*	NS	NS	*	NS	NS	NS	NS	NS
4. Moral/ Spiritual	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS	NS	*	*	NS
5. Social/ Aesthetic	NS	NS	NS	NS	NS	NS	NS	NS	**	NS	NS	NS	*	NS	NS

\*\* - Highly significant

\* - Significant

NS - Not significant

The above table reveals the levels of significance with regard to buying items of food, clothing, equipment, housing and health and the influence of the physical and intellectual values were highly significant in groups A and C are significant in group B and not significant with regard to buying the various items of purchase and the influences of emotional, moral, spiritual and social and aesthetic values.

The details of the above table are shown in Appendix II.

### **C. Buying Habits**

#### **1. The Frequency of Buying :**

Milk was purchased daily by all the homemakers in phase I. There was a greater frequency of buying in relation to items of food and clothing and equipment in Group A (100 per cent) after phase II. Food was classified as groceries, vegetables and milk. Ten per cent each of group A and B bought groceries at short intervals or when necessary. All the homemakers (100 per cent) in the three groups bought extra items of food on occasions and festivals. This item was not in the regular account, because it was considered as emergency.

Repair work, white washing, distempering was done whenever necessary by 100 per cent of homemakers from groups A and B.

The frequency of buying items of toiletries and cosmetics, gas and electricity by 100 per cent of homemakers in the three groups, were made whenever necessary.

In Phase II the frequency of buying items of food, clothing, equipment and other housing and household commodities remained the same and there was no difference in the initial and final behaviour for all three groups.

#### **2. The Items of Purchase and the Amount of Resources Decided on :**

In phase I, the amount of time to be spent on purchase of all items was decided by 70 per cent in group A, 90 per cent in group B, and 90 per cent in group C. Regarding energy it was not recorded but the mothers had to return home before the children returned from school, in time to

cook ; before the shops closed and as soon as they were exhausted and tired. The amount of resources spent on the items of expenditure show that group A spent the maximum amount of time on buying food. The amount of money spent on food was Rs. 1,500/- and above in group A, Rs. 1,000/- in group B and Rs. 400/- and above in group C.

Clothing was bought once or twice a year on occasions. With regard to equipment, the money was spent according to quality, price and the items of purchase, whenever they were bought.

For housing and household items, the expenditure was approximately within Rs. 500/-, when it was within a month or Rs. 1,500/-, when any major work was done in the year in group A.

Fifty per cent of group A, 70 per cent of group B and all the homemakers in group C were always sure of what was brought. Whereas 50 per cent of group A and 30 per cent of group B were sure only sometimes in phase I.

In phase II, when the shopping list and expenditure plan were made there was a reduction in the expenditure of time and money spent on the various items of expenditure, thereby conserving the resources. After the education programme, a ceiling on desires was brought about curtailing the conspicuous consumption and impulsive buying. Care was taken while buying commodities by all the homemakers.

### **3. Members of the Family Involved in Purchase of Speciality Goods, Shopping Goods and Convenience Goods :**

Table XV gives the members of the family involved in purchase of speciality goods, shopping goods and convenience goods.

In each group it was noted that involvement of the husbands and wives in the purchase of speciality goods and shopping goods was more in groups A and B and convenience goods by the wives in all the three groups. This correlates with the studies in U. S. A. when joint decisions are made by husband and wife (Wolgast, 1958 and Davis, 1970) where husband decided on choice of the speciality goods and the wife decided the colour of the commodity, particularly with reference to automobile.

In the initial phase it was seen that husbands in group C were not involved in buying items of food and household equipment, but in phase II it was noted that the homemakers had convinced their husbands to involve themselves in the purchase of speciality goods. However, with regard to convenience goods, the homemakers expressed that it was not necessary to involve the husbands in day to day buying, unless they were at home during the purchase of the item.

#### 4. Advertisements as a Guides :

Advertisements were used as a guide to buying by 65 per cent of group A and 50 per cent of group B. All the homemakers of group C did not use them as guides in the phase I. The reasons for using advertisements stated in phase I were that the buyers were aware of availability and about the product.

But in phase II, although advertisements were used as a guide to buying, all the homemakers took care not to consider them as indispensable. Reference material relating to advertising was considered and they evaluated the advertised product with their friends and the salesmen.

In both phases I and II, pamphlets were more used by group A as ready reference, whereas household magazines, T. V., Radio and exhibition influenced all the categories of people.

Clear description to the sales person as to what is wanted could be done partly only by 40 per cent of group A and totally by 60 per cent, 90 per cent and all (100 per cent) of the three groups respectively in phase I and totally by all the homemakers in phase II.

Acceptance of advertised goods as standard ones could be done sometimes by 90 per cent, 80 per cent, 100 per cent of the three groups respectively in both the phases.

#### 5. I. S. I. Marked Goods :

In phase I while buying goods 75 per cent of A, 90 per cent of B and 60 per cent of C looked for the I. S. I. seal.

The goods for which I.S.I. seal is given importance are vegetable oils, groceries, tinned foods, beverages, spices, biscuits, ghee and milk foods, certain labour saving equipment and miscellaneous items like bulbs and batteries. Majority of the homemakers namely 70 per cent of A, 90 per cent of B and 10 per cent of C were satisfied with the I.S.I. seal.

With regard to free gifts, 75 per cent of A, 60 per cent of B and 90 per cent of C were carried away only sometimes.

In phase II, it was stated that I.S.I. marked goods were not available for any products and since similar quality products were available at a

less price, the homemakers bought certain commodities which had I.S.I. marks. But for certain items of food and miscellaneous items I.S.I. marks were observed.

#### 6. Goods Under the Gift Scheme :

In phase I, the goods mostly preferred under the gift scheme were soaps and detergents by 70 per cent, 100 per cent and 80 per cent of the groups A, B and C respectively. Tooth pastes, shampoos, coffee powder, Bournvita and Sunrise coffee powder were also mentioned mostly by groups A and B. The reasons for using the gift scheme as stated in phase I is given in Table XVI.

**TABLE XVI**  
**REASONS FOR USING THE GIFT SCHEME**

S.No.	Reasons	A	B	C
		Percent		
1.	Quality is good	30	35	--
2.	Mental satisfaction	15	40	--
3.	Good for a change	30	50	10
4.	Attractive gifts	50	50	20
5.	Comes at the door-step	100	100	20
6.	Because my neighbours bought it	20	40	20

The preference for using the gift scheme were due to the fact that the quality was good, mental satisfaction, for a change, attractive gifts,

that they could not resist as it was being forced at their doorsteps, and because their neighbours had bought it.

Forty per cent of A, 30 per cent of B and 80 per cent of C considered that advertised gifts were a waste, 50 per cent of A, 30 per cent of B and 30 per cent of C expressed that it was not a truthful gift. Ninety per cent of A, 60 per cent of B and 30 per cent of C said that the price of the commodity was increased in order to add the gift whereas 50 per cent of A, 30 per cent of B and 25 per cent of C stated that the quantity of the commodity was decreased in order to add the gift and 45 per cent of A, 25 per cent of B and 30 per cent of C expressed the decrease of standard in the quality of the commodity.

With regard to cigarettes and liquor, the advertisements were not appreciated. The homemakers, on the other hand considered them indecent, whereas, in toilet soaps, dresses and textiles it was considered 'attraction' and appreciated if they were modest.

The goods which were mostly preferred under the gift scheme by majority of the homemakers in the three groups in phase I had decreased by 50 per cent, whenever it was considered a waste and untruthful it was avoided, in phase II.

No measures had been taken with regard to the use of women in advertising, the homemakers stated that this should be considered at a deeper level and required the community to react.

#### **7. Methods of Purchase :**

In phase I, wholesale buying was practised more for food items and

housing. Retail buying and cash payment was preferred for all the commodities, though credit payment and instalment and buying at one or a variety of stores was practised.

Window shopping was done before buying the commodity by 75 per cent of group A and all from groups B and C. It was frequently done by 60 per cent, 50 per cent and 30 per cent in the three groups.

The reasons stated for window shopping by the homemakers were to have an idea before purchasing the varieties and to help make better choice.

In phase II, wholesale buying, retail buying, cash payment, credit payment and instalment buying either at one store or in a variety of stores continued. There was no alteration in this practice. Window shopping still continued as it helped to evaluate their buying habits and helped them to become aware of the variety of commodities and new entries.

The reasons for going to a particular shop were : good quality, fair price and the various facilities offered in phase II, but in phase I the reasons stated were good quality, fixed price, variety, loan facility and the same quality was considered cheaper on wholesale purchases.

In phase I, the reasons quoted for buying at a particular time was to avoid rush hours to get the best service, to make the best selection and to utilise crowded and busy hours.

Whenever a thing was seen first in the market 40 per cent in A, 60 per cent in B and 18 per cent in group C brought it immediately. Only

30 per cent in A and 35 per cent in B and 79 per cent in C brought only after checking.

Questions asked before buying were with regard to quantities, services and with reference to credit facilities. In phase I, scales and measuring devices were watched even by 78 per cent, 88 per cent and 100 per cent and 82 per cent, 96 per cent and 100 per cent respectively.

But in phase II it was observed that all the homemakers in the conscientised group avoided buying during rush hours in order to make good choices and avoid unnecessary returning of goods purchased.

Scales, measuring devices, sales bills and the exact change were watched carefully to avoid misunderstandings creation of unpleasant scenes and this continued from phase I on to phase II.

All the homemakers (100 per cent) in the all the three groups handled merchandise in the store carefully in both phases.

Door delivery was preferred mostly for milk by all the three groups; 90 per cent, 75 per cent and 30 per cent respectively. Vegetables were bought at the door step by 52 per cent, 70 per cent and 15 per cent respectively in the three groups. Groceries were preferred to be door delivered by 48 per cent in A and 10 per cent in B of homemakers in both phases.

When the goods were door delivered, the cost involved was considered by 48 per cent in A and 10 per cent in B. The reasons stated were that the additional cost was to compensate for the additional service rendered and paid help.

Bills were paid promptly by 55 per cent in A, 74 per cent in B and 45 per cent in C and on receipt of statement by 16 per cent in B and 55 per cent in C. The reason stated was that they would forget or find no time to rush and pay on time and some did not have the cash on hand. Goods were returned only by a few percent for the following reasons : merchandise defects, impulse buying, pressure of salesman and temptation to advertising in phase I. But all these reasons were seen through and avoided in phase II.

Regarding bargaining was done while purchasing commodities like fresh foods and perishable in all the households, but with regard to groceries, preserved and partly cooked foods no bargaining was done as the prices were fixed, in both the phases.

With regard to clothing, bargaining was done and was effective only in the case of 8 per cent, 10 per cent and 10 per cent respectively. The reasons stated in both phases were that they were regular customers.

Bargaining was done for equipment, the percentage being 2 per cent, 10 per cent and 10 per cent respectively. For housing and furniture also the homemakers bargained, the percentage being 2 per cent, 10 per cent and 10 per cent respectively. The same was stated in both the phases.

The others stated that the prices were fixed and only on very rare situations they succeeded to a certain extent in phases I and II.

The advantages stated in phase I in using credit were : convenient buying (33 per cent, 63 per cent and 72 per cent), buy now and pay later

plan (23, 67 and 75 per cent) ; immediate use of items and forced savings (27, 83 and 69 per cent); and emergency protection (32, 81 and 83 per cent) of the homemakers in both the phases.

#### 8. The Factors Which Influenced Buying Practices :

The factors that influenced the buying practices were durability (100 per cent); economy (90, 95 and 80 per cent); comfort (90, 80 and 30 per cent); beauty (75, 60 and 20 per cent); availability and servicings (80, 85 and 10 per cent). Habits were one of the factors by 75 per cent, 75 per cent and 25 per cent and advertising by 30 per cent, 40 per cent and 10 per cent respectively in phase I.

The barriers to buying mentioned by the three groups were finance 70 per cent, 90 per cent and 100 per cent. High prices were also a barrier expressed by 100 per cent of A and all homemakers of B and C. Time quality and the availability of the product were also expressed as barriers by all the homemakers. Social prestige as a factor was stated by 90 per cent, 80 per cent and 50 per cent of the homemakers.

In phase II, durability, economy, comfort, beauty, availability and servicing and advertising were the factors which influenced buying the speciality goods, whereas habits along with the other factors were considered in buying shopping goods. The mention of the value, social prestige was reduced to a large extent in order to economise on buying. Fifty per cent of the 60 homemakers insisted on the use of the legal and stamped weights and measures.

While buying preserved foods all the homemakers observed the date of expiry.

The reasons stated in phases I and II for the use of past experience and product knowledge while purchasing by all the (100 per cent) homemakers were to get good quality, to avoid salesmen cheating, for better buying, for fair price, for quality and for being protected from advertising and misleading packaging.

The factors which attracted the three groups while making a choice with regard to food, clothing, equipment and housing in groups A, B and C, for colour (25 per cent, 75 per cent and 75 per cent), attractive packaging (50 per cent; 50 per cent and 10 per cent); discount sales (50 per cent, 75 per cent and 100 per cent); efficient salesmanship (75 per cent; 50 per cent and 10 per cent) and price range (40 per cent, 50 per cent and 25 per cent) in phase I. The products were investigated before buying by 91 per cent of A, 97 per cent of B and 52 per cent of C. But in phase II all the homemakers investigated the product before buying. In phase II the use of past experience and product knowledge through value education and conscientisation were effective. They were practised with conveniences thereby avoiding to a very great extent the harmful colour in food, the attractive packaging, discount sales in dresses and textiles. The salesmanship and the price ranges were also thought of in purchasing speciality and shopping goods by all the homemakers.

Food, clothing, equipment and housing were investigated before buying through friends, neighbours and advertisements in both phases I and II by a majority of the homemakers.

Small proportion used salesmen and self judgement in both the phases. Insistence on the use of legal and stamped weights and measures, scales

bearing proper denominations, price tags quality and grade seal was evident in phase I by 50, 40 and 20 per cent respectively but in phase II, it was insisted by 50 per cent of the homemakers in all the three groups. In phase I, 77, 78 and 15 per cent of the homemakers respectively checked on the certification marks while buying canned commodities and butter but in phase II, all the homemakers checked on the same.

In phase I, while buying preserved foods, the Food Products Order (FPO) and who manufactured were observed by the homemakers. They only checked the expiry date (75 per cent of both groups A and B). Pilfer proof caps on bottles and tins were checked always by all in both groups A and B and 20 per cent of group C. But in phase II all the homemakers checked the date of expiry, pilfer proof caps on bottles and tins.

Non-perishable food items were bought in bulk and stored by (75 per cent of group A in both phases) and stored for the year. Only 20 per cent of group B stored when there was proper provisions for storage. None from group C in both phases bought in bulk due to the economic status. Perishables were bought in season and preserved in the form of jams and juices by 20 per cent each of groups A and B and 5 per cent of group C. Pickles were made by all the homemakers in the season in both phases.

Borrowing money was favoured to owning a house within means in both phases by 80 per cent group A, 80 per cent of B and 75 per cent of C as it was felt that owning a house added to the financial or economic status and brought prestige to the homemakers.

A majority of the homemakers in all the three groups (90 per cent) thought that living in their own house was ideal.

Eighty per cent of the homemakers were satisfied with their shopping practices in both phases.

In phase I, when not satisfied with a product, 40 per cent of group in A, 50 per cent of group in B and 20 per cent of group C returned the product. Eighty per cent from group A and 30 per cent of group B made a complaint to the shopkeeper and 50 per cent of the homemakers from all the three groups grumbled and kept quiet and some avoided the shop the next time. But in phase II, all the homemakers returned the product if not satisfied but before buying they thought over and made the choice to avoid returning. All the homemakers made a complaint to the shopkeeper.

#### 9. **Awareness of Homemakers About Consumerism :**

In phase I awareness of the protective measures and education was limited in all the three groups, only 20 per cent, 30 per cent and 5 per cent respectively were aware of the Government measures to home ownership like Hudco, Government loans and bank loans, but in phase II they were all conscientised. In phase I majority of the homemakers (60, 75 and 90 per cent) respectively were not aware of the rights and responsibilities.

The homemakers attending the conscientisation Action Programmes are depicted in Figures 2, 3 and 4.

After the conscientisation programme there was a change as revealed in Table XVII.

ACTION PROGRAMME

GROUP A



Figure 2

## ACTION PROGRAMME

## GROUP B



Figure 3

## ACTION PROGRAMME

## GROUP C



Figure 4

**TABLE XVII**  
**RESPONSIBILITIES AS A CONSUMER**

N - 20 in each group

S. No.	Responsibilities of Consumer	Phase →	A		B		C	
			I	II	I	II	I	II
1.	Shun black market		10	100	20	100	5	100
2.	To be well informed and an alert buyer		60	100	50	100	30	100
3.	To be true and honest if you expect others to be so		60	100	60	100	60	100
4.	To be courteous		60	100	60	100	60	100
5.	Avoid hoarding buy only when you need, think before you buy		50	100	50	100	10	100
6.	To protest openly against wrong		20	20	20	20	5	5
7.	Do not become victims of advertisements		50	100	50	100	10	100
8.	To understand your role in the economy		10	80	10	80	-	60

In phase I, the homemakers were aware of the responsibilities to be honest and courteous. The homemakers were interested in information such as effective consumer buying, advertising, adulteration, consumer protection and consumer education.

All the homemakers in the three groups were interested in working for the cause of the consumer, but only 30 per cent of group A, 20 per cent of group B and 5 per cent of group C said that they were interested in working as members of an organisation either in their locality or elsewhere. In phase II, the homemakers became significantly aware of the responsibilities as consumers after the education. However they were more willing to protest openly against wrong advertisements.

The reason stated for not protesting openly against wrong was that there would be no impact as individuals, but if done through a strong organisation such action would be more effective and better heard. All the homemakers (100 per cent) expressed the need for a strong consumer organisation. All the homemakers expressed the desire to be better informed through lectures, visuals and demonstrations in all areas of family living which would contribute to a happy family life.

The awareness that the Government and non-government agencies are ready to protect the consumers, helped the homemakers to determine to fight adulteration, short weights and measures and other malpractices through the organisation they planned to organise in the near future.

## V. SUMMARY AND CONCLUSION

## V. SUMMARY AND CONCLUSION

"Action cannot destroy ignorance for it is not in conflict with ignorance. Knowledge alone destroys ignorance, as light destroys darkness".

- Sri Adi Sankara

Humanity today is very much in need of a synthesis of science and technology with human values as guidelines. This study aimed to conscientise selected homemakers in Coimbatore city with regard to human values in consumer buying practices.

The sample selected was at random. Homemakers belonging to the high, middle and low income groups were chosen in order to obtain a representative sample for comparative information. The sample was classified as A, B and C according to the income level. One thousand homemakers belonging to the high (300), middle (500) and low (200) income groups were selected from different geographical regions of the city. The sub sample consisted of 20 homemakers taken randomly from each of the three classified groups of the 1000 homemakers.

The study revealed that the values according to the homemakers play a dominant role in consumer buying practices. The meaning of human values as conceived by the homemakers of the study were following the path of truth, love, righteousness, peace, non violence and that human values as basic necessities of life guided ways of life. They encompass human thought and action in the family system and are indicative of human development and progress.

Love, truth, righteousness, peace, non-violence, good health and education were held as most important values by all the homemakers. The various factors that determined these values were moral, financial status, family background, physical, spiritual, intellectual, emotional, social, occupational and cultural and aesthetic in all the three groups. The physical, intellectual, emotional, spiritual and moral, social, occupational and aesthetic values are the basic domains of human personality. The value education brought a better understanding of the involvement of the various values and their entanglement in the family.

The buying patterns were elucidated and the homemakers were conscientised through consumer education, on how to buy, what to buy when to buy, how much to buy and where to buy.

On education, the resources to be expended were reduced by maintaining shopping lists and expenditure plans. Husbands were involved after the programme in the purchase of speciality goods particularly none by group C homemakers.

After participation in the education programmes, the homemakers became aware of the drawbacks of the advertising media and became cautious in its usage, used I.S.I. goods for certain food commodities and in the final phase the goods bought under the gift scheme were considered fake and avoided.

The methods of purchase adopted like wholesale buying, retail buying, cash payment, credit payment and instalment buying at one or a variety of stores continued to be practised and window shopping remained the same.

Factors of durability, economy, comfort, beauty, availability servicing and advertising were practised, whereas habits with other factors were considered in buying shopping goods.

Only 50 per cent of the homemakers insisted on the use of legal measures in phase I but all the homemakers in the final phase observed the date of expiry of products.

This reveals that consumer education helps better buying through awareness. Awareness to consumerism was negligible in the initial study but the final study revealed that all the homemakers were conscientised on the rights and responsibilities of the consumers and the protective measures offered by the government and non-government agencies to help the consumers.

Further, the awareness of the government and non government agencies for consumer protection would help them fight against being exploited through consumer organisation which would help them to fight openly against being exploited and to be better consumers through consumerism.

The following recommendations emerged out of this study.

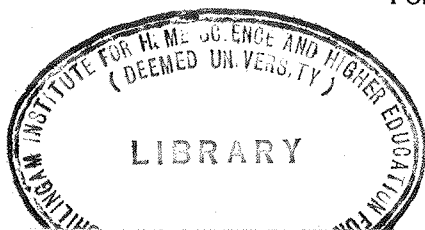
**Recommendations :**

1. All consumer commodities should be standardised and made available at reasonable prices. With encouragement to consumerism, better commodities should be made available to the consumers.
2. There should be an integrated approach to value orientation and consumer education conscientisation of human values and consumer education should be carried out frequently to improve the quality of consumer life.

3. Lectures with audio visual aids should be given to educate men, women and social workers at women's organisation centres and at their place of work.
4. There is a need for establishing a resource centre in every district for literature on human values and consumerism.
5. Value education and consumer education should be introduced in the curricula of schools and colleges.
6. A strong national movement capable of focussing attention on the pressing needs of consumers must be established with branches in all the states.
7. Committees consisting of manufacturers, traders, high level experts in the field of Home Science including consumers from various areas should be set up at all levels to help ensure fair practices, avoidance of hoarding and best service to consumers.

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## APPENDIX I

### INTERVIEW SCHEDULE TO ELICIT INFORMATION ON AWARENESS OF HUMAN VALUES IN CONSUMER BUYING PRACTICES

Name of the Area :

Door No. :

Address :

#### PART A : GENERAL INFORMATION

1. Name of the homemaker :
2. Religion :
3. Age :
4. Occupation :
5. Income : Rs.
6. Type of family: Single/Extended :
7. Educational Qualifications :
8. Name of the head of the family :
9. Occupation and address :
10. Total Income per month : Rs.
11. Type of house : Own/Rented

#### PART B : 12. FAMILY BACKGROUND

---

S. No.	Name of the family members	Age yrs	EDUCATION		OCCUPATION		Income/month
			Studied upto	Study ing	Illiterate	Main subsidiary	

---

13. What kind of water supply does your family have ?

- |  |       |              |
|--|-------|--------------|
| a. Running Water                                   | _____ | Frequency    |
|  |       | Intermittent |
| b. Standpipe or pump within<br>reasonable distance | _____ | Continuous   |
|  |       | Weekly       |
| c. Wells, Streams, rivers                          | _____ | Bi-weekly    |
|  |       | any other    |

14. How do you store your water ?

- |                                  |       |
|----------------------------------|-------|
| a. Overhead tanks                | _____ |
| b. Drums and Cans                | _____ |
| c. Other household<br>containers | _____ |

15. Do you purify your drinking water ?

Yes \_\_\_\_\_ No \_\_\_\_\_

16. If yes, mention the methods of purification :

- |                        |       |
|------------------------|-------|
| a. Boiling             | _____ |
| b. Filtering           | _____ |
| c. Boiling & Filtering | _____ |
| d. Any other           | _____ |

17. Give reasons for purification of drinking water :

- |                             |
|-----------------------------|
| a. To kill germs            |
| b. To avoid contamination   |
| c. For clean drinking water |
| d. Any other                |

18. For sanitation, do you have ?
- An inside lavatory
  - Communal latrines
  - No provision at all
19. How do you dispose your household waste ?
- By throwing on the road
  - Collecting together and burning it
  - Throw it in a common place
20. When the waste is thrown around the house, are you conscious of it ?  
Yes \_\_\_\_\_ No \_\_\_\_\_
21. What measures do you take to keep your surroundings clean ?
- To inform the Municipality
  - Use of dust-bins
  - I will clean myself
  - Engage persons to clean
  - Any other
22. Do you agree a budget is an income expenditure plan of a house ?  
Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_
23. Do you maintain a budget ?  
Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_
24. If yes, how ?  
Mental \_\_\_\_\_ Written \_\_\_\_\_

PART D : BUYING PATTERNS AND PRACTICES

25. Do you plan ahead and maintain a shopping list ?  
Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_

26. Do you categorise your items of buying while making your shopping list ?

Yes \_\_\_\_\_ No \_\_\_\_\_

27. If 'yes' state method and reasons :

Items	Spending list method	Reasons
a. Food		
b. Clothing		
c. Equipment		
d. Housing		
e. Any other		

28. Do you make a record of your sources of income ?

Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_

29. Do you maintain an expenditure plan ?

Yes \_\_\_\_\_ No \_\_\_\_\_

If 'Yes' how ?

30. Do you balance your expenditure with your income ?

Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_

### PART C : HUMAN VALUES

31. What is the meaning of human values ?

a.

b.

c.

32. Are sound human values important for living ?

Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_

33. List your most important values .
- a.
  - b.
  - c.
  - d.
  - e.
34. Do you think the following factors determined your main values ?
- a. Moral
  - b. Financial status
  - c. Physical
  - d. Family background
  - e. Spiritual
  - f. Intellectual
  - g. Emotional
  - h. Occupational and social
  - i. Cultural and aesthetic
35. Do you think the following values influence your life style and your decisions in spending money

S.No.	Values	Yes	No	Reasons
1.	Physical			
2.	Intellectual			
3.	Emotional			
4.	Spiritual and moral			
5.	Social, occupational and aesthetic			

36. Do you give importance to

Factors	Yes	No	Reasons
Customs			
Habits			
Religious beliefs			

37. Do your customs, habits and religious beliefs influence your buying practices ?

	Always	Sometimes	Never
Customs			
Habits			
Religious beliefs			

38. List the items of purchase that are influenced by your values.

S. No.	Items of purchase	Physical	Intellectual	Emotional	Spiritual and Moral	Occupational and social	Aesthetic and cultural
1.	Food						
2.	Clothing						
3.	Equipment						
4.	Housing						
5.	Any other						

39. If yes, list the frequency of buying and the items according to category :

Items according to category	Frequency of buying
1. Food	
2. Clothing	
3. Equipment	
4. Housing	
5. Any other	

40. Do you decide on the maximum amount of money, time and energy to be spent for a particular item and keep within that limit ?

Yes \_\_\_\_\_ No \_\_\_\_\_

41. If yes, state the items and amount of resources decided on :

Items of Expenditure	Amount of resources decided on		
	Time	Money	Energy
1. Food			
2. Clothing			
3. Equipment			
4. Housing			
5. Any other			

42. Are you sure you really need what you are buying ?

Always \_\_\_\_\_ Sometimes \_\_\_\_\_ Never \_\_\_\_\_

43. List the members of family connected in :

Items of Expenditure	Family Members involved in											
	Speciality goods				Shopping goods				Convenience goods			
	H	W	C	A.O.	H	W	C	A.O.	H	W	C	A.O.
1. Food												
2. Clothing												
3. Equipment												
4. Housing												
5. Any other												

H = Husband W = Wife C = Children A & O = Any other

44. Do you use advertisements as a guide to buying  
 Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_
45. Do you file away for ready reference the following items which deal with buymanship so that you can refer to them when necessary ?
- a. Booklets \_\_\_\_\_
  - b. Pamphlets \_\_\_\_\_
  - c. Advertisements and informational articles from newspapers and household magazines \_\_\_\_\_
  - d. T. V., Radio & Posters \_\_\_\_\_
  - e. Any other \_\_\_\_\_
46. Can you clearly describe to the sales person what you want ?  
 Partly \_\_\_\_\_ Totally \_\_\_\_\_ Cannot \_\_\_\_\_
47. Do you accept the advertised goods as standard ones ?  
 Always \_\_\_\_\_ Sometimes \_\_\_\_\_ Never \_\_\_\_\_
48. While buying goods do you look for the ISI seal ?  
 Yes \_\_\_\_\_ No \_\_\_\_\_
49. If yes, list the goods for which you look for the ISI seal ?
1. \_\_\_\_\_
  2. \_\_\_\_\_
  3. \_\_\_\_\_
  4. \_\_\_\_\_
  5. \_\_\_\_\_
50. Are you satisfied with the ISI Seal ?  
 Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_
51. Are you cautious of free gifts, are you immediately carried away and jump to buy it. eg. free buckets, tumblers, spoons etc.  
 Always \_\_\_\_\_ Sometimes \_\_\_\_\_ Never \_\_\_\_\_

52. List the type of goods you prefer under the gift scheme :

- 1.
- 2.
- 3.
- 4.
- 5.

53. Give reasons

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

54. Tick whether you consider the advertised gifts as :

- |   |       |
|---|-------|
| a. A waste                                | _____ |
| b. Not a truthful gift                    | _____ |
| c. Increase the price and add the gift    | _____ |
| d. Decrease the commodity<br>for the gift | _____ |
| e. Decrease the quality                   | _____ |
| f. Any other-mention                      | _____ |

55. What is your reaction to the current advertising pattern ?

The advertising of	Mention your reaction/comment
--------------------	-------------------------------

1. The women exposed in cigarettes
2. The women exposed in liquours
3. The women exposed in toilet soaps
4. The women exposed in dress textiles
5. Any other

56. What measures do you attempt to make to express your disapproval or lack of appreciation of the advertisement ?
1. Write letters to the company
  2. Write letters to the press
  3. Write letters about it to the concerned authorities for action.
57. What is the method of purchase practised by you with regard to the following household commodities ? Tick against each and list the goods.

Method of purchase	Food	Clothing	Housing	Health & sanitation	Other consumable commodities
Wholesale buying					
Retail buying					
Cash payment					
Credit payment					
Instalment buying					
At one store					
A variety of stores					

58. Before buying, do you window shop ?

Yes \_\_\_\_\_ No \_\_\_\_\_ Frequency \_\_\_\_\_

59. What are your reasons for window shopping ?

1. To have an idea before purchase
2. To see the varieties
3. To help make better choice

60. Give the reasons for going to a particular shop :

Type of shop	Items	Reasons
1. Co-operative stores		
2. Departmental stores		
3. Retail stores		
4. Wholesale stores		
5. Any other		

61. Tick your reasons for going to a particular shop for a particular item :

- a. To buy in bulk \_\_\_\_\_
- b. To choose all under one roof \_\_\_\_\_
- c. To have variety in choice \_\_\_\_\_
- d. To buy at fair price \_\_\_\_\_
- e. Any other \_\_\_\_\_

62. Tick the reasons for buying at a particular time :

1. To avoid rush hours
2. To get the best service
3. To make the best selection
4. To utilise crowded and busy hours

63. What is it that you do when you see a first thing in the market ?

Buy                                      Don't buy                                      But only after checking

64. Do you ask questions before buying like ?

Quantities                                      Service                                      Credit terms

65. Do you watch over ?

	Yes	No	Reasons
1. Scales			
2. Measuring devices			
3. Sales bills			
4. Your change			

66. Do you handle merchandise in the store carefully ?

Yes \_\_\_\_\_ No \_\_\_\_\_

67. Do you always pick up things at the stores or have some or all items delivered ?

	Items	Door delivered
1.	Groceries	
2.	Vegetables	
3.	Milk	
4.	Any other	

68. When you ask to have something delivered, do you consider the cost involved and its reflection on the commodity ?

Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_

69. Do you pay bills ?

1. Promptly
2. On receipt of a statement

70. Do you always try to make a purchase with the intention of keeping the article and returning goods only because of ?

1. Merchandise defects
2. On impulse buying
3. Pressure of salesman
4. You were not sure whether you needed it
5. Tempted by advertising

71. Do you avoid bargains when you have no immediate need for the articles ?

Yes \_\_\_\_\_ No \_\_\_\_\_

72. Do you bargain while purchasing the following items ?

Items	Yes	No	Reasons	outcome
Food				
Groceries				
Preserved foods				
Fresh foods/perishable				
Partly/cooked foods				
Clothing				
Equipment				
Housing/Furniture				
Other commodities				

73. What in your opinion are the advantages of using credit.

Tick in order of importance :

Convenient buying

Buy now and pay later plan

Immediate use of items

Forced savings

Emergency protection

74. Tick what you think are the factors which influence your buying practices ?

1. Durability

2. Economy

3. Social prestige

4. Comfort

5. Beauty

6. Availability and Servicing

7. Habits

8. Advertising

75. What do you think are your barriers to buying ?  
Mention any three barriers ?
1. Finance
  2. Time
  3. Quality
  4. Availability
  5. Any other

76. When you buy preserved foods do you check for the following ?  
Tick in order of importance :

Food preservation order

Licence Number

Batch Number

Date of manufacture

Date of expiry

Use before lable

77. Do you make use of your past experience and products knowledge while purchasing ?

Items	Yes	No	Reasons
Food			
Clothing			
Equipment			
Housing			
Any other			

78. While making a choice are you attracted by the following factors

S. No.	Items	Colour	Attractive packaging	Discount sales	Different salesmanship	Price range	Any other
1.	Food						
2.	Clothing						
3.	Equipment						
4.	Housing						
5.	Any other						

79. Do you investigate your produce before buying ?

Yes \_\_\_\_\_ No \_\_\_\_\_

80. If yes, list the products and the way you investigate, eg. Friends, neighbours, advertisements, salesman etc.

	Products	Friends	neighbours	Advertisements	Sales men	any other
1.	Food					
2.	Clothing					
3.	Equipment					
4.	Housing					
5.	Any other					

81. Do you buy foods which bear the certification marks ?

Yes \_\_\_\_\_ No \_\_\_\_\_ Reasons \_\_\_\_\_

82. Do you check on pilfer proof caps on bottles and covers on tins.

Yes \_\_\_\_\_ No \_\_\_\_\_ Sometimes \_\_\_\_\_

83. Do you buy foods in bulk when in season and store :

Items of food	Brought in bulk and store	
	Yes	No
PERISHABLES		
1.		
2.		
3.		
NON PERISHABLES		
1.		
2.		
3.		

84. Would you favour borrowing to own house ?

Tick your preference

- a. Within your means
- b. Beyond your means
- c. A luxury house for the sake of prestige

85. Do you think living in :

Give reasons

Rented house is better

Own house is better

86. Are you satisfied with your shopping practices ?

Yes	No	Reasons

87. When not satisfied with a product do you
1. Return the product
  2. Make a complaint
  3. Just keep quiet
  4. Avoid the shop next time
  5. Just grumble about it
88. Are you aware of the Government measures for home ownership among various income groups ?
- Yes \_\_\_\_\_ No \_\_\_\_\_
- Name those you are aware of :
89. Do you know your rights as a consumer ?
- Yes \_\_\_\_\_ No \_\_\_\_\_
90. Tick what you consider are your rights as a consumer in order of importance.
- a. Right to safety
  - b. Right to be heard
  - c. Right to choose
  - d. Right to be informed
  - e. Right to education
  - f. Right to healthy environment
91. Tick in order of priority what you consider as your responsibilities as a consumer.
- a. Shun black market
  - b. To be well informed and an alert buyer
  - c. To be true and honest if you expect others to be so
  - d. To be courteous
  - e. To protest openly against any wrong
  - f. Avoid hoarding buy only when you are in need of
  - g. Think before you buy without being victim of advertisements
  - h. To understand your role in our economy.

92. Are you interested in being better informed as a consumer

Yes \_\_\_\_\_ No \_\_\_\_\_

Reasons

- 1.
- 2.

93. If yes, what type of information you are interested ?

- 1.
- 2.

94. How would you like to be informed ?

- 1.
- 2.

95. Are you interested in working unitedly for the cause of the consumer

Yes \_\_\_\_\_ No \_\_\_\_\_

Reasons

- 1.
- 2.

96. If yes, how would you like to work ? Tick

As a member of a national or State organisation \_\_\_\_\_

As a group in the locality \_\_\_\_\_

Any other \_\_\_\_\_

## APPENDIX II

### SIGNIFICANCE TEST APPLIED TO THE MEANING OF HUMAN VALUES

#### Group A

Number Values	Phase I	Phase II	Difference in percentages	S. E. of the Difference	C. R.
1.	50	100	50	0.158	3.16**
2.	100	100	0	0.000	0.00 NS
3.	70	100	30	0.122	2.45*
4.	60	80	20	0.100	2.00 NS
5.	30	100	70	0.190	3.74**
6.	--	100	100	0.223	4.47**
7.	--	100	100	0.220	4.47**
8.	20	100	80	0.200	4.00**
9.	10	80	70	0.190	3.74**

\*\* - Highly significant

\* - Significant

NS - Not Significant

## Group B

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	60	80	20	0.10	2.0 NS
2.	100	100	0	0	0 NS
3.	80	100	20	0.10	2.0 NS
4.	50	100	50	0.16	3.16**
5.	20	100	80	0.20	4.00**
6.	-	100	100	0.22	4.47**
7.	-	100	100	0.22	4.47**
8.	30	100	70	0.19	3.74**
9.	10	100	90	0.21	4.24**

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group C

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	80	100	20	0.100	2.00 NS
2.	100	100	0	0	0 NS
3.	100	100	0	0	0 NS
4.	60	100	40	0.140	2.82**
5.	30	100	70	0.187	3.74**
6.	-	100	100	0.220	4.47**
7.	-	100	100	0.220	4.47**
8.	10	100	90	0.210	4.24**
9.	-	70	70	0.190	3.74**

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## SIGNIFICANCE TEST APPLIED TO THE PHYSICAL VALUES

## Group A

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	75	100	25	0.11	2.24**
2.	30	50	20	0.10	2.00 NS
3.	50	70	20	0.10	2.00 NS
4.	50	75	25	0.11	2.24*
5.	100	100	0	0	0 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group B

Number Values	Phase I	Phase II	Difference in Percentages	S. E. of the Difference	C. R.
1.	60	90	30	0.12	2.45**
2.	30	70	40	0.14	2.83**
3.	60	70	10	0.07	1.41 NS
4.	50	90	40	0.14	2.83**
5.	100	100	0	0	0 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group C

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	35	90	55	0.16	3.32**
2.	50	60	10	0.07	1.41 NS
3.	50	60	10	0.07	1.41 NS
4.	80	90	10	0.07	1.41 NS
5.	100	100	0	0	0 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## SIGNIFICANCE TESTS APPLIED TO INTELLECTUAL VALUES

## Group A

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	30	70	40	0.14	2.83**
2.	50	80	30	0.12	2.45*
3.	50	50	0	0	0 NS
4.	75	90	15	0.08	1.73 NS
5.	60	90	30	0.12	2.45*

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group B

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	50	90	40	0.14	2.83**
2.	50	80	30	0.12	2.45*
3.	40	80	40	0.14	2.83**
4.	60	90	30	0.12	2.45*
5.	55	90	35	0.13	2.65*

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group C

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	60	95	35	0.13	2.65*
2.	60	90	30	0.12	2.45*
3.	60	80	20	0.10	2.00 NS
4.	70	90	20	0.10	2.0 NS
5.	50	90	40	0.14	2.83**

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## SIGNIFICANCE TESTS APPLIED TO EMOTIONAL VALUES

## Group A

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	80	100	20	0.10	2.00 NS
2.	90	100	10	0.07	1.41 NS
3.	50	75	25	0.11	2.24*
4.	50	75	25	0.11	2.24*
5.	5	20	15	0.08	1.73 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group B

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	90	95	5	0.05	1.00 NS
2.	100	100	0	0	0 NS
3.	70	75	5	0.05	1.00 NS
4.	60	75	15	0.08	1.73 NS
5.	20	30	10	0.07	1.41 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group C

Number Values	Phase I	Phase II	Difference in Percentages	S. E. of the Difference	C. R.
1.	50	60	10	0.07	1.41 NS
2.	50	70	20	0.10	2.00 NS
3.	10	20	10	0.07	1.41 NS
4.	50	60	10	0.07	1.41 NS
5.	80	90	10	0.07	1.41 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

**SIGNIFICANCE TESTS APPLIED TO MORAL AND  
SPIRITUAL VALUES**

**Group A**

Number Values	Phase I	Phase II	Difference in Percentages	S.E of the Difference	C. R.
1.	50	60	10	0.07	1.41 NS
2.	50	50	0	0	0 NS
3.	20	20	0	0	0 NS
4.	60	80	20	0.10	2.00 NS
5.	25	50	25	0.11	2.24*

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group B

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	75	85	10	0.07	1.41 NS
2.	40	40	0	0	0 NS
3.	30	45	15	0.08	1.73 NS
4.	50	60	10	0.07	1.41 NS
5.	35	60	25	0.11	2.24*

\*\* - Highly significant

\* - Significant

NS - Not Significant

## Group C

Number Values	Phase I	Phase II	Difference in Percentages	S. E. of the Difference	C. R.
1.	50	50	0	0	0 NS
2.	20	20	0	0	0 NS
3.	10	10	0	0	0 NS
4.	10	15	5	0.01	1.0 NS
5.	25	40	15	0.08	1.73 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

**SIGNIFICANCE TESTS APPLIED TO SOCIAL AND  
AESTHETIC VALUES**

**Group A**

Number Values	Phase I	Phase II	Difference in Percentages	S. E. of the Difference	C. R.
1.	75	85	10	0.07	1.41 NS
2.	100	100	0	0	0 NS
3.	80	100	20	0.10	2.00 NS
4.	90	100	10	0.07	1.41 NS
5.	50	75	25	0.11	2.24*

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group B

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	75	90	10	0.07	1.41 NS
2.	100	100	0	0	0 NS
3.	90	100	10	0.07	1.41 NS
4.	100	100	0	0	0 NS
5.	50	70	20	0.10	2.0 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant

## Group C

Number Values	Phase I	Phase II	Difference in Percentages	S.E. of the Difference	C. R.
1.	50	65	15	0.08	1.73 NS
2.	100	100	0	0	0 NS
3.	10	50	40	0.14	2.83**
4.	90	95	5	0.05	1.00 NS
5.	80	90	10	0.07	1.41 NS

\*\* - Highly Significant

\* - Significant

NS - Not Significant



ITEMS OF PURCHASE INFLUENCED BY VALUES

N = 20 in each group

S. No.	Items of Purchase	Physical						Intellectual						Emotional						Moral and Spiritual						Social and Aesthetic					
		A		B		C		A		B		C		A		B		C		A		B		C		A		B		C	
		Phase → I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II	I	II
		Percent																													
1.	Food	75	100	60	90	35	90	30	70	50	90	60	95	80	100	90	95	50	60	50	60	75	85	50	50	75	85	75	90	50	60
2.	Clothing	30	50	30	70	50	60	50	80	50	80	60	90	90	100	100	100	50	70	50	50	40	20	20	20	100	100	100	100	100	100
3.	Equipment	50	70	60	70	50	60	50	50	40	80	60	80	50	75	70	75	10	20	20	20	30	45	10	10	80	100	90	100	10	50
4.	Housing	50	75	50	90	80	90	75	90	60	90	70	90	50	75	60	75	50	60	60	80	50	60	10	15	90	100	100	100	90	95
5.	Health	100	100	100	100	100	100	60	90	55	90	50	90	5	20	20	30	80	90	2	50	35	60	25	40	50	75	50	70	80	90