EMPOWERING WOMEN THROUGH THE FORMATION OF CONSUMER SOCIETY

By

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CERTIFICATE

This is to certify that the Dissertation entitled, **"EMPOWERING WOMEN THROUGH THE FORMATION OF CONSUMER SOCIETY"** submitted to the Avinashilingam Institute For Home Science and Higher Education for Women (Deemed University), Coimbatore in partial fulfilment of the requirement for the award of Degree of Doctor of Philosophy in Family Resource Management, is a record of original research work done by **S.PREMA**, during the period of her study in the Department of Family Resource Management, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore - 641 043 under my supervision and guidance. The dissertation has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or similar title to any candidate of any other University.

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DECLARATION

I hereby declare that the dissertation entitled "**EMPOWERING WOMEN THROUGH THE FORMATION OF CONSUMER SOCIETY**" submitted to the Avinashilingam Institute For Home Science and Higher Education For Women (Deemed University), Coimbatore- 641 043 in partial fulfilment of the requirement for the award of the Degree of Doctor of Philosophy in Family Resource Management is a record of original research work done by me, under the supervision and guidance of **Dr.(Mrs) A.Venmathi M.Sc., M.Phil., Ph.D**, Reader, Department of Family Resource Management, Avinashilingam Institute for Home Science and Higher Education for Women (Deemed University), Coimbatore – 641 043 and that it has not formed the basis for the award of any Degree / Diploma / Associateship / Fellowship or similar title to any candidate of any other university.

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Introduction

INTRODUCTION

"Behold the business man that looketh after the interests of others as his own, his business will expand". Thiruvalluvar.

India's rapid development is intrinsically linked to the social, economic and political empowerment of every citizen of this country, especially women. Developing countries that have made global social progress, have done so primarily through the empowerment of women, which has had enormous impact in terms of literacy, health and economic well being of families as stated by the Prime Minister of India Thiru.Vajpayee.

Women with varied social, economic, political, regional and linguistic backgrounds and milieu constitute almost half the nation. Women who comprise half of the country's population need to be viewed as productive members of the society sharing equal authority and responsibilities of being citizens. Social justice also demands equal participation by women in the nation building process and other activities (Rao and Balakrishna, 2001).

Women's empowerment, which begins with the awareness about their rights and responsibilities, encompasses their political empowerment, economic independence and social upliftment (Sundaram, 2000). Empowering women presupposes a positive change in the perception of our society. Women prepared to intervene with the market forces that affect them

are also prepared to reckon with the business and political forces in their community (Gupta, 2001). Throughout the world, growing or buying, storing and preparing food for the family is largely a female activity. Even when food is available and affordable, women consumers are confronted with questions about its safety and nutritional quality (Chandrasekhar, 1992 and Menon 1998). Women's empowerment in the field of consumerism is multi-dimensional. Empowerment allows women to have choices, which in turn means relative strength and bargaining power for them. (Kant, 2001). It is clear that women can be empowered individually, the feminist vision is one where women are able to articulate a collective voice and demonstrate collective strength (Rao and Rao, 1999).

The women consumer is the kingpin around which the entire business activities revolve. A consumer is a person who buys a product or service for the monetary consideration (Naik and Reddy, 1999). According to Webster's new collegiate dictionary, consumer means one who consumes, one who uses economic goods or services for his/her own use and needs.

Begum (2000) and Duraisingam (2001) opines that the consumer is the focal point of all economic and social activities. Satisfaction of the consumer is the most important goal of any business enterprise. Consumer interests, therefore, should receive the first priority.

Vajpeyi (1995) and Koli (1995) were of the opinion that women as consumers are powerful catalysts as individuals and in groups in creating a healthier planet for themselves, their families, their communities and nations. Women are 'double consumers'- they make decisions not just for themselves but for their families as well. A woman's experience as a consumer is the basis for her further involvement in consumerism.

Women play a key role as consumer. They are confronted with a major responsibility about the health of the family. They need to be concerned with the quality of goods, rising prices, short measures, adulterated food and poor services (Varghese, 1995). Women as key food producers in many regions of the world, play a central role in the development and production of food, participating actively in all phases of the production cycle, including the conservation, storage, processing and marketing of food (Rajkumar, 2000 and Hariharan, 2000).

Food is the most essential requirement of all living beings. They have the unique distinction of meeting an essential need of all the consumers, irrespective of their economic and social status (Venkatsubramanian, 1999). Sinha (2000) states that the importance of food is such, that consumers should educate themselves on the value of different kinds of foods and be informed about the selection of the available foods so that a balanced diet can be prepared at the minimum cost. Women, therefore make a vital contribution to

economic development, which must be recognised and rewarded. (Dutta, 2001).

Sundaram, (1985) is of the opinion that as consumers and producers of food, women are heavily burdened. Food being one of the major necessities of family living, rich or poor, literate or illiterate, everybody is a consumer of food items (Mullick, 1991 and Sarala et.al 1998).

Though the consumers are the vital segment of our economy, they are the most unorganised, widely scattered and highly exploited. India lacks a strong and well organised consumer movement, though it is having more than 700 million consumers. We need a Ralph Nader to make consumerism a dynamic force in India. Consumer exploitation can be ended only through collective social action. Empowerment of consumer consciousness and consumer unity are the best safeguards against consumer exploitation. (Neelakanta, 1998).

The Indian woman consumer has become the victim of economic situation in terms of soaring prices, non-availability of goods, adulteration, bogus branding of names and marks, deceptive packaging, misleading advertisements, speculative hoarding of essential commodities, black marketing, short weighing, aggressive salesmanship, defective manufacturing and high profiteering as enumerated by Srinivasa, (1990), Joshi, (1997) and Srinivasan, (1999). As a result, women are forced to pay not only higher

prices but also accept low quality products (Mamoria and Joshi, 1992). Consumers are subjected to all kinds of exploitation because the business people take advantage of the gullibility of the consumers (Ahmed, 1999 and Mankar, 1999).

Duplication of brand products, external attractions of packages by unscrupulous traders where the women consumers are unable to choose the right quality and quantity of food, whether raw or processed, starting from cereals to spices, milk, pulses, ghee, honey, vegetables, fruits and so on. (Mowen, 1990, Michael, 1998 and Kothari, 1999).

Varghese et al. (1996) put forth that majority of the women consumers lack the basic economic knowledge regarding the market and their role as consumers in affecting price and economic system. Their buying practices are on the whole irrational, unintelligent and businesslike because they are poorly informed regarding availability of products and methods of identifying quality. The level of consumer consciousness is abysmally low among the women. As a result of this, the women consumers do not get value for the money paid. They are often cheated by the unscrupulous trade practices followed by avaricious sellers. Thus it is essential that women as consumers need to understand many aspects pertaining to food selection and purchasing (Singh and Singh, 1995).

The impact of technology on the consumer is massive, since it has resulted in the technical sophistication of products. The technological revolution, thus led to the increase in the production of goods but at the same time, it posed certain problems before the consumer (Ramaswamy and Namakumari, 1992). Consumers nowadays live in a mass market and in many cases do not come in contact with the producer or supplier of goods (Shah, 1994).

In a highly competitive economy it is difficult for the consumer to make a rational choice as she is dominated by sellers' advertisement strategy (Verma and Singhel, 1993). Adequate information, relating to products, prices and quality, should be continuously disseminated. It should be realised that merely providing and disseminating information is not enough. The consumer must know how to utilize this information (Aswathappa, 1996 and Joseph, 1998).

Siddantha (1996) and Jagaran (1996) claims that the consumer education movement should, therefore, teach the consumer how to seek, use and evaluate consumer information, how to do their shopping so that it ensures the best buy in relation to their resources, values and life styles.

In the context of an emerging global market and the scenario of the consequences of the impact of bad consumerism on the health of general public, it becomes imperative to revamp the consumer system. In this,

consumer protection and consumer education play a vital role (Venkatasubramanian, 1998). In a developing country like India the need for a concept of consumer protection became imperative on account of economic imbalances and inequalities, teeming population, high rate of illiteracy, shortages of essential commodities, adulteration, black marketing, under weighing, wide variations in the quality and prices of comparable products and a vast knowledge gap in consumer rights (Narayanaswamy, 1990, Grewal, 1993 and Khurana 1995). Consumer protection is a social force designed to protect consumer interests in the market place by organising consumer pressure on business (Arulselvam and Namasivayam, 1990 and Antony, 1993).

To provide better protection to women consumers, the consumer activists from time to time have been pressurizing the Government and voluntary organisations to take over the responsibility of safeguarding consumer protection (Bal, 1993). Thus a major step in the field of consumer protection was taken in the year 1986 when the Consumer Protection Act (1986) was enacted to protect the interest of the consumers (Rani, 1990 and Kaushal 1994).

A proactive consumer action requires three major elements in rights, awareness and assertion, influencing or persuading the systems of Governance of the state as well as market and building up linkages and solidarity with other social action movements (Kumar, 1995 and Singh,

1996). The major futurist of the consumer movement in India should be on availability, purity and pricing of essential commodities and services (Ghali, 1992 and Arora, 1998).

The insufficiency of the law and enforcement agencies and the system of long drawn out litigations are also causes of unabated and rampant adulteration (Sengupta and Basu, 1993, Wadhwa, 1998). To save the consumers from the clutches of the traders, the consumers started protecting their interests by organising their activities to enhance their rights of power. This in turn, has led to the emergence of 'consumerism' – a powerful socio economic movement (Sharma, 1990). Every consumer movement is aimed at protecting and promoting the interest of all citizens of a country from physical or economic exploitation by the producers and suppliers of various goods and services (Kamat, 1995 and Nagendra, 1996) Consumer protection movement should be the joint responsibility of the Government departments, consumer councils, voluntary agencies and the consumers themselves. Consumerism will succeed only when the consumers are well organised and conscious of their rights. Since consumerism is a national movement to protect people's rights, it deserves the attention and assistance of one and all (Himachalam, 1990 and Raut and Nambi 1993).

A plethora of legislation has been enacted by the Government to protect the interest of the consumers. The enactment of the Consumer Protection Act of 1986 (COPRA) was a landmark. Consumer protection

provides for a three-tier consumer disputes redressal system encompassing the District, State and National levels. There are two levels of agencies in the state and one agency at the national level (Shah, 1990, Dogra 1990 and Gulshan, 1994). Unless women are made to realise the existing laws and the protective measures available, the efforts made by the Government and the voluntary consumer organisations would be ineffective when it is not implemented by the women consumers as viewed by Swaroop (1991) and Arora (1999).

Empowerment of women through consumer education must seek to promote consumer consciousness among women citizens. They must be sensitized to the fact that public services and goods must be of a standard quality and each citizen has the right to complain against faulty goods and services (Narayanswamy, 1994). It emphasizes consumer rights under the law and business terms in the market place (Rajalakshmi, 1990). Empowerment through education is dynamic and equips the consumers to protect themselves as well as to make informed and effective choices, not just about the products they wish to buy but also about the quality of life they want to live (Beard, 1991 and Chandra and Patel, 1994). Consumer education should enable the buyer to purchase those goods, which maximise his/her satisfaction with minimum cost (Singh, 2001 and Ravindran, 1999).

Moreover consumer purchasing skills such as insisting on the bills, looking for the date of manufacture/expiry, certification marks like ISI,

AGMARK and FPO, avoiding purchase during hoarding, black marketing, deceptive weights and measures, adulteration, misleading advertisements, quality, quantity and price of the food, should be noticed before purchasing the commodities. (Pillai and Bhagvathi, 1995).

Thus, in order to make desirable changes in the knowledge and behaviour of women consumers, consumer consciousness is the need of the hour, which has to be promoted at a global level. A ready to use, viable educational module or training package for immediate use in the non-formal education is lacking. Hence, such packages need to be prepared in order to investigate consumer consciousness among the students and public. These lacunae motivated the investigator to work towards identifying the gaps in the knowledge and purchasing behaviour of women with special reference to food as one of the most essential items of their purchase. Under the ambit, consumer education comes to impart knowledge on various malpractices and thereby assisting them in making a rational choice and to protect them from unfair strategies being followed by sellers. At present, efforts are being made by the Government and the consumer organisation to change the situation in favour of the consumer. (Singh, 1992, Sethi and Seetharaman, 1994 and Ghosh, 2000).

To make a critical impact, consumer action movement should have strong linkages and alliances with other social action movements. Another

important challenge before the consumer movement is to build up a holistic and realistic perceptive on broader social change (Sharma, 1995).

Even with multifaceted efforts taken to create awareness among consumers, the problems of the consumers still exist in the real situation. Several studies highlighted that the women make improper purchase in an unorganised way and are also unaware of several aspects which should be known to them for wise purchase. Therefore 'Empowering Women Through the Formation of Consumer Society' has been undertaken to pin point the real situation and to make necessary steps with the following objectives to study the food purchasing behaviour of women consumers.

- Analyse the factors influencing the purchasing behaviour of women consumers.
- Identify the problems in purchasing essential food commodities.
- Find out the awareness of women on legal aspects of consumer protection
- Plan and execute the consumer awareness programme to educate the women on consumerism.
- Evaluate the impact of consumer awareness programme
- Formulate a self sustained consumer society to empower women consumers.

The present study is need based and it will work out the strategies for wise purchase among the women consumers by improving their purchasing behaviour with reference to food commodities.

SCOPE OF THE STUDY

The scope of the study was envisaged in the following terms to

- create awareness among women consumer on the art of becoming a skilled buyer.
- protect consumers' health through improved method of food purchasing behaviour.
- make the women understand the range of consumer problems and its impact on society and their responsibilities as a wise consumer to overcome the problems.
- make women aware of avenues for redressal of their grievance and fight for their rights.
- be an active consumerist and disseminate consumer education for the betterment of society.
- bring forth appropriate methods to teach various concepts on consumer issues.

Review of Literature

II REVIEW OF LITERATURE

The literature pertaining to the study on "Empowering women through the formation of consumer society" includes the following headings:

A. Women as consumers

B. Consumer problems in food purchase

C. Consumerism in India

D. Empowering women to be wise consumers

A. Women as consumers

Mahatma Gandhi, the father of our nation rightly points out that the customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption on our work. He is the purpose of it. He is not an outsider on our business, he is part of it. We are not doing him a favour by serving him. He is doing us a favour by giving us an opportunity to do so".

Women consumers are the keystones in the economic development of a country. Business is dependent on the consumer for its sale. Production and marketing exists only for consumers whether or not they are conscious of their veto power (Singh and Singh, 1995).

Joseph (1998) defines consumer as anyone who consumes any good or services directly or indirectly, whether he has paid for it or not. Mowen (1990) defines the consumer as the final buyer of goods and services for the satisfaction of personal wants.

Dogra (1990) opines that each one of us is a consumer in one way or the other. Often the person who buys a product or service is a consumer but when the materials purchased are not used for personal use, those persons will come under the category of producers. According to the Consumer Guidance Society (1998) consumers are people who purchase goods and services for their own or family use and enjoyment. Nair (1999) defines that the consumers are all individuals and households who buy goods and services for personal consumption.

According to the Consumer Protection Act (1986), consumer means any person who buys goods for a consideration which has been paid or promised or partly paid and partly promised or under any system of deferred payment when such use is made with the approval of such person but does not include a person who obtains such goods for resale or for any commercial purpose.

Schidffman and Kanuk (1997) classify consumers into personal consumer who buys goods and services for his/her own or family use and organisational consumer who purchases goods and services to run an organisation, for example business firms and Government etc.

Engel (1990) showed that women buy about 55 per cent of all the consumer goods for the family, men buy 30 per cent, husbands and wives shopping together buy 11 per cent and children buy 4 per cent. Women's lives are intimately bound up with the production, processing and preparation of food. Women play a major part in purchasing food for their family. In most households, it is the women who cook the family meals. It seems that the classical image of the woman as 'mother nature' still holds (Vajpeyi, 1995).

Arch (1980) feels that intelligent consumer choice is a fundamental problem of all human beings. Intelligent consumer choice is the basis for improving the quality of living for the individual and for each member of the family. To achieve a high quality of living, consumers have certain responsibilities, and the higher quality of living can only be achieved when these responsibilities are carried out successfully.

Hoyer and MacInnis 1999 feel that a good shopping begins at homemaking a shopping list, reading advertisement for comparative price and styles, looking for quality marks, manufacture date and expiry. Reliable and factual, advertising can help women to build up a background of knowledge about goods and services that will enable her to use her money more intelligently. The best advertising is the advertising that helps her most towards a wise decision. Skill in using advertising consists primarily in the ability to get the greatest possible amount of information and guidance (Sawarkar and Shivakumar, 1991).

Burros (1992) and Mueller (1991) studied the concept of nutritional labelling covering a broad spectrum about the nutritional value of the foods consumers buy. They depend on food labels as their most useful source for nutrition information. The foods required to carry labels show the number of calories per serving, total fat, saturated fat and cholesterol. Consumer advocates have proposed a mandatory labelling programme for all goods to certify quality. A cooperative effort by Government officials, business people, consumers and academic researchers would be needed to establish the standards to be summarized on labels. Unfortunately, many consumers lack the background to understand the meaning of the nutritional content of foods and without education they may not benefit from nutrition labelling requirements. Studies show that women are more likely to read food labels than men and that non-working women are the most likely to read ingredients (48 per cent) or nutritional information (41 per cent). Shoppers aged 50 or older read ingredients 48 per cent of the time, while 18 to 24 year olds do so only 31 per cent of the time.

Ravindran (1999) found out that in the middle class families, the housewife is the buyer. The characters of the housewife are cautiousness, quality conscious, cost conscious, leisure seeking, fashion loving, but not crazy, and she is the major decider in all family purchases. So it can be said that in the male-chauvinistic society, women are given chance in this role of being consumers.

The study conducted by Srinivasan (1999) on `Buying practices of households, consumer awareness, and customers' evaluation of fair price / ration shops revealed overwhelmingly that the housewife was the major decision-maker regarding quality, quantity, and mode of purchase of foodstuff and she was the major purchasing agent.

B. Consumer problems in food purchase

Consumer problems in India and perhaps in other developing countries too, face a wide range of problems in their day-to day dealings with traders and various organisations, engaged in providing goods and services (Chandrasekhar, 1992).

Consumers are generally ill-informed, ignorant and inexperienced, fall in the trap of unscrupulous traders who by their garrulity and glif successfully coax consumers to purchase unwanted goods (Thirupurasundari, 1998 and Ahmed, 1991).

Gandhi (1994) is of the view that in the market place consumer is often cheated in terms of quantity and is thereby deprived of getting full value for money. Consumers are blissfully ignorant of faulty weights and measures and the traders are benefited in more than one way, they charge exorbitant prices, keep the quality below the prescribed standard and use wrong weights and measures (Kaushik and Sharma, 1999). Measures too have been deceptive as in the case of oils, milk and other liquids vended to consumer in limited

quantities The consumer is forced to pay not only higher prices but also accept low quality products (Nair, 1999).

The use of food colours and additives such as artificial colour, flavours and preservatives are not only toxic but also cause digestive problems by affecting digestive enzymes and organs and also cause serious disorder and diseases (Rao, 1990 and Kumar, 1997).

Though the advertisements are made to direct, guide and motivate the consumers, advertiser uses them indirect way to mislead the consumers with least information. It can be said that consumers are continuously bombarded with advertisements to the point of accepting goods and services (Mandana, 1985 and Jethwaney, 1999). A wide range of products of different sizes and qualities have flooded the market, as countries are getting more and more industrialised. The consumer therefore finds it difficult to choose with confidence, in a sellers market (Bharathi and Jacintha, 1994).

By hoarding the essential commodities, artificial scarcity is generated in the markets which affects the psychology of the consumers to go in for bulk purchase, anticipating non-availability of product at a higher price (Cherunilam, 1999). The black-marketing operators do not care for productivity, growth, and equal distribution but aim at maximisation of profits only. When shortages persist for a longtime, the businessmen acquire the

necessary 'skills' to successfully operate black marketing (De and Bandyopadhay, 1996).

The consumer suffers from various unfair trade practices such as adulterated and sub-standard goods, short weights and measures, wrong description in advertising, damaged goods, higher prices, deceptive packaging, black marketing and hoarding. These can be redressed by the Governmental and voluntary agencies. Lalitha (1999) in her study of "consumers" – reported that 'no amount of Consumer Protection Act, will help the Indian consumer, unless she is prepared to help herself. To be an enlightened consumer, insist on the receipts whenever possible, do not buy anything before checking its date of manufacture, date of expiry, give consumer resistance and demand the birth right, the complaint book, whenever available. Right to be heard is a recognised consumer rights under Section 6(d) of the Consumer Protection Act.

Grover (1999) in a study of 240 consumers and 80 experts revealed that brand name does influence the consumer purchase decision and consumers actively seek for popular brands. For buying a branded product, the consumers mostly believe in its visual appearance (the colour, get up, features, style etc), rather than its physical appearance (size, shape, package, place of production). To ensure genuineness of the brand, they are mostly guided by its visual appearance and give scant attention to the place of

production and other information. This makes the consumer to purchasing the fake products, and they rarely air their grievance, in public.

Wadhwa (1998) reported that adulteration of foodstuffs is a growing menace to the health of the nation. Unscrupulous traders indulge in adulteration to exploit the poor and the rich alike. With the rising cost of living, consumers have become cost-conscious and this has led to the nefarious practice of adulteration flourish. Apparent improvements in colour, taste and smell entice the consumer to but adulterated eatables. To escape high prices, the consumer tries to go for something cheaper.

The Encyclopedia Britannica defines adulteration as the act of debasing a commercial commodity with the object of imitating or counterfeiting a pure or genuine commodity or of substituting an inferior article for a superior one in order to gain an illegitimate profit (Malhotra, 1995).

Lakshmanan (1999) expressed the view that adulteration is a criminal act for, the consumer is made to pay more than what the product deserves, and secondly he/she is put into health hazards, which could result in death. Marketing of adulterated foods articles and grocery items by unscrupulous traders is nothing new and the evil is widely prevalent in the country. Oil is one of the important products in the preparation of food. Edible oil with Trycresyn phosphate (TCP) results in paralysis and death. Pulses are made to

appear as polished and glittering by using colour dye, along with automobile oil, grease or mineral oil. They are mostly toxic, leading to cancer, damage to the kidneys and other vital organs as pointed out by Gururajan (1999).

Srilakshmi (2001) asserts that adulteration of foodstuff is commonly practiced in India by the trade. It implies that some substances are either added or removed from a product to get a higher profit by changing its nature. (Naik and Reddy 1999) have emphasised that adulteration is intensified particularly in a period of inflation. During the period of inflation the businessman is doubly benefited whereas the consumer faces double disadvantage-rising prices and poor quality of products. Bakialakshmi (1999) asserts that in order to protect the consumer from the health hazards posed by adulterated food, Government has taken a number of measures to check and exercise control over the quality of goods offered for sale in the market. Government has passed Prevention of Food Adulteration Act, 1954 (sec 12) which provides the consumer all facilities to analyse the food through Government agencies.

The level of consumer awareness about redressal alternatives is also not encouraging. Their knowledge is limited to filing cases with the courts and they have little awareness about approaching the consumer organisation, business interest groups and other authorities for taking up their grievances.

Thus the measures suggested during the course of survey include – a need for action against manufacture and sale of duplicate products, stringent fines and deterrent imprisonment, enhancing the role of consumer, enforcement agencies, and media in highlighting the problem and ensuring an effective disbursement of the consumer welfare fund.

Thus the studies and the literature revealed that exploitation of consumer in the hands of unscrupulous trader can be assessed by spreading consumer education with the help of a large network of communication. Consumer organisations should be formed at different levels in order to report the cases of adulteration quickly and ensure immediate action by the authorities.

C. Consumerism in India

Consumer movement in India

The perception of the term consumer movement has been undergoing changes. Consumerism is not a new phenomenon in India. Ancient economists like Kautiliya and Brihaspat laid down rules to protect the interest of consumers. However consumer protection as a specialised field has emerged only recently in India, when the consumers in order to save themselves from the clutches of the trader, started protecting their interests, by organising their activities to enhance their rights. This in turn, has led to

the emergence of consumerism as a powerful socio economic movement (Arora, 1999).

While the consumer movement has a history of over a century, it gained momentum only during the last three decades, with the formation of many consumer groups, set up by different groups of citizens all over the world. The seeds of the consumer movement were sown in 1947 and it continued till, about the middle of 1986 (Rayudu, 1990 and Jagaran, 1996). During this period, the consumers suffered miserably and silently. They were taken for a ride most of the time in the matter of prices and quality of goods. Consumers were unaware of their rights and did not know where to get effective redressal of their grievances (Sasikala, 1998 and Joshi, 1997).

Sixties was an unique period in the history of consumer movement when it started gaining momentum. This was the time, when the consumers started voicing their grievances, since they were continually cheated by the trading community. This in turn, has led to a phenomenal growth of the consumer groups across the country to help consumers to assert their rights (Gulshan, 1994 and Kumar, 1999).

To provide better protection to the consumers, the consumer activists from time to time have been pressurising the Government. Some spirited consumer activities and voluntary organisations took over the responsibility of taking active role for consumer protection (Sivaprakasam and Rajmohan,

1999). Right from 1976, consumer representatives had been pressing for a separate 'All comprehensive Act' as they realised that existing laws were not able to provide free protection to the consumers. Thus, a major step in the field of consumer protection was taken in the year 1986, when the consumer protection Act, 1986 (CAP) was enacted to provide for the interests of the consumers (Thamulingam and Ghanadesigan, 1990).

Consumers are engaged in spreading awareness and education via seminars, conferences and workshops, televison interviews and serials, street plays and audio-visual programmes. Newspapers and magazines constitute the major source of information in making consumers conscious of their rights, exposing defaulters, information on product, seeking improvement in quality and giving moral support to consumers in solving their grievances. Giving importance to consumer safety and nutritive value of food, consumers carry out product tests and make the facts public (Hermann, 1990, Nijhawan, 1994 and Desikan, 1999)

Consumer organisations have made impact on the Government machinery, forcing it to take action against faulty traders. As a consequence of the intensive campaign for a common cause, the Government of India has notified that "retail price" means maximum price at which the commodity in packed form may be sold to the ultimate consumer (Kavitha, 1999 and Yejanaraman, 1999).

Consumers have acquired momentum in the last decade due to direct interaction with public and can initiate dialogue and enable participation of the masses with the concerned authorities (Sreedharan, 1993). With the advent of liberalisation, they have a major role to play in protecting the interests of consumers from monopolisation by multinational companies, cartelisation of trade and industry, deficient services and unfair trade practices. With the Stock Exchanges of the World in such a state of disarray, investor protection is the need of the hour (Joseph, 1991). The emergence of consumer product testing laboratories providing comparative testing, ranking and evaluation will help in forming a buying guide to consumers. They can help in evolving product liability as well as in sustaining the environment by means of pollution control (Shah, 1999).

To bring all these into effect, no consumer group can function alone. They have to provide a joint front at least on issue-based problems so that they can make an impact by means of lobbying and advocacy. The concept should be "united we stand, divided we fall". This need not be merely at the national level. Currently we have groups of state based organisations and also at the national as well as international level. Groups all over the world are dealing with environment protection, particularly those relating to health and safety and discouraging conspicuous consumption adversely affecting the environment. Courses in consumer education at school and university level formulated by consumer organisations like Center for Environment Education

are aimed at consumer awareness of rights and remedies and value for money. Public education will neutralise the adverse effect of aggressive advertisement, particularly in relation to nutrition, health hazards and safety. (Iyer, 2002 and Wagle, 1999)

The time has come when consumers in India can hope to be "The king" in the market place to become a reality. This can be attained only by the concerted efforts of the public, consumer organisations, Government and business groups. (Shah, 1991).

Government's role in consumer protection

Consumer protection is a social force designed to protect consumer interests in the market place by organising consumer pressure on business (Rajalakshmi, 1990). It is essential to protect the consumer against descriptive and unfair trade practices, abuse of monopoly position or restrictive trade practices (Bal, 1993 and Ahmed, 1999).

As indicated by Sundaram (1985) and Rani (1990) the most vital step in protecting the consumer's interest is to make the consumer aware of their problems and arousing them to take an active interest in solving their problems by educating them. The basic idea behind the consumer protection movement is the protection of the rights of consumers. It was president Kennedy who declared the consumer rights for the first time in his message to the American Congress on 15th March 1962. They were the rights to safety,

right to information, the right to choose and the right to be heard. Later, International Organisation of Consumers' Union (IOCU) added four more rights such as the right to redressal, the right to consumer education, the right to healthy environment and the right to basic needs (Dhyani and Saklani, 1990 and Khurana, 1995).

In India several laws have been promulgated by the Government to regulate the food market and help the consumers to get right quality and quantity of food items at reasonable price (Sethi and Seetharaman, 1994).

The major laws enacted and statutory orders passed by the Government to sub-serve the interest of the consumers are enumerated as under:

1. The Indian Sale of Goods Act, 1930.
2. The Agricultural Produce (Grading and Marketing Act, 1937).
3. Drugs and Cosmetics Act, 1940.
4. Indian Standards Institution (certification marks) Act, 1952, - Subsequently replaced by Bureau of Indian Standards Act, 1986.
5. Prevention of Food Adulteration Act, 1954.
6. The Essential Commodities Act, 1955.
7. The Standards of Weights and Measures Act, 1976
8. Monopolies and Restrictive Trade Practices Act (MRTP), 1969.

9. Prevention of Black Marketing and Maintenance of Supplies of Essential Commodities Act, 1980.
10. The Standards of Weights and Measures (Enforcement) Act 1985.
11. The Consumer Protection Act, 1986.
12. The Environment Protection Act, 1986.

Source : Directorate of Consumer Affairs, 1989, New Delhi Education.

The main objective of these Acts are to promote and protect the rights of the consumer, with regard to defective goods, deficiency of services, overcharging or any unfair trade practices. It provides for the setting up of consumer disputes redressal forum at the District, State and National levels for simple, inexpensive and speedy redressal for consumer grievances. It also provides for the setting up of consumer protection council in the States and at the Center to promote and protect the rights of the consumers.

Moreover the Consumer Protection Act of 1986 provides for the establishment of consumer disputes redressal agencies in order to enable the consumer or consumer organisation to obtain redress through procedures that are expeditious, fair, inexpensive and accessible. (Kumar, 1995 and Desai and Bhavan, 1997).

A person can approach the consumer disputes redressal agencies against unfair trade practices, defective goods, deficiencies in services and excessive prices. Consumer protection councils and consumer disputes

redressal agencies are established to protect the rights of consumers and for redressal of their grievances. The act provides three tier quasi-judicial machinery at the District, State and National level to provide speedy, inexpensive remedy.

The District forum will have a jurisdiction to entertain complaints where the value of goods or services and the compensations, if any claimed is less than rupees one lakh.

The State commission will have jurisdiction to entertain complaints which exceed rupees one lakh, but not more than rupees ten lakhs.

The National commission shall have jurisdiction to entertain complaints, which exceed rupees ten lakhs.

The Act also envisages setting up consumer protection councils at the centre and in States and Union Territories to help the consumer.

These legislations are aimed at controlling production, supply, distribution, quantity, purity, and pricing of various goods and services (Venkatasubramanian, 1998). Likewise, they inform the consumer of the availability of goods and caution them on unfair trade practices resorted to by unscrupulous traders and manufacturers.

Rajmohan (1996) found out in his study on working of consumer redressal forum in Tamilnadu, that in free market economy it is said that

consumers rule the economy through pricing the goods which he wants to purchase. But in reality the consumer is dictated by unscrupulous trading community. He seeks protection, advice and information when his rights are adversely affected. The shift from `buyer beware' to `seller beware' has increased the role of Government in promoting the rights of consumers. Consumer's awareness is necessary as it enables the buyers to protect themselves against exploitation. The ignorance, illiteracy, poverty, lack of information, general apathy of consumer in India are the main causes for slow growth of consumer movement.

Food is an essential need of consumer regardless of social or economic status. The Government has enacted Prevention of Food Adulteration Act (1954) to safeguard the life and health of the people (Sethi and Setharaman, 1994).

The Act marks it a criminal offence to seal any food product, which is adulterated or misbranded. Under this Act, if the food is different from what it is declared to be or contains any substance which makes it injurious or is prepared or packed or kept in unhygienic conditions or contain impurities, it is said to be adulterated. The Act was amended in 1986 to empower the consumers and their registered organisations. They can draw food sample for analysis and send to public testing laboratories. If the product is found to be substandard the Act provides the way for stringent penalties.

There are a number of certification marks in use for different products and processes, by which consumers can identify goods which have been tested and passed according to minimum quality standards of acceptability. The Agmark, PFA standards FPO, ISI and ECO-mark are some of the quality marks, which can help the consumers to select standards goods.

The **'Agmark'** certification on any product assures the consumer of correct selling prices, quality and purity of the product, correct weight and other chemical and physical characteristics in both natural and processed product (Yawalkar, 1990). The Agmark standards covers products like cotton, tobacco, oils and fats, cereals, pulses, fruits, vegetables, jaggery and spices.

FPO is Fruits Product Order and is mainly concerned with the standards required for maintaining the quality of fruits and vegetable reaching the consumer. The Fruits Product Order also specifies the condition of hygiene and sanitation required to be maintained by the manufactures. The order gives specification for the contents of labels and the type and nature of packaging to be used. The foods identified under the FPO mark are jams, jellies, ketchups, fruit squash, frozen and canned foods.

The **Bureau of Indian standards** (BIS) Act, 1986 was passed in parliament to replace the Indian Standards Institution (Certification Marks) Act 1952. The BIS operates a certification marks scheme under the Act to certify products conforming to the relevant standards set by the Bureau. The

Act prohibits the improper use of its standard mark. The certification scheme is basically voluntary in character but for a number of items, it has been made compulsory by the Government of India through various statutory measures such as the PFA rule. It has been made mandatory for a number of products involving hazards to health and safety of life.

The Bureau of Indian Standards (BIS) has published over 15,000 standards covering product specification, methods of test, codes of practice and others. However, the consumer is concerned primarily with the 2000 product standards, which are based on international standards. About 400 standards of various products are approved every year and each standard is reviewed for amendments every five years. Indian standards cover food items such as vegetables, fruit and meat products; spices and condiments, processed foods, cereal and soya products, candies and beverages. Other products covered under the BIS standard include electrical goods, soaps, detergent, paints, paper and so on.

The **ECO** mark scheme for labelling products as environmentally friendly has come into force recently, to focus attention on preserving the environment to keep it 'pollution free'. This scheme has been launched by the BIS at the instance of the Ministry of Environment and Forests. An earthen pot has been chosen as the logo for the ECO mark scheme. Along with the quality requirements of the Indian Standards Institute (ISI), the ECO mark seal is used on some products like soaps and detergents, cosmetics, edible

oils, tea, coffee and other beverages, processed foods, infant foods, paints, batteries, packaging material, aerosols, electrical goods and wood substitutes.

The MRTP commissions has been set up under the Monopolies and Restrictive Trade Practices (MRTP) Act, 1969 to prevent any company from indulging in monopolistic trade..

The Standards of Weights and Measures Act (1976) was the result of Governmental efforts to introduce uniform standards for weighing and measuring commodities to protect consumer interest. Under this Act, the package for retail sale must carry the common name of the product in package, the name and address of the manufacturer/packer, net weight of the contents, date of manufacturing/packing especially for milk, bread, butter, ice-cream, fresh uncanned vegetables, fruits and the like.

The Consumer Protection Movement should be a three way process involving business, Government and the individual consumers (Arulselvam and Namasivayam 1990) as shown in Figure 1.

The business comprising the producers and all the elements of the distribution channels, has to pay due regard to consumer rights.

The Government has to come to the rescue of the helpless consumer to protect the consumer from being mislead, duped, cheated and exploited (Singh, 1996 and Arora, 1998).

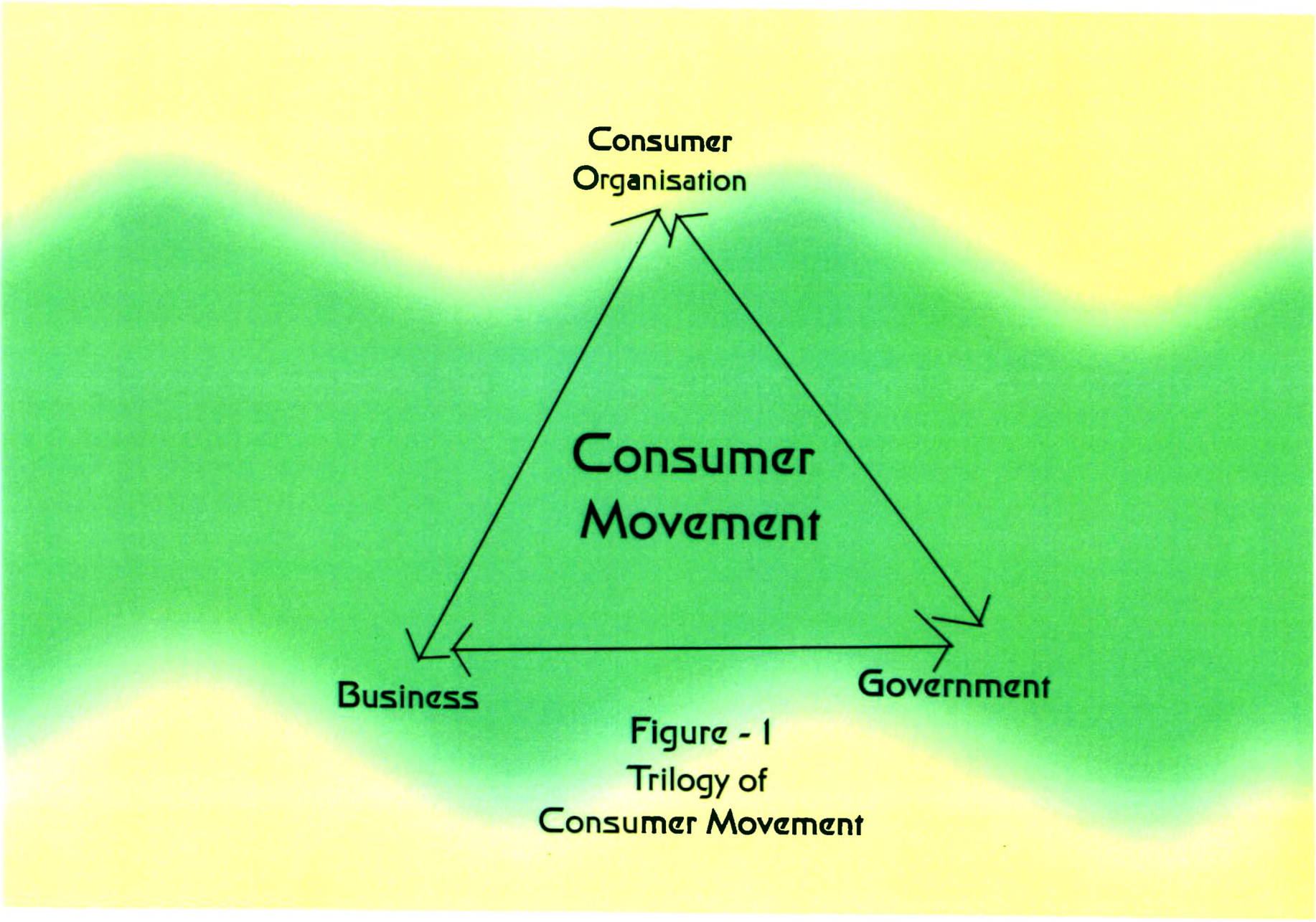


Figure - 1
Trilogy of
Consumer Movement

The individual consumers should accept consumerism as a means of asserting and enjoying their rights. Consumerism should succeed in making the business and the Government more responsive to the rights of the consumers (Cherulinam, 1999 and Gupta, 1992). Each legislation in the country has some elements, which are directly or indirectly aimed at the consumer's protection.

Consumer cooperative is one of the effective measures to save the Indian consumer from unscrupulous and illegitimate businessmen. Consumers should organises themselves to voice their opinions to resist against malpractices (Panajkar, 1999).

Consumer association should be set up, gradually with all the producer of goods and services. The activities of the association comprises fixing standards and quality, providing timely information regarding changes and getting acceptance. The setting up of fair price shops and cooperative societies over the years has made significant contributions to meet the need of the vulnerable sections of the consumer in India. To ensure proper distribution, to exercise direct control and to eliminate abnormal profits of the businessmen, it is necessary to have the Consumer Association. They promote social consciousness and social control over the business activities and avoid heavy competition at the cost of the consumers (jayaraj, 1999 and Mehta, 1999).

Consumer awareness through education

Consumer education increases women's awareness and leads to their overall development thereby helping the nation to prosper. Despite constitutional and legislative acts, the ground situation of women's status is dependent upon their socialisation and the attitudes of society towards them (Singh, 2001).

Women's development should not only be viewed as an issue in social development but should be seen as an essential component in every dimension of development (Agnew, 1980). Consumer education helps women to resist exploitation, empowering them to exercise their choices, not only valuable in itself but also to contribute to economic growth and overall development (Agarwal, 2001).

The Indian consumer is misguided and misinformed and this position has been continuously kept alive by vested interests despite state legislation to protect him/her from unfair trade practices (Sundaram, 1985). The Indian consumer therefore needs to be prepared to meet the situation, which calls for a comprehensive programme for consumer education.

Ryba (1994) states that consumer education could provide opportunities for developing understanding of choice and decision-making, which together with the development of domestic and family resource management techniques, would enable the family to manage itself more

effectively. The physical and emotional human resources require integration with the financial management of the household to deliver satisfaction and to achieve the family goal in health and happiness.

Consumer education is one of the most important spheres of work in consumer protection and requires lot of effort. With increased consciousness, consumer especially those of lower social and income groups, will have the courage and the skill to take action individually and collectively to protect themselves effectively. Through consumer education, consumers are better protected and are assured a 'value for life' (Yin and Yin, 1998).

The meaning of consumer education as stated by Sethi and Setharaman (1994) are as follows:

- develop skills to make informed decision in the purchase of goods and services in the light of personal values, maximum utilization of resources available, alternatives, ecological consideration and changing economic conditions.

- a vehicle by which an individual can gain understanding changes in the economy, clarify personal goals, values and attitudes, identify alternatives and make decisions that will result in maximum satisfaction and benefits.

- a continuing process of learning concerned with the quality of life as influenced by choice in the market place.

- consumer information, consumer awareness, and appropriate decision making for the individual

- a process of making aware of their fundamental rights as consumers and to motivate them to realise their rights.

- a process of gaining knowledge and skills needed in managing consumer resources and taking action to influence the factors, which affect consumer decisions.

Efforts should be made to initiate and spread the philosophy of consumer education to rural as well as urban areas and different income groups. This should ultimately turn consumers into an important enlightened pressure group. Each country has to evolve effective techniques and institutional framework for promoting consumer education. The techniques of consumer education may be formal or informal. The urge for consumer education should come from the Government, business community, voluntary agencies and consumers themselves (Singh, 1990 and Siddananda, 1996).

The education of the consumer as buyer must deal with specific commodities and services as means of satisfying wants. They must be informed of the goods that are available and the purpose it serves. Not only must the consumer be informed regarding the purpose of goods and the qualities to meet these purposes, but they must be able to identify and compare the qualities of goods as they appear in the market (Xavier, 1999).

The consumer education movement should teach the consumer how to seek, use and evaluate consumer information, how to do their shopping so that it ensures the best buy in relation to their resources values and life styles (Raut and Nambi, 1993).

Consumer education should enable the buyer to purchase those goods, which maximise the satisfaction with minimum cost. Consumer education should deal with (i) quality, (ii) quantity/measurement (iii) functions (iv) cost benefit (v) comparable elements (vi) Government laws with regard to adulteration, standardisation and Agmark, provisions of Essential Commodities Act and facilities such as food testing laboratory of the municipal corporations (vii) agencies (Government and voluntary) offering consumer guidance or/and protection and (viii) consumer cooperative relationship (Shah, 1990 and Basu, 1992).

Regarding formal method of consumer education, the instruction should form a part of the regular curricula of the students. With regard to informal method of consumer education, it always aims at society. There is a need for disseminating the right kind of information through all the available modes of communication (Iyer, 2002). This information has to be provided in the local languages, in the most lucid, illustrative and illuminating manner. The mass media like newspapers, periodicals, radio and television can be used in propagating the basic ideas of consumerism. It is heartening to note that even newspapers are today paying attention to consumer's problem. The

Government can also rely on film shows which will be more fruitful than lectures and seminars (Joseph, 1991).

Empowering through education is ideally seen as a continuous holistic process with cognitive, psychological, economic and political dimensions in order to achieve emancipation. Consumer education thus increases women's awareness which leads to better buying practices (Sundaram, 2000).

The rise of the consumer education and empowerment has been one of the most remarkable social developments. A strong consumer movement in India is the best safeguard against the exploitation of consumers. The consumer can build to protect himself against multi-nations of the traders indulging in malpractices. To achieve the goal of economic freedom in India, a strong consumer movement is the need of the hour (Shah, 1999).

D. Empowering women to be wise consumers

Women should be an integral part of the process of defining the objectives and modes of development, as well as developing strategies and measures for their implementation (Rajkumar, 2000). The role of women as a factor of development is in many ways linked to their involvement in various forms and levels of decision-making and management in economic and social structures (Malathi, 1994). It is vital that the link between the advancement of women and socio-economic and political development be emphasized for the effective mobilisation of resources for women.

Empowering women in the field of consumerism is a tool for opening up the opportunities for women to enter the world of productive work, to participate in development and to change their lives into an educated and economically independent women who takes all decisions in the purchasing behaviour. Only then the empowerment of women would bear the fruit of wise purchase (Kant, 2001 and Agarwal, 2001).

In India, women form a significant part of the consumer force. The nature of the consumer products under the capitalistic system makes consumption dependent on the purchasing power of the population (Sundaram, 2000). The power of purchasing and power of consuming are therefore two different things. The power of consumption will therefore be no longer limited by the purchasing power of the individual, but by the productive powers of the community. As long as the means of production and the time for production suffices, every desire can be gratified and satisfaction becomes the only limit of the consumer power of society (Chandrasekhar, 1992 and Arivazhagam 2001).

Consumer markets are made up of people with money to spend. So consumer spending patterns are related to income. Consumer budget studies shows that most consumers spend their incomes as part of family or household units. In the market place women play a major role, since they do most of the purchase. As a consumer, they are put to a lot of inconvenience and hardship, which they are facing without much protest. Indian consumers

are described to be more passive compared to their western counterparts (Tapan, 1999). Women as consumers should know their rights and responsibilities. They should learn to fight for their rights and thereby establish a better bargain in the market place. They should know the basic rights such as a) right to know b) right to choose c) right to safety d) right to be heard and e) right to seek redressal. Before voicing for the rights they should be aware of their responsibilities to become intelligent consumers. The responsibilities are:

- be an alert, well informed buyer of goods
- make intelligent consumer buying guides and information while buying
- not to be influenced by mere sales talk or misleading advertisements
- resist and fight against the complaint till redress is obtained
- not to be afraid to speak the truth when cited as a witness.

The Indian Government has brought forth the Consumer Protection Act of 1986, which has made it possible for the consumers to complain and seek redress easily. It is within reach of any consumer who wants to seek redress and get what is done to her (Joshi, 1996). These forums for redressal can help only where women come forward to use them. As women consumers they must be assertive to take action against the defaulters, whenever

dissatisfaction occurs at the pre-purchase, purchase and post-purchase levels (Forbes, 1987 and Devi, 2000).

The involvement of women in consumer issues should be enhanced and effective measures should be undertaken to integrate women into all levels of decision making and the implementation of consumer activities. Special efforts should be made by the Government and non-government organisation to provide women and women's organisation with information on all consumer sources (Sapru, 1990 and Buddhapriya, 1999).

Active organisation of women in the task of development is necessary for their own upliftment as also the happiness of their families. Planned development and adoption of food technology have given rise to the need for greater information and knowledge about scientific skills and services (Rao, 2001). In order to give women their rightful position in the mainstream of national development it is essential that women's empowerment at the grass root levels are established. These organisations will take care of upliftment of the women's society in making the women consumers as wise buyers (Guptha, 2001).

Women should judiciously use all the consumer tools to tackle successfully their problems, balancing carefully their responsibilities at home. The upliftment of women's empowerment depends on the capacity of women in self improvement (Rao and Rao, 1999). The women have to decide what

she wants to be or what she wants to achieve. Therefore, it is essential to create an awareness among women about their rights and responsibilities and the need for proper development and equal participation in social, political and economic development to enhance women's empowerment as an art in the purchasing power (Rao and Balakrishna, 2001).

The need of the hour is to educate the consumer especially women consumers to form consumer society or organisation to mark it a powerful union at various levels to protect their rights of privileges and safeguard themselves against the exploitation of the fraudulent businessmen. Industrialist legislation alone is no panacea for all the problems of the consumers.

Methodology

III METHODOLOGY

The methodology of the study on "Empowering Women Through the Formation of Consumer Society" was designed to examine the purchasing patterns of women and to create awareness among women to empower them as wise consumers. Among the commodities, commonly purchased food items were taken into account because food forms one of the basic necessities of human life. It was basically an action-oriented research which was focussed on immediate application, not on the development of theory or on general application.

This study involves the following phases:

A. Household survey

B. Consumer awareness programme

C. Organising consumer society for women

A Household Survey

The household survey to study the purchasing behaviour among the selected middle and high income group women involved the following steps:

- Selection of area
- Selection of sample
- Selection of method

- Framing and finalising the tool
- Conducting the survey
- Consolidation and analysis of data

1. Selection of area

The study was conducted in Chennai city, a cosmopolitan capital of Tamil Nadu. The city has the unique distinction of being the oldest Municipal Corporation in the country. The capital city is well connected by roadways, railways, airways and seaways. The investigator being a resident of Chennai enabled the identification of a representative sample for the study and familiarity with locals helped in establishing rapport and in the collection of reliable and appropriate response from the sample.

Chennai city has a total geographical area of 174 sq kms and is an ideal representation of the population of the urban community representing different levels of income, education, family size and employment status. The total population is 38.41 lakhs as per 1991 census. The city has been divided into 155 divisions distributed over 10 zones. Among the ten zones, three zones were selected at random for the study. The locale of the study is shown in Figure 2.

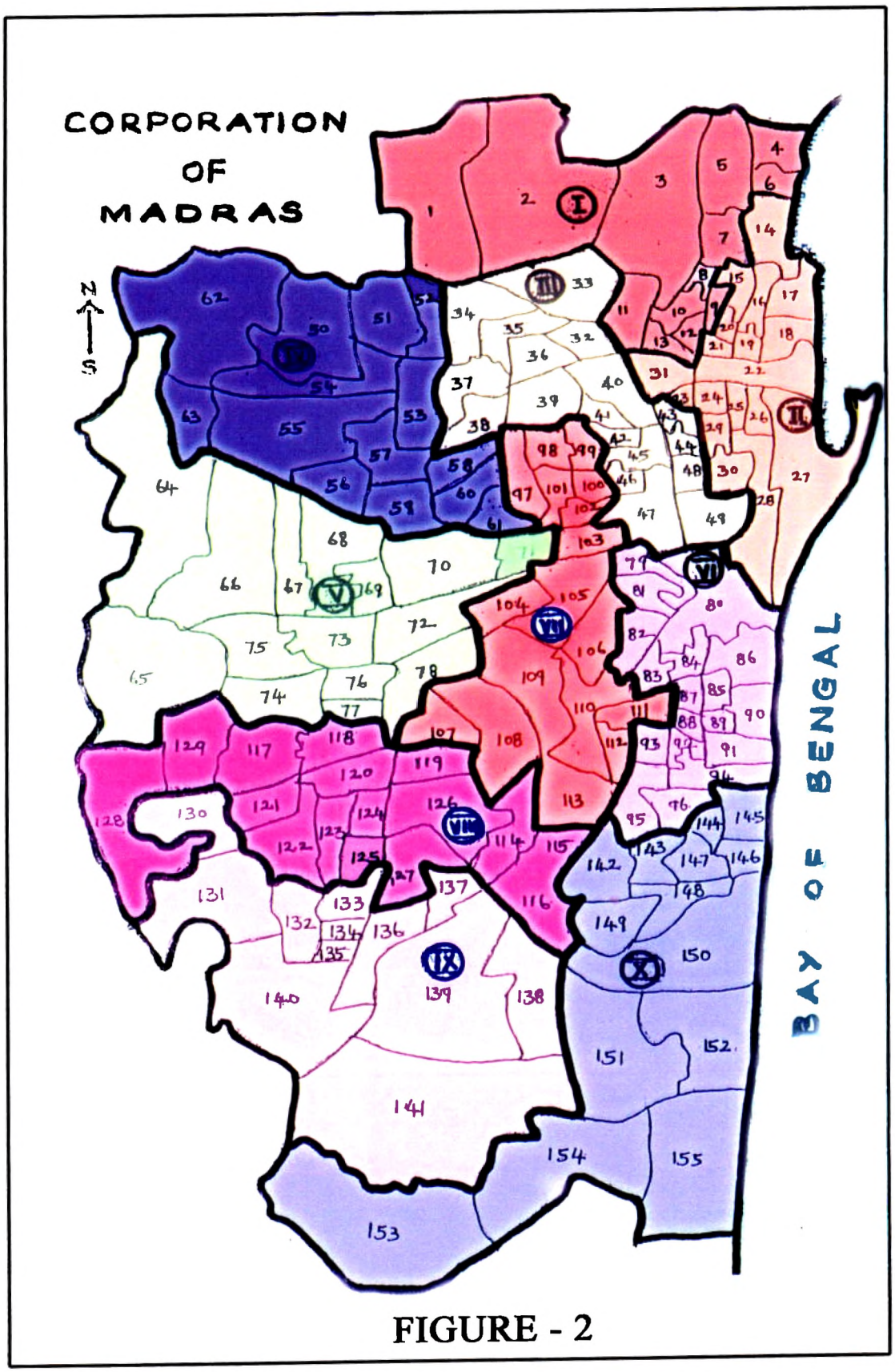

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X

FIGURE - 2

2. *Selection of sample*

The success of any study depends on the careful selection of the sample. The choice of the sample must be decided, based on factors such as nature of study, size of universe, size of the sample, degree of precision derived and availability of resources (Krishnaswami , 1999 and Gupta, 2000).

Weighing the merits and demerits of the sampling methods and considering the purpose and nature of the research, purposive sampling method was adopted for the study. Purposive sampling method involves deliberate selection of sample units that conforms to some pre-determined criteria (Bhandarkar and Wilkinson 1992 and Young 1994). The investigator selected three hundred women equally distributed among the middle income and high income families from the three zones as shown in Figure 3.

3. *Selection of method*

Interview method was advocated to study the present trends in consumer behaviour patterns. In the words of Kothari (2000) and Thanulingam (2000), interview method of collecting data involves presentation of oral verbal stimuli and reply in terms of oral verbal responses. This method of collecting information through personal interview is usually carried out in a structured way. Structured interview involves the use of a set of pre-determined questions and recording the response. (Rao 1993 and Babbie 1995)

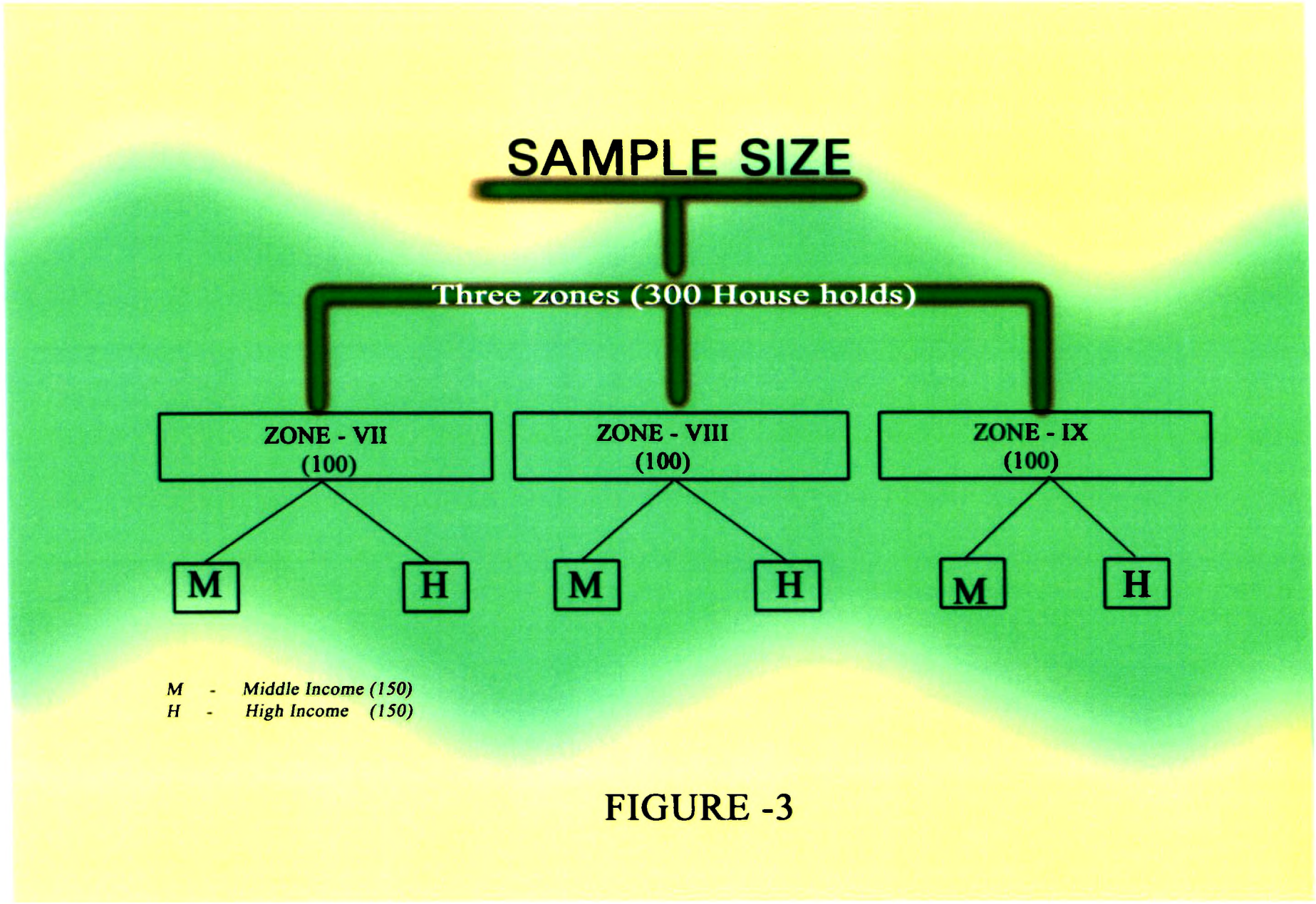

SAMPLE SIZE
Three zones (300 House holds)
ZONE - VII
(100)
ZONE - VIII
(100)
ZONE - IX
(100)
M
H
M
H
M
H
M - Middle Income (150)
H - High Income (150)

FIGURE -3

4. Framing and finalising the tool

To enable the investigator to put forth questions pertaining to the study in a coherent manner, an interview schedule was framed by the investigator to collect the data. The schedule was structured to contain yes/no preferences, order of preference / ranking scale, closed end and open-end questions. The interview schedule was edited and content validity was established by having it evaluated by subject experts. Definite, concrete and pre-determined questions were framed in order to elicit appropriate response from the respondents (Bell, 1999 and Gupta, 2000).

The research tool developed included components on consumer issue, women consumers' purchasing behaviour, consumer problem, awareness on food adulteration, certification marks, consumer rights, legislation and redressal forum.

While preparing the tool for the survey it was thought necessary to conduct a pre-test to ensure the workability of the design before giving it in final shape. According to Dwivedi (1997), pre-testing is a mini study which purports to test the interview schedule from the standpoint of the research objectives.

Pre-testing of the prepared schedule was done with 20 samples, 10 from middle and 10 from high income group. This facilitated the investigator to identify the errors and any unwarranted and undesirable trends that could have

crept in to the schedule. By consolidating and analysing the data, the investigator came across the errors and mistakes and consequently either changed the questions or deleted or added new questions. The finalised schedule is given in Appendix I.

5. Conducting the survey

A rapport was first established and the needed information was gathered through informal discussion and observation. The investigator later explained the purpose of the study and collected relevant information from the women consumers.

6. Consolidation and analysis of data

Sadhu and Singh (1992) opines that the collected information has to be pooled, edited, coded and computed. Keeping this in mind, the collected data were systemically consolidated and analysed.

The collected data was subjected to both descriptive and inferential analysis. Descriptive analysis included the percentage analysis. The three variables namely age, education and homemaking experience of selected women consumers which would have had an impact upon the purchasing behaviour, were selected and analysed against the purchasing behaviour of selected women consumers. The inferential analysis included Z-test, analysis of variance and paired 't' test. The SPSS (statistical package for social sciences) was used to analyse the data (Appendix II).

B Consumer awareness programme

Consumer awareness programme is one of the most important spheres of work in consumer protection. There has been an increasing recognition of the importance of organised consumer action and development of general consumer consciousness among people and Government. Widespread participation will prepare consumers to be alert citizens and help them to derive maximum value for their money (Sethi and Seetharaman, 1994).

The analysis and observation of the survey results indicated the following problems concerned with consumer purchasing practices.

- Poor purchasing practices
- Ignorance of women of their rights and responsibilities as consumers
- Lack of knowledge on standardisation, legislation and redressal forum.

The above mentioned facts urged the immediate need for creating an awareness on better consumer purchasing practices. In order to awaken women and to empower women consumers, an appropriate comprehensive awareness programme was chalked out. This part of the study included the following aspects.

1. Creating awareness among women consumers

A good consumer education programme imparts knowledge and understanding and helps in developing skills in consumer behaviour (Bovee and Thill, 1992). The following steps formed a part of this programme:

a. Selection of target group:

Out of 300 women surveyed (150 middle and 150 high income group) only the middle income group were considered for the awareness programme. Among the 150 middle income women, only 50 per cent of the women showed interest to participate in consumer awareness programme. Therefore 75 interested women from middle income group were selected as the target group for imparting consumers awareness programme.

b. Formulation of the plan:

Once the consumer educator knows the existing situation, he / she is in a position to formulate a plan of action for imparting consumer education. This step is important because the success of the programme depends on how best the plan and outline of the programme is formulated. The steps followed in formulating the plan are as follows.

i. Setting up objectives: The objectives of the awareness programme were to:

- create awareness on rights and responsibilities

- improve the purchasing or buying practice
- make them to become wise buyers
- educate them on legal aspects

ii. **Identifying the approaches:** This includes the different approaches to impart education and the content of the course. Ravindranath et al (1991) were of the opinion that selecting appropriate communication method which would sustain the interest of the women to disseminate the idea to a particular group, should be carefully planned since all methods are not suitable for all subject matters. Relevant topics were decided with appropriate methods of conveying the message to the women consumer. Table I and Plates 1 to 4 show the course content and the approaches through which the content was imparted and the expected outcome was noted.

TABLE I

APPROACHES AND COURSE CONTENT

Approaches	Course content	Expected outcome
Individual approach House visit	Better purchasing behaviour. Buying guidelines- what, where, when, how and how much to buy (Appendix III.)	Become efficient buyers with positive attitude as highly motivated group.
Group approach Lecturer	Knowledge and awareness on food purchasing behaviour, problems faced while purchasing	Knowledgeable consumers with better purchasing practice.
Meeting cum demonstration	Knowledge on food adulteration Detection of food adulteration by using a simple household test. (Appendix IV)	Well informed consumers about adulteration and its impact on health.
Group discussions	Consumer rights and responsibilities and certification marks.	Wise consumers with knowledge on rights and responsibilities.
Meetings	Prevailing consumer problems, spiralling prices, hoarding, misleading advertisements, duplication of products (bogus brand names) Adulterated products and their impact on health	Improved buymanship Capacity to identify adulterants in the products
Mass approach Charts	Awareness on consumer rights	Making them to realize the need of their consumer rights
Exhibition T.V. programme Film show Meetings	Awareness on consumer rights, laws and redressal forum, how a individual woman consumer can lodge a complaint and seek redressal for their grievances and get compensation for the loss occurred (Appendix V)	Improved knowledge on legal considerations
Pamphlets	Food products and the buying guidelines (Appendix VI)	Face the problem boldly and become wise consumers



Informal Talk



Personal Contact

INDIVIDUAL APPROACH

PLATE - 1

MEETING CUM DEMONSTRATION



LECTURE



GROUP DISCUSSION



DEMONSTRATION



LECTURE



PLATE - 2a

GROUP APPROACH





LECTURE ON
HEALTH HAZARDS





PLATE - 2b

GROUP APPROACH



CHARTS EXPLAINED



MEETING





GROUP DISCUSSION



LECTURE



PLATE - 2c

GROUP APPROACH

EXHIBITION



FILM SHOW



EXHIBITION





TV PROGRAMME
TELECASTED ON
MARCH 15 TH
IN "MANGAIR CHOICE"

EXHIBITION



MEETING



PLATE - 3

MASS APPROACH



PLATE - 4

CHARTS PREPARED BY INVESTIGATOR

iii. Selecting the appropriate course of action and time schedule:

A detailed teaching plan was prepared based on the information gathered from the survey and availability of materials and time. This called for the selection of proper messages for communication. (Dahama and Bhatnagar, 1994) The messages were repeated over a period of one month with different methods of communication with appropriate teaching aids in order to bring out the desired behavioural changes. The detailed plan of work is given in Appendix VII. The Consumer Rights Day was celebrated on March 15, 2001 at College premises inviting eminent speakers from Government and Voluntary organisations. The students and the women (target group) were the audience for the programme (Plate 5).

c. Implementation of the plan :

The success of the programme depends on how well it is carried out. (Supe, 1994) Records were maintained to note down the number of women who attended each programme. The participants were asked to sign in the register when they came to attend the programme. At the end of the awareness programme the records were analysed and the percentage of women who participated in the majority of the programme was found out.











PLATE - 5

CELEBRATED
CONSUMER RIGHTS DAY

MARCH 15

1. Evaluating the impact of the programme

Evaluation in general serves the purpose of checking the extent of the success and effectiveness of a programme. This would help in deciding whether to continue with the same kind of programme or some modifications or adjustments are required in the programme (Reddy, 1987 and Best and Khan, 2001).

In order to assess the improvement in knowledge on the purchasing behaviour, a rating scale was used prior to the education programme to study their knowledge, and the same scale was re-administered after 60 days of the awareness programme. The scale consisted of 15 statements, which were framed from the course content of the awareness programme. (Appendix VIII).

Women consumers who had participated in more than 75 per cent of the education programme were selected for the evaluation of the impact of the programme. On an average 60 per cent (45 women) of the women consumers participated in 75 per cent of the programmes. Information obtained about their knowledge prior to and after the programme were computed and analysed statistically.

C. Organisation of Consumer society

The perception of the terms 'consumer' and 'consumer movement' has been undergoing changes because it is constantly redefined as society progresses and more and more areas come within its purview. Women's

organisations was both a necessary antecedent and a consequence of the changing social and political environment. Empowerment of women formed an integral part of modernizing the country and the society (Menon, 1998).

Chennai being a Metropolitan City, there are a number of active consumer organisations (Appendix IX). Neverthless, the women consumers who participated in the awareness programmes were enthusiastic and showed greater interest to unite together to voice against malpractices, hoarding and other consumer problems. Therefore, a consumer association under the banner of 'Consumer Society for Women' was formed with 25 members and registered under the Tamilnadu Societies Act. Appendix X a, b and c shows the registration form and the list of office bearers of the society The details about the organisation set up and the activities of the societies are presented in the next chapter.

Results and Discussion

IV RESULTS AND DISCUSSION

The analysis of the findings of the study carried on 'Empowering women through the formation of consumer society' are presented under the following headings:

A. Status assessment of women consumers

B. Knowledge dissemination through consumer awareness programme

C. Structure and performance of consumer society for women

A. Status assessment of women consumers

The details of the findings of the status assessment of women consumers which was elicited through household survey includes socio-economic profile of women consumers, purchasing behaviour like person responsible for purchase, place of purchase, frequency of purchase, quantity of food items purchase, buying practices, sources of information, consumer buying motives, impact of advertisements on buying practices, labels for making suitable buying decisions, factors influencing purchasing behaviour, consumer problems, food adulteration, knowledge on standardisation, consumer protection and consumer awareness programme.

1. Socio-economic profile of women consumers

Family background and personal variables of the women consumers are discussed under this heading:

a. Family background

This includes type and size of families and income of the families. Table II presents the background information of the women consumers.

TABLE II

FAMILY BACKGROUND OF THE WOMEN CONSUMER

Background	Percentage of families	
	Middle income N=150	High income N=150
Family type		
Joint	30	20
Nuclear	60	70
Extended	10	10
Family size		
Small (2-3)	53	63
Medium (4-5)	35	37
Large (above 6)	12	-

Family type

It is evident from the Table that a majority of the high income group women (70 percent) and middle income group women (60 per cent) belonged to nuclear family. Twenty per cent of women from high income group and 30 per cent of women from middle income group belonged to joint family. The rest of them belonged to extended family.

Family size

As per the norms of Family Planning Programme (1997) having one child in a family is considered as a small family, which consists of husband, wife and child. Accordingly, in the present study families with two and three members were considered as small, with four and five members as medium and the presence of six members and above as large sized ones.

Regarding the size of the family, a greater percentage of the high income group families (63 per cent) and middle income group (53 per cent) were small families. Thirty seven per cent of high income families belonged to medium sized family as against 35 per cent from middle income group and only 12 per cent represented large family from middle income group. The reasons for small family could be technological advancement, changing role and status of the women consumers, increasing awareness on education and economic independence of women.

Family Income

The income of the surveyed middle and high income families were analysed and were grouped based on the classification given by HUDCO (1997). As the income of both the groups had wider range it is discussed separately.

Table III shows the distribution of middle income families according to their income range within their groups.

TABLE III

DISTRIBUTION OF MIDDLE INCOME FAMILIES

Income / month in Rs	Percentage of families
	N=150
Low-middle Rs.4501-Rs.5500	30
Middle-middle Rs.5501- Rs.6500	63
Upper-middle Rs.6501- Rs.7500	7

A majority of 63 per cent of the families belonged to middle – middle income group having the range of Rs.5501- 6500/- per month and 30 per cent belonged to low-middle category having the income range of Rs.4501- 5500/- per month. Very few families belonged to the upper-middle income group having the income range Rs.6501-7500/- per month.

Table IV presents the distribution of high income families according to their income range within their group

TABLE IV

DISTRIBUTION OF HIGH INCOME FAMILIES

Income / month in Rs	Percentage of families
	N=150
Rs.7501- Rs.8500	15
Rs.8501- Rs.9500	22
Above Rs.9500	63

A majority of 63 per cent of high income families had the income above Rs.9500/- per month. Twenty two per cent of the families had their income between Rs.8501- 9500/- per month and only 15 per cent had between Rs.7501-8500/- per month.

b. Personal variables of the women consumers

The age, education, employment and occupational status and the years of homemaking experience would have influence upon the purchasing skills. Hence, these were studied and presented in Table.V

TABLE V

PERSONAL VARIABLES OF WOMEN CONSUMERS

Variables	Percentage of Women	
	Middle income N=150	High income N=150
Age		
Below 30 years	9	15
31-40 years	23	26
41-50 years	43	43
Above 50 years	25	16
Education status		
Middle school	13	-
Higher secondary	35	9
Graduate	37	34
Professional	15	57
Employment status		
Gainfully employed	64	70
Full time homemakers	36	20
Occupational status*	N = 96	N = 105
Clerk	32	19
Manager	49	12
Teachers	19	59
Professional	-	10
Homemaking experience		
1-5 years	9	14
6-10 years	23	27
Above 10 years	68	59

Age of the women: A majority of 43 per cent of women consumers each in middle income and in high income group belonged to the age group of 41-50 years. Nearly nine per cent of women in middle income group and 15 per cent of women in high income group were young homemakers below 30 years of age. In general, a majority of the women consumers were middle aged having the age between 30 and 50 years.

Educational status: It is encouraging to note from the above Table that none of the selected women were illiterates. This shows the importance given to women's education. Fifty seven per cent of high income group women had professional education whereas only 15 per cent of middle income group women had professional education. A majority of 37 per cent of middle income group women consumers were graduates and 35 per cent completed higher secondary education.

Employment Status: A majority of 70 per cent of high income group women consumers were gainfully employed whereas only 64 per cent of middle income group women consumers were employed.

Occupational status: A majority of 49 per cent of middle income group women consumers were in managerial jobs whereas a majority of high income group women consumers were teachers employed in colleges and schools. Clerical job was found common among middle income group women consumers than high income group women consumers.

Homemaking experience: A greater percentage of middle income group women (68 per cent) and high income group women (59 per cent) had more than 10 years of experience in homemaking. Very few women consumers from high income group (14 per cent) and middle income group nine per cent had only less than five years of homemaking experience.

2. Women consumers' purchasing behaviour

The person responsible for purchase, place of purchase, mode of purchase, frequency of purchase, quantity of purchase, buying practices, sources of information, consumer buying motives, impact of advertisement on buying practices, labels for making suitable buying decisions and factors influencing purchasing behaviour are discussed under this heading.

a. Person responsible for purchase

Even though the majority of the decisions were taken by women in the families regarding food purchase, the person responsible for purchase of food items from the market varied among the surveyed families. Table VI shows the person responsible for purchase in the selected families.

TABLE VI

PERSON RESPONSIBLE FOR PURCHASE

Food Items	Percentage of families*							
	Middle Income N=150				High Income N=150			
	Wife	Husband	Both	Others	Wife	Husband	Both	Others
Groceries	80	28	35	20	61	42	87	33
Milk and milk products	53	50	73	37	37	32	80	47
Vegetables	77	53	43	25	61	49	80	39
Fruits	67	41	39	29	49	35	85	63
Fleshy foods	53	69	41	47	32	66	39	49
Ready mix	67	32	34	49	46	54	73	47
Beverages	64	30	37	24	47	43	53	45

* Multiple response

It is clear from the above Table that in more than 80 per cent of the families in high income group, both husband and wife, were responsible for purchasing the food items. Among middle income families, majority of the items except milk and milk products and fleshy foods were purchased by women. The person responsible for purchase of food items often changed because of personal problems, climatic conditions and pressure on time. On the whole it can be inferred that with regard to food purchase it was independent decision of the women from middle income group and joint decisions by husband and wife in high income group families. The result of the study is in

line with the studies conducted by Ravindran (1999) where it was found that the decisions for purchasing the food product was taken by the homemaker especially from the middle income group.

b. Place of purchase

The food consumed by a majority of Indian consumers, according to Essential Food Commodities as indicated by Ministry of Civil Supplies and Consumer Affairs are the non- perishable foods like rice, wheat, ragi, dhal (red gram, bengal gram, green gram, and black gram), cooking oil (gingelly oil, sunflower oil, groundnut oil, palm oil and coconut oil), ghee, dalda, condiments and spices, sugar, ready mix and beverages. The perishable foods are milk and milk products, vegetables, fruits and fleshy foods.

Food becomes a prime necessity for the growth and maintenance of our body. Deciding 'where to buy' the food commodities is another option for the consumer. Due to the advancement in science and technology, new products are flourishing in the market with competitive prices. So the decision on 'where to buy' is determined largely by the knowledge on the information about which stores have which products. Table VII indicates the place of purchase of food items.

TABLE VII

PLACE OF PURCHASE OF NON-PERISHABLE FOODS AND PERISHABLE FOODS

Food Items	Percentage of Women*									
	Middle Income N = 150					High Income N = 150				
	Departmental Store	Co-operative Stores	Super market	Retail Shop	Ration Shop	Departmental Store	Co-operative Stores	Super market	Retail Shop	Ration shop
Non-Perishable										
Cereals	11	49	15	63	39	65	-	57	33	-
Pulses	14	50	12	63	29	65	-	57	23	-
Fats and Oils	-	52	-	80	52	63	-	60	25	-
Condiments and spices	-	57	-	61	-	73	-	63	27	-
Sugar	-	73	-	86	100	67	-	61	23	87
Ready Mix	-	53	12	62	-	65	-	73	29	-
Beverages	19	57	21	73	-	63	-	80	25	-
Perishable Foods										
Milk and Milk Products	7	80	-	75	-	57	90	43	32	-
Vegetables	6	-	-	116	95	52	-	63	99	68
Fruits	7	-	-	120	107	73	-	77	87	81
Fleshy Foods	-	-	-	130	119	42	-	32	90	85

* Multiple Response

Non-perishable foods

The higher the income, the greater the percentage of high income women consumer, who purchased the food commodities from departmental stores followed by super market whereas the women consumer from the middle income group purchased the food items from retail shop followed by cooperative store. Sugar was bought in ration shop. Cent per cent of the middle income group purchased sugar from ration shop as against 86 percent from the high income group. The findings of the study were in line with Srinivasan (1999) where the women from the high income group bought the food commodities from super market.

Moreover buying the food commodities from retailer, majority of the women consumers from middle income group had positive response that the shopkeeper offered credit facility to regular customers. Other responses for going to retail shops were the goodwill of shopkeepers and their dealings in a more or less personal manner with the customers. This in turn helped them to derive maximum satisfaction.

Perishable foods

Perishable foods like milk and milk products, vegetables, fruits and fleshy foods were purchased from retailers and hawkers. A greater percentage of high income group women consumers bought fleshy foods, fruits and

vegetables from retailers as against a lesser percentage from the middle income group women consumers.

It can be concluded that the departmental stores and super markets were least utilised by the middle income group women because the women consumers considered that it was costlier than those sold in retail shops and cooperative stores. However, the high income group preferred departmental stores and super market because the manufacturers attempt to provide assurance, safety and instill confidence in products by furnishing the buyer with a guarantee or warranty. It is essential to have a good vendor communication programme, to determine right quality.

c. Frequency and mode of purchase

It is interesting to note that food commodities like cereals, pulses, flours, fats and oils, condiments, nuts and spices were mainly purchased every month by both middle and high income group women. Only milk was obtained daily and vegetables were bought by both the groups once in a week or daily depending upon the availability of time. Fruits and snacks were procured by the women consumers whenever they required them. Fleshy foods like eggs, chicken, mutton, fish were bought either weekly or fortnightly or once in a month as pointed out by a majority of middle and high income group women consumers.

In general, all women consumers of the high income families reported that they purchased the food commodities by cash payment whereas 67 per cent of the middle income group women consumers purchased the food commodities by cash and 33 per cent of the middle income group women consumers families opted for credit purchase especially for the non-perishable foods because of financial constraints.

The annual purchase of cereals, pulses, spices and condiments was not found among the surveyed families. The reasons stated by the majority of middle and high income group women consumers were lack of storage facility and the shopping facility available was good to procure quality items which required less care of stored items and availability of fresh items at the nearest point of purchase.

d. Quantity of food items purchased

Technology has brought in its wake a large variety of products and processes, which have changed the consumption pattern. The present study is on par with the above statement. The quantity of food items purchased was varied in amount and variety and is discussed below:

Cereal and cereal products: The majority of high income (47 per cent) and middle income (47 per cent) group women consumers purchased more than 20 kgs of rice at a time. The other cereal products like wheat flour, maida, ragi flour and ravai were purchased less than five kgs per month. On an average two

kgs of cereal products was bought by all middle income and high income women. Among the cereal products, wheat flour was purchased more than 3 kgs, by majority of high and middle income women consumers when compared to other cereal products.

Pulses: Pulses are the common items, which are included as a main course in South Indian meals, which provide proteins for the growth and development of both young and old. All women consumers from high income and middle income groups (50 per cent each) purchased 3-4 kgs of red gram dhal per month. The remaining percentage of middle income families purchased up to 2 kgs of red gram dhal per month. Red gram dhal was the main product purchased in bulk quantity when compared to other pulses because it was used as a main dish along with rice by almost all women consumers. With regard to black gram dhal, a majority of high income group women (93 per cent) purchased 3-4 kgs per month whereas all middle income group women purchased less than 2 kg per month. All other pulses like bengal gram dhal, green gram dhal, roasted bengal gram, bengal gram flour and other minor pulses were purchased less than 2kgs per month by all high income and middle income women consumers.

Fats and oils: Groundnut oil was the common cooking oil used by all the selected women consumers. A majority of 83 per cent of high income women and 93 per cent of middle income women purchased up to 2kgs per month, whereas 17 per cent of high income women purchased refined groundnut oil

above 3-4kgs per month and only 7 per cent of middle income women purchased 3-4kgs of refined groundnut oil per month. The other fats and oils like gingelly oil, coconut oil, ghee, butter and vanaspati were purchased less than 1 kg per month by both the income group women consumers.

Spices and condiments: Condiments like tamarind, garlic, dry chillies and coriander seeds were purchased up to 1 kg per month by both the income group women consumers. Other condiments like mustard, pepper, fenugreek, turmeric, asafoetida were purchased less than 500 gram by both the income group women consumers because their usage was minimum in daily cooking. Spices being costlier items were purchased in less than 250 gms whenever the need arose by both the income group women consumers .

Nuts: Cashewnut and almond were purchased in larger quantities (250 gms) by high income women when compared to middle income women as and when the need arose. A majority of high income women (61 per cent) purchased 4-5 coconuts per week whereas majority of middle income women (84 per cent) purchased 1-3 coconuts per week.

Milk and milk products: Milk is a common product consumed as such or for tea, coffee and curd by all families. A majority of high income women (74 per cent) purchased 1-2 litres of milk everyday, whereas a majority of middle income women (83 per cent) purchased half to one litre everyday. Milk products like cheese, paneer and condensed milk were purchased by high

income women once a month or twice a month as and when they needed whereas middle income women purchased these items occasionally that too in lesser quantities.

Vegetables: The common vegetables purchased by both the income group women were brinjal, beans, drumstick, ladies finger, ash gourd, bitter gourd, plantain, pumpkin, snake gourd, onions, potato, tomatoes, carrot and beetroot. With regard to quantity, majority of high income families purchased more than half kg of vegetables per day, whereas majority of middle income women (90 per cent) purchased up to 500 gms of vegetables per day. Very few high income women purchased more than one kg per day. The size of the families had no influence on the quantity of purchase among middle income women.

Fruits: The purchase of fruits depended upon the seasonal variation and availability of fruits in the market. The common fruits purchased by majority of high income women were apple, grapes, orange, banana and mango whereas the common fruits purchased by middle income women were banana, orange and grapes. All high income women purchased less than one kg of fruits per week whereas all the middle income women purchased less than half kg per week.

Fleshy foods: Among the surveyed families 10 per cent from high income women and 13 per cent from middle income were vegetarians. The common fleshy foods purchased were chicken, mutton, fish and prawn. A majority of 75

per cent of high income women and 67 per cent of middle income women purchased up to one dozen eggs per week. With regard to chicken 87 per cent of high income women purchased more than one kg per week, whereas a majority of 73 per cent of middle income women purchased less than 1 kg per week. The frequency of use and the quantity of mutton purchased by both the income groups were less when compared to chicken. A majority of 77 per cent of high income women and 88 per cent of middle income women purchased less than one kg of mutton per week.

A majority of 89 per cent of high income women purchased more than one kg of fish per week whereas 86 per cent of middle income women purchased less than one kg of fish per week. A majority of 73 per cent of high income women purchased more than a kg of prawn per week whereas 78 per cent of middle income women purchased less than one kg of prawn per week.

The quantity and frequency of purchase mainly depended upon the income and size of the family. Seasonal variation and availability in local market also had influence upon the purchasing behaviour of women consumers.

As per the study conducted by Srinivasan (1999) the majority of respondents bought commodities like cereals, pulses, spices, oils, detergents and soaps from grocery shops and fruits, vegetables and fish from the market.

The high income and better educated women had better buying practices than illiterate, low income group women.

e. Buying practices

Buying may be defined as acquiring goods or services by paying price. The process of exchanging goods or services is accomplished in the market through the medium of money or credit (Gopalakrishnan, 1998).

The buying practices adopted by the consumers are as varied as types of outlets the market offers. Buying practices vary with the living styles and patterns of the consumers and the processes by which they decide what, when, where, how, how much and from whom to purchase. The factors like cost, availability, season, demand habit and other environmental factors such as advertisements and labels affect the buying decisions of the consumers. The knowledge and awareness sometimes fail to help the consumers when they go for purchasing (Xavier, 1999). Therefore the buying practices of consumers were studied and presented in Table VIII.

TABLE VIII

BUYING PRACTICES

Aspects	Percentage of women*	
	Middle income N=150	High income N=150
Going for readymade / convenience foods	65	100
Buying in a particular shop	55	76
Reading instructions before buying	57	69
Buying packed products	23	85
Avoiding the product when the price increased	19	13
Reducing the quantity when the price increased	55	21
Finding a substitute when a product is scarce	60	20
Buying always unpacked products	77	15
Buying both packed and unpacked products	40	13

* Multiple response

The above Table clearly shows that a greater percentage of high income group women (69 per cent) gave importance to reading instructions before buying than middle income group women (57 per cent). Buying in a particular shop was given importance by 76 per cent of high income group women as against 55 per cent of middle income group women. The reasons pointed out by the women consumers for going to a particular shop were getting quality products in correct quantity, reasonable rates, convenient package and proper

instruction label on the product. The high income group women consumers selected reputed shops in the first time itself and stick on to that always, whereas the middle income group women consumers often changed the shops based on the price difference and quantity available.

All high income group women consumers preferred readymade and convenience foods whereas only 65 per cent of middle income group women preferred readymade and convenience foods because of the high cost of the products.

A majority of high income group women (85 per cent) always purchased packed products whereas a majority of middle income group women (77 per cent) always purchased unpacked products. The high cost of packed products could be a reason for going to unpacked products by middle income group women.

When the price of a product increased, a majority of 60 per cent of middle income group women reduced the quantity of the product whereas only 20 per cent of high income group women reduced the quantity when price increased. Fifty five per cent of middle income group women found out a substitute for a specific product when it became scarce. The purchase of a specific product by the high income group women were not affected during scarcity and price rise.

When price of some goods rise, the consumers should think of alternatives. They should go in for cheaper substitutes so as to bring down the general price level. In a situation of shortages, the consumers have to act wisely, when prices of some goods rise abnormally, they should search for substitutes for them. They should even change their food habits in order to buy more of those that are in adequate supply and less of those that are in short supply. The Indian consumers hardly think of substitutes, as they are long accustomed to a particular consumption pattern. The lack of awareness of the consumers on better buying practices made them rigid to react to the changing situation. This motivated the investigator to plan for a consumer awareness programme.

f. Sources of information

Consumer information processing is initiated by the incoming stimuli. The stimuli can either be initiated by the marketee in the form of advertisements, displays, sales pictures or by direct information sources like friends, relatives family members, neighbours, dealers and manufacturers. Sometimes, a consumer gets exposed to industrial exhibitions and existing users (Naik and Reddy, 1999). An attempt was made to find out the sources of information which motivated and made them aware of new products introduced in the market and is shown in Table IX and Figure 4.

TABLE IX

SOURCES OF INFORMATION

Sources	Percentage of women*	
	Middle income N=150	High income N=150
Television	58	62
Neighbours	38	50
Family members	36	45
Friends/relatives	32	37
Exhibitions	29	30
Seller	20	29
Print media	23	20
Radio	20	19

* Multiple response

It is interesting to note from the above Table that a majority of both high income group women (62 per cent) and middle income group women (58 per cent) indicated that the advertisement broadcasted through Television was the major source of information to know about the introduction of new products, advantage of existing products and any special offers for the products.

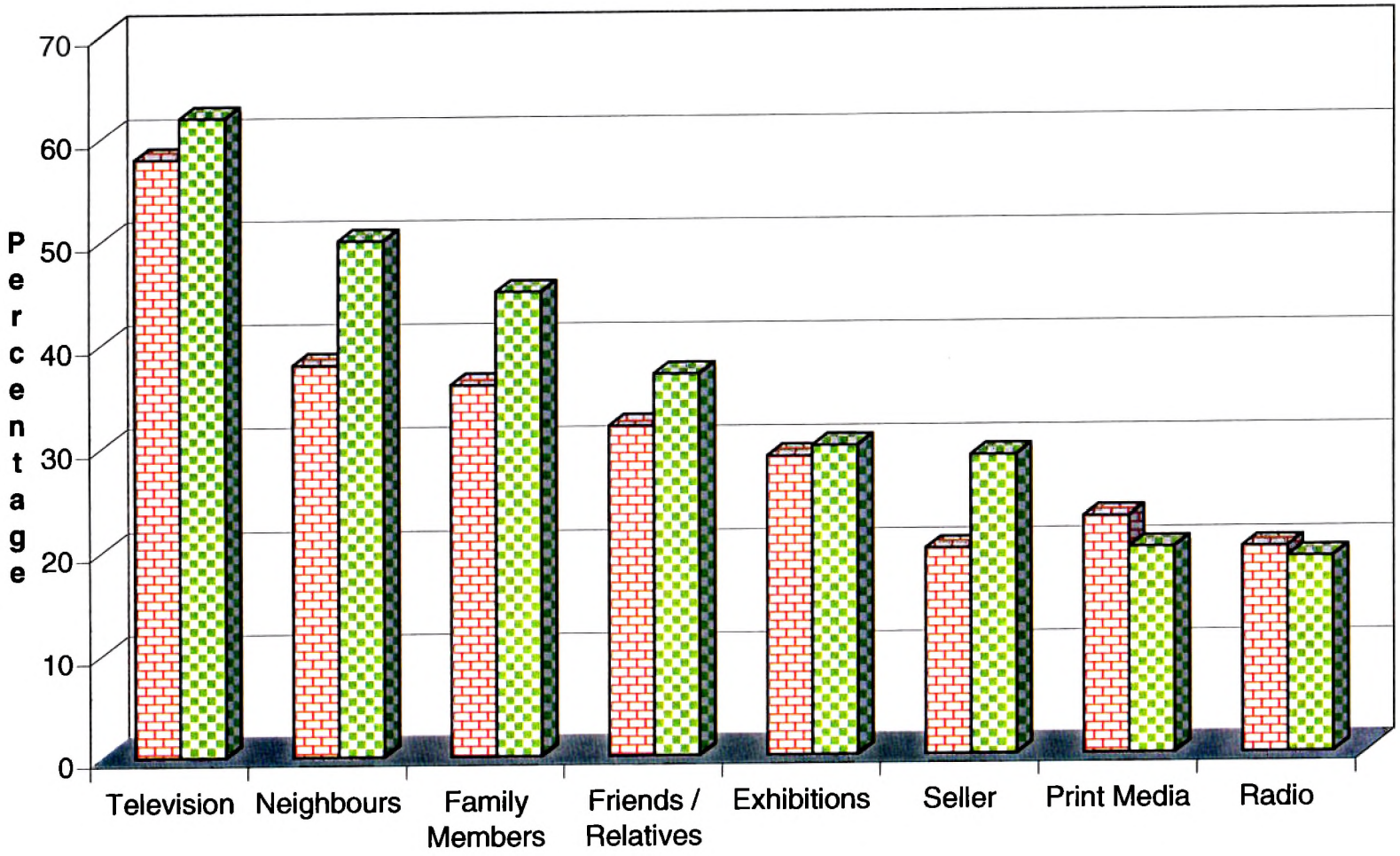


FIGURE - 4
SOURCES OF INFORMATION

Next to Television, the source of information for both high income group women (50 per cent) and middle income group women (38 per cent) was neighbours who already purchased and used a new product. This source of information not only provided information about a product but also provided the advantages and tips for better use of the product. Family members with varied exposure to the information world acted as channels of communication for 45 per cent of high income group women and 36 per cent of middle income group women. Friends and relatives provided potential information instantly as required by the women consumers. Exhibitions created awareness in the minds of women consumers on some selective products such as convenience foods. Radio and print media had lesser influence on the women consumers of both the income groups in providing information.

g. Consumer buying motives

Motives can be a strong desire, feeling, an urge from within, a drive, a stimulus or emotion, which plays a role in the consumers decision to purchase a product or service. A buying motive can be said to be all the desires, considerations and impulses, which induces a buyer to purchase a given product as pointed out by Nair (1999) and Naik and Reddy (1999).

The selected women consumers were asked to indicate the motives or sources behind their purchase. The motives for purchase as indicated by the women consumers are given in Table X and Figure 5.

TABLE X

CONSUMER BUYING MOTIVES

Motives	Percentage of women*	
	Middle income N=150	High income N=150
Need	100	100
Desire	58	87
Brand	55	96
Price	93	78
Quality	78	95
Reliability of the seller	72	92
Mode of payment	92	45
Discount	86	56
Special offer	90	80
Free gift	89	65

* Multiple response

It is clear from the Table that need was the main motive which influenced all selected women consumers of both the income groups. Among middle income group women consumers next to need, price of the commodity (93 per cent), mode of payment (92 per cent) and special offers (90 per cent) given by the manufacturer and dealers were the motives that stimulated the buying behaviour whereas among the high income group women consumers, brands (96 per cent), quality (95 per cent) and reliability of the seller (92 per cent) were dominant motives for buying products.

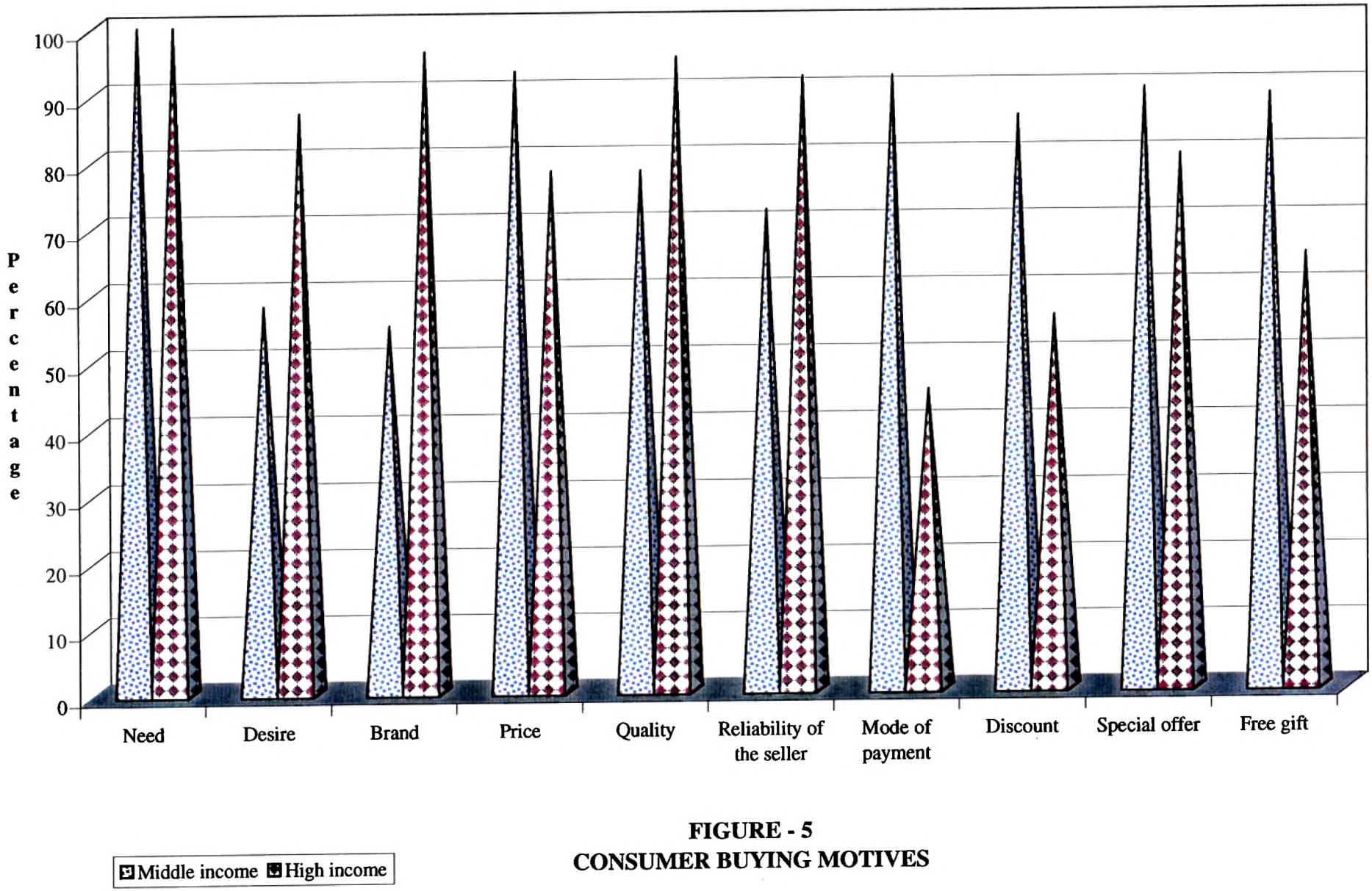


FIGURE - 5
CONSUMER BUYING MOTIVES

Middle income group women consumers gave least importance to brands (55 per cent) whereas high income group women consumers gave least importance to mode of payment (45 per cent).

h. Impact of advertisements on buying practices

Advertisements play a significant role in the promotion of any product. It is a form of conveying message about the product, idea, features and latest modifications (Chandan and Malhan, 1990). It is an efficient, persuasive technique to make people to buy the product of their choice (Chunawalla and Sethia, 2000).

Therefore the selected women consumers were enquired to indicate whether the advertisements played a role in the choice of food products. All women consumers from both income groups were influenced by advertisements in buying food products with varying levels of influence. Table XI presents the advantages of advertisements as stated by the women consumers.

TABLE XI

ADVANTAGES OF ADVERTISEMENT

Advantages	Percentage of women*	
	Middle Income N=150	High Income N=150
Introduce new product in the market	72	76
Build confidence in the product	67	73
Inform about the incentives / discount	59	65
Announce a special bargain offer	55	42
Give accurate information to consumer	45	67
Inform consumer about the price range	43	75
Suggest good quality at reasonable price	43	63
Motivate intelligent use of money	40	43
Create demand for a specific brand	35	59
Help to gain acceptance of the product	30	55
Information for both buyer and seller	28	31

* Multiple response

A majority of 76 per cent of high income group women and 72 per cent of middle income group women pointed out that advertisements were helpful to introduce a new product in the market. A greater percentage of high income group women consumers informed about the price range (75 per cent) building confidence in the new product (73 per cent), providing accurate information about the product (67 per cent) and about the incentives and discount offer (65 percent). On the other hand middle income group women pointed out that

advertisements helped in building confidence in the product (67 percent) and give information about the incentives and discount offers (59 percent). In general, the advantages of advertisements were perceived by all selected women consumers, but in varied degrees.

i. Labels for making suitable buying decisions

Labels are supplied by manufacturers on product packaging in printed form, usually pasted on every package. Labels if carefully read give a lot of information about the product and its use. Food labels provide consumer with information about various important aspects like nutritional value, preservatives, expiry date, processes involved in food production, storage and use (Burros, 1992).

Majority of 80 per cent of high income group women used to read label information before purchasing, whereas only 67 per cent of middle income group women had the habit of reading label before purchasing.

(i) Type of information read in the label: The women consumers who had the habit of reading labels while purchasing were asked to indicate the type of information they read in the label and the details are presented in Table XII.

TABLE XII

TYPE OF INFORMATION READ IN THE LABEL

Information	Percentage of women*	
	Middle Income N=80	High Income N=67
Price of the product	100	100
Quantity of the contents	99	92
Name of ingredients	48	56
Composition of the product	31	52
Name of manufacturer	24	54
Manufacture date / expiry date	22	40
Direction for use of the product	17	98
Trade name	15	62
Certification mark	9	20
Nutrient content	5	16
Code number and batch number	-	10

* Multiple response

It is clear from the above Table that all selected women consumers of both the income groups used to read the label to know the price of the product. A majority of middle income group women (99 per cent) had the habit of reading the label to know the quantity of the content whereas a majority of high income group women (98 per cent) had the habit of reading the label to understand the direction given for using the product. Least importance was

given by both the groups to know about the composition of the product, certification marks and date of manufacturing and expiry date. This aspect called for creating awareness on better buying practices among women consumers.

(ii) **Advantages of label information:** The women consumers were requested to rank the advantages of reading label information while purchasing. The details are given in Table XIII.

TABLE XIII

ADVANTAGES OF LABEL INFORMATION

Advantages	Percentage of women					
	Middle Income N=150			High Income N=150		
	I Rank	II Rank	III Rank	I Rank	II Rank	III Rank
Know what is in the package	46	28	26	64	26	10
Get the right product for the right purpose	63	18	19	70	17	13
Spend money more wisely	53	27	20	57	28	15
Be sure of the quality of the product	64	25	11	73	15	12
Know the price of the product	67	24	9	71	16	13
Know the manufacture/expiry dates	47	27	26	71	23	6

To know the price of the product was the major advantage of label information, which was ranked high by majority of middle income group women (67 per cent) whereas to be sure of the quality of the product was ranked high by a majority of high income group women (73 per cent). The ranking of label information showed that the perception of high income group women consumers about the advantages of label information was higher when compared to middle income group women consumers.

j. Factors influencing purchasing behaviour

Purchasing habit is an art if a consumer knows how to choose the commodities. Any method of purchasing process depends on the buyers personality, motivation, perception and attitudes. With experience every consumer tries to make wise purchase (Ramaswamy and Namakumari, 1997).

To know the general habit of purchase of selected women consumers, a check list consisting of 15 statements on good purchasing behaviour was given to the selected women consumers and was statistically analysed and presented below. Tabel XIV shows income versus purchasing habit.

TABLE XIV

INCOME VERSUS PURCHASING BEHAVIOUR

Variable	Income groups	Sample size	Mean	Standard deviation	Z value
Purchasing behaviour	Middle Income	150	4.85	0.97	13.467**
	High income	150	6.21	0.76	

** Significant at 1% level

`z' ~N (0,1) (sample size = 150)

The result of the analysis reveals that there exists a significant difference between middle and high income group women consumers on purchasing behaviour at 1% level.

Table XV presents the relationship between the selected variables and purchasing behaviour.

TABLE XV

SELECTED VARIABLES VERSUS PURCHASING HABIT

Variables	Sample size	Mean	SD	Sources	Sum of squares	df	Mean square	F
Age								
Below 30 years	35	5.14	0.69	Between groups	12.562	3	4.187	3.491**
30 – 40 years	74	5.34	0.91					
40 – 50 years	129	5.70	1.18	Within groups	353.820	295	1.199	
Above 50 years	62	5.66	1.28					
Educational status								
Middle school	19	5.32	0.89	Between groups	58.589	4	14.647	14.026**
Higher secondary	66	5.00	1.04					
Graduation	106	5.38	1.14	Within groups	308.077	295	1.044	
Professional	109	5.84	0.98					
Homemaking experience								
1 – 5 years	34	5.03	0.63	Between groups	15.641	2	7.821	6.617**
6 – 10 years	75	5.36	0.88	Within groups	351.025	297	1.182	
Above 10 years	191	5.69	1.22					

** significant at 1% level

It is found that there exists a significant difference at 1% level between the purchasing behaviour of the consumers with regard to age, homemaking experience and education. From the mean values it is clear that as the age and homemaking experience increased and higher the education, the purchasing behaviour of the women consumers were found to be good.

3. Problems of women consumers

Consumers in India face a wide range of problems in their day-to-day dealings with traders and various organisations engaged in providing goods and services (Cherunilam, 1999). Table XVI presents the problems envisaged by the women consumers and the statistical analysis carried out to find out the difference between the income groups in realizing the problem.

TABLE XVI

CONSUMER PROBLEM

Problems	Income groups	Sample size	Mean	Standard deviation	Z value
Poor quality	Middle Income	150	7.53	1.27	5.925**
	High income	150	8.43	1.34	
High price	Middle Income	150	5.20	1.17	2.416*
	High income	150	3.27	1.23	
Defective Packaging	Middle Income	150	11.59	2.30	13.717**
	High income	150	15.17	2.21	
Misbehaviour of sellers	Middle Income	150	3.46	0.87	2.938*
	High income	150	3.75	0.88	
Poor environment sanitation	Middle Income	150	1.45	0.77	2.219*
	High income	150	3.75	0.80	

** Significant at 1% level
* Significant at 5 % level
`z' ~N (0,1) (sample size = 150)

The above Table reveals that there exists a significant difference between middle and high income group women consumers on realization of problems like poor quality and defective packaging at 1% level and high price, misbehaviour of sellers and poor environment sanitation at 5% level.

a. Food adulteration

Due to increase in prices of food items of day-to-day consumption, nowadays a tendency has been seen to cheat the consumers by selling adulterated and sub-standard items (Directorate of Agricultural Marketing, 1997-98). Marketing of adulterated food articles and grocery items by unscrupulous traders is nothing new and the evil is widely prevalent in the country. (Gururajan, 1999 and Lakshamann, 1999).

Only 70 per cent of high income group women and 57 per cent of middle income group women were aware of the problem of food adulteration. Table XVII presents the difference in awareness on method of food adulteration and adulterated items between high income group and middle income group women consumers.

TABLE XVII

AWARENESS ON METHODS OF FOOD ADULTERATION

Awareness	Income groups	Sample size	Mean	Standard deviation	Z value
Method of Adulteration	Middle Income	150	3.47	0.6	4.321**
	High income	150	3.82	0.79	

** Significant at 1% level

`z' ~N (0,1) (sample size = 150)

It is clear from the analysis that there exists a significant difference at 1% level between middle income and high income group women consumers on the awareness of the methods of adulteration. This result stressed that there is a need for consumer awareness programme for middle income group women.

The factors other than income that influence the awareness on methods of adulteration were analysed and presented in Table XVIII

TABLE XVIII

SELECTED VARIABLES VERSUS AWARENESS ON METHODS OF ADULTERATION

Variables	Sample size	Mean	SD	Sources	Sum of squares	df	Mean square	F
Age								
Below 30 years	35	3.83	0.66	Between groups	2.529	3	0.843	1.595_{NS}
30 – 40 years	74	3.51	0.67					
40 – 50 years	129	3.66	0.69	Within groups	155.893	295	0.528	
Above 50 years	62	3.67	0.89					
Educational status								
Middle school	19	3.53	0.51	Between groups	3.068	4	0.767	1.453_{NS}
Higher secondary	66	3.61	0.70					
Graduation	106	3.63	0.72	Within groups	155.769	295	0.528	
Professional	109	3.90	0.82					
Homemaking experience								
1 – 5 years	34	3.82	0.67	Between groups	2.594	2	1.297	2.465_{NS}
6 – 10 years	75	3.51	0.64	Within groups	156.243	0.297	0.526	
Above 10 years	191	3.66	0.76					

NS Not significant

It is evident from the above Table that there was no significant effect of the variables like age, educational status and homemaking experience on the awareness of methods of adulteration among women consumers.

i. Food items commonly adulterated

The selected women consumers were enquired to indicate the food items which are commonly adulterated. Table XIX shows the difference in awareness between two income group women consumers on commonly adulterated food items.

TABLE XIX

INCOME VERSUS AWARENESS ON ADULTERATED FOOD ITEMS

Awareness	Income groups	Sample size	Mean	Standard deviation	Z value
Adulterated items	Middle Income	150	11.00	3.14	5.136**
	High income	150	12.71	2.60	

** Significant at 1 %level

`z' ~N (0,1) (sample size = 150)

It is clear from the above Table that there exists a significant difference between middle income and high income group women consumers on the awareness on commonly adulterated food items at 1% level.

The relationship of selected variables versus awareness on methods of adulteration is shown in Table XX.

TABLE XX

SELECTED VARIABLES VERSUS AWARENESS ON ADULTERED ITEMS

Variables	Sample size	Mean	SD	Sources	Sum of squares	df	Mean square	F
Age								
Below 30 years	35	12.49	3.64	Between groups	26.771	3	8.924	0.989_{NS}
30 – 40 years	74	11.65	2.83					
40 – 50 years	129	11.66	3.00	Within groups	2653.434	294	9.025	
Above 50 years	62	12.13	2.81					
Educational status								
Middle school	19	10.89	2.97	Between groups	73.631	4	18.408	2.068_{NS}
Higher secondary	66	11.55	2.94					
Graduation	106	11.60	3.02	Within groups	2616.470	294	8.900	
Professional	109	12.67	2.34					
Homemaking experience								
1 – 5 years	34	12.29	3.65	Between groups	8.521	2	4.261	0.470_{NS}
6 – 10 years	75	11.69	2.83	Within groups	2681.579	296	9.059	
Above 10 years	191	11.85	2.95					

NS Not significant

It is clear from the above Table that there was no significant impact of personal variables like age, education and homemaking experience on the awareness of adulterated items.

ii) Health hazards of food adulteration

Adulteration is known from ancient days and the practices of adulteration have widened by mixing, substitution, concealing the quality, putting up decomposed foods for sale, misbranding, false labels and addition of toxicants and rubbish to increase weight. Adulteration is a criminal act, the consumer is made to pay more than what the product deserves and secondly, the consumer is put to health hazards, which could result in death (Seethi and Seetharaman, 1994).

The common food adulterants and their health hazards as pointed out by the selected women consumers were studied and is presented below in Table XXI.

TABLE XXI

HEALTH HAZARDS OF FOOD ADULTERATION

Food Items	Percentage of women*													
	Adulterants Noticed													
	Stones		Insects		Mud/dust		Others		Gastro Intestinal		Vomiting		Diarrohea	
	M	H	M	H	M	H	M	H	M	H	M	H	M	H
Rice	57	35	28	21	16	23			73		9	7		
Wheat	63	32	6	18	3	11			75		6	6		
Bengal gram dhal	51	28	9	7	2	7			73		7	5		
Red green dhal	51	19	11	11	5	7			71		9	9		
Green gram dhal	73	20	8	7	8	8			67		9	7		
Black gram dhal	73	18	9	8	5	4			74		6	5		
Sugar	37				9									
Tea		9			20				19					
Coffee					32									
Honey							32	8						
Spices							45	14	32					
Ghee							30	11	21	21	9	8		8
Oil							21	14	27	29	6	14	15	5
Milk							48	21	42	17	13	31	11	12

* Multiple Response
M Middle Income Group
H High Income Group

The adulterants present in food items as experienced by women consumers were stones in cereals and pulses as pointed out by 51-73 per cent of middle income group women and 18-35 per cent of high income group women and the gastrointestinal disturbance was the resultant illness. Vomiting was also noticed by a lesser percentage of women consumers.

Presence of adulterants in tea and coffee was identified by 20 per cent and 32 per cent of middle income group women against less than one-fourth of high income group women consumers. The adulterants present in honey was jaggery as observed by 32 per cent of middle income group women and eight per cent of high income group women.

The common adulterants identified in the various food items were cassia bark in cinnamon, argemone seeds in mustard, volatile oil extracted in cloves, dried seeds of papaya in black pepper, metanil yellow in turmeric, brick powder in chilli powder as reported by 45 per cent of middle income group women and 14 per cent of high income group women consumers. None of the high income group women reported health hazards, whereas 32 per cent of middle income group women reported gastrointestinal disorder as the problem of the above mentioned adulteration.

The adulterants present in oil and ghee were vanaspati, animal fat and substandard oil as reported by 30 per cent and 21 per cent of middle income group women and 11 per cent and 14 per cent of high income group women

and the resultant complications were gastrointestinal disorder, vomiting and diarrohea. The common adulterants present in milk were water and starch, as identified by 48 per cent of middle income group women and 21 per cent of high income group women and the health hazards experienced were gastrointestinal disorder, vomiting and diarrohea.

To sum up, the selected women consumers did not have enough awareness on food adulteration and health hazards. Hence the study stressed the need for consumer awareness programme to detect the food adulterants by using a simple household kit as well as feasibility of food testing laboratory to detect the adulterants present in food at a cheaper cost in the nearer environment.

iii Suggestions to prevent food adulteration

The success of the crusade against adulteration depends on how best the various legislative measures are implemented. The Government agencies should be made more active and efficient in conducting the raids. The culprits should be duly punished so that it will have deterrent effect on other businessmen and traders. The law should be more stringent for selling substandard products, adulterated articles, under-weighing, over-charging, misleading advertisements and creating artificial shortages (Sengupta and Basu, 1993).

The selected women consumers were asked to suggest the methods to prevent food adulteration at the consumer level which are given in Table XXII.

TABLE XXII

SUGGESTIONS TO PREVENT FOOD ADULTERATION

Suggestions	Percentage of women *	
	Middle Income N=150	High Income N=150
Educating the consumers	83	87
Buying in reputed shops	72	75
Self-checking before purchasing	61	69
Complaining to the shop keeper	46	59
Punishing the culprits	46	51
Providing more facilities for detecting food adulteration	43	63
Reporting to authorities	39	51
Checking the shops by organised group	39	64
Taking vigorous action through consumer organisation	33	52

* Multiple response

It is observed from the above Table that greater percentage of high income group women consumers suggested various methods to prevent food adulteration than middle income group women consumers. A majority of 87 per cent of high income group women and 83 per cent of middle income group women suggested that educating the consumers would help in preventing food

adulteration. Based on this result a consumer awareness programme was planned.

Role of individual consumer: Table XXIII shows the individual consumer's role in preventing the purchase of adulterated products.

TABLE XXIII

ROLE OF INDIVIDUAL CONSUMER

Role	Percentage of women*	
	Middle Income N=150	High Income N=150
Learn simple methods to detect adulterants	22	41
Lodge a complaint with the shopkeeper	29	45
Check before buying	57	67
Study the certification marks	53	58

* Multiple response

A majority of 67 per cent of high income group women and 57 per cent of middle income group women pointed out that checking the product at the time of every purchase would help in preventing the purchase of adulterated products. The vigilant consumer should be consciousness of the sellers about the quality of the product.

Role of consumer organisation: Table XXIV indicates the role of consumer organisation in preventing food adulteration as pointed out by the selected women consumers.

TABLE XXIV

ROLE OF CONSUMER ORGANISATION

Role	Percentage of women*	
	Middle Income N=150	High Income N=150
Impart knowledge on rights and responsibilities	56	73
Improve the buymanship through various programmes	53	67
Make them aware of laws and redressal forum	43	66
Teach them about the simple method of detection of adulterants	42	49

* Multiple response

Consumer organisation should take effective steps to create awareness on various consumer issues like rights and responsibilities, laws, redressal and methods to detect adulterants to make women as vigilant consumer against food adulteration.

Role of Government : Table XXV depicts the Government's role in preventing food adulterations as indicated by the selected women consumers.

TABLE XXV

ROLE OF GOVERNMENT

Role	Percentage of women*	
	Middle Income N=150	High Income N=150
Enact the laws strictly	72	76
Punish the culprits and levy heavy penalty	52	58
Cancel the license	50	55
Give compensation for the affected consumers	50	63
Conduct surprise checks by authorities	47	62

* Multiple response

A majority of 76 per cent of high income group and 72 per cent of middle income group women consumers suggested that the Government should enact laws strictly in order to prevent adulteration. The legislative enactments of the Government covered various aspects of consumer protection against health hazards, for safety and security, for purity and availability of products at reasonable prices. The new Consumer Protection Act of 1986 helps to protect the interests of the consumers at various stages of purchase.

4. Assessment of knowledge on standardisation

Standards help consumers by giving them a convenient basis for buying the products of right quality (Gopalakrishnan, 1999). The current market is flooded with different products with different labels and quantity. Because of technological improvement and improved transport facility the availability of food items is increasing day by day. The food products from all over India and also from other countries are pouring into the market. The knowledge on standard products will help the women consumers to become wise buyers. The standard product can be identified through certification marks given for various products (Dawar, 1992). Therefore, the knowledge on certification marks was studied.

Only 63 per cent of women consumers of high income families and 49 per cent of women consumers of middle income families indicated that they were aware of the standardisation of products.

Those who knew about the standardisation were enquired about the certification marks used to indicate standard products and is shown in Table XXVI and Figure 6.

TABLE XXVI

AWARENESS ON CERTIFICATION MARKS

Certification marks	Percentage of women*	
	Middle income N=73	High Income N=94
ISI	55	75
AGMARK	58	65
FPO	25	37

* Multiple response

Among those who knew about standards more than 65 per cent of high income group women were aware of AGMARK and ISI, whereas only 55 per cent of middle income group women were aware of AGMARK and ISI. The certification mark FPO was not common among the women consumers of both the groups.

The relationship between the awareness on certification marks between middle and high income group women consumers was analysed statistically and given in Table XXVII.

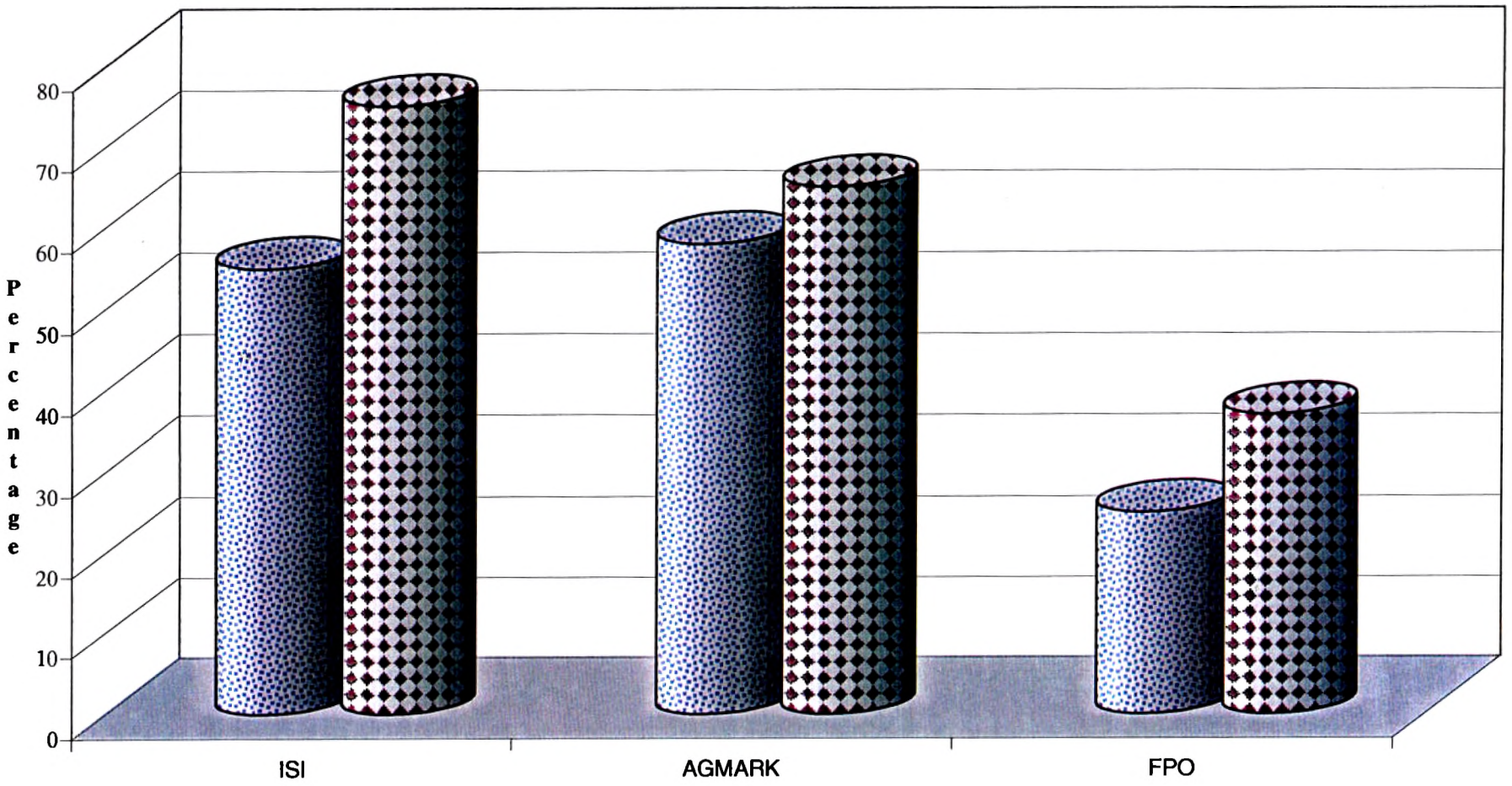


FIGURE - 6
AWARENESS ON CERTIFICATION MARKS

TABLE XXVII

INCOME VERSUS AWARENESS ON CERTIFICATION MARKS

Variable	Income group	Sample size	Mean	Standard Deviation	Z Value
Certification marks	Middle Income	150	8.95	1.52	13.445**
	High Income	150	11.57	1.83	

** Significant at 1 percent level

`z' ~N (0,1) (sample size = 150)

The result shows that there exists a significant difference between middle and high income group women consumers on the awareness of certification marks at 1% level. It is evident from the mean value that the high income group women consumers had better awareness on certification marks than middle income group women consumers.

Table XXVIII presents the relationship between the selected variables and awareness on certification marks.

TABLE XXVIII

SELECTED VARIABLES VERSUS AWARENESS ON CERTIFICATION MARKS

Variables	Sample size	Mean	SD	Sources	Sum of squares	df	Mean square	F
Age								
Below 30 years	35	10.29	2.05	Between groups	7.764	3	2.588	0.566
30 – 40 years	74	10.49	2.18					
40 – 50 years	129	10.22	2.06	Within groups	1344.854	294	4.574	
Above 50 years	62	10.02	2.30					
Educational status								
Middle school	19	9.00	1.15	Between groups	125.389	4	31.347	7.506**
Higher secondary	66	9.73	2.07					
Graduation	106	10.09	2.01	Within groups	1227.782	294	4.176	
Professional	109	11.54	1.67					
Homemaking experience								
1 – 5 years	34	10.15	2.06	Between groups	9.456	2	4.728	1.041
6 – 10 years	75	10.57	2.20	Within groups	1343.715	296	4.540	
Above 10 years	191	10.16	2.11					

** Significant at 1% level

The variables like age, educational status and homemaking experiences were studied against the awareness on certifications marks. Only education had a significant influence on the awareness of certification marks among the women consumers at 1% level. The age of the women and the home making experience had no significant influence on the awareness of certification marks. It is inferred that the higher the educational status, more the awareness on certification marks.

5. Conceptualization of women consumer protection

The Government of India has brought out a number of legislations to protect the interest of consumers. Apart from the enactment of the legislative measures, it provides for simple and speedy redressal to consumer disputes for which a quasi-judicial machinery is sought to be set up at District, State and Central levels (Ghali, 1992 and Khurana, 1995). The results of this aspect are presented under three headings namely consumer rights, legislation and consumer redressal forum

a. Awareness on consumer rights

Consumer rights have been drawn out to enable a human being to achieve social justice and economic equality (Sethi and Setharaman, 1994). It was President John F. Kennedy who declared the consumer rights for the first time in 1962 American Congress.

Among the selected women consumers only 60 per cent of high income group women and 20 per cent of middle income group women were aware of the various consumer rights. The extent of awareness of selected women consumers was analysed and is shown in Table XXIX.

TABLE XXIX

AWARENESS ON CONSUMER RIGHTS

Rights	Percentage of women*		Z value
	Middle Income N=30	High Income N=90	
Right to safety	13	44	16.125**
Right to be informed	33	58	
Right to choose	66	67	
Right to be heard	6	33	
Right to redressal	3	24	
Rights to consumer education	6	22	
Right to healthy environment	12	62	

* Multiple response

** Significant at 1 % level

`z' ~N (0,1) (sample size = 150)

From the above Table it is clear that a majority of high income group women (67 per cent) and middle income group women (66 per cent) were well aware of the right to choose. The high income group women had better awareness on the rights especially right to healthy environment (62 per cent), right to be informed (58 per cent) and right to safety (44 per cent). The awareness of middle income group women consumers were low when compared to high income group women.

The statistical analysis also revealed that there exists a significant difference between the middle and high income group women on the awareness of consumer rights at 1% level. Hence it was realised that a need existed for planning a consumer education programme for middle income group women consumers.

b. Awareness on legislation

Legislation refers to the laws of the country to protect the interest of consumers. The awareness on the various laws, was low among selected women consumers. The knowledge of high income group women consumers (40 percent) was higher when compared to middle income group women consumers (10 percent) with regard to various consumer protection laws.

The extent of awareness on legislation among women consumers was analysed and is shown in Table XXX.

TABLE XXX

AWARENESS ON LEGISLATION

Legislation	Percentage of women*		Z value
	Middle Income N=30	High Income N=90	
Agriculture Product Act, 1937	-	5	12.076**
Prevention of Food Adulteration, 1954	20	30	
Fruit Products Order, 1955	13	20	
Monopolies and Restrictive Trade Practices Act, 1969	-	5	
Weight and Measures Act, 1976	20	35	
Indian Standards Institution Act, 1952	40	50	
Consumer Protection Act, 1986	53	60	

* Multiple response

** Significant at 1 % level

`z' ~N (0,1) (sample size = 150)

A majority of high income group women (60 per cent) and middle income group women (53 per cent) were aware only of the Consumer Protection Act (1986). This might be because of the propaganda given by the Government and Consumer Organisations through various media.

The statistical interpretation indicated that there was significant difference between the middle and high income group women consumers on the awareness of consumer protection laws at 1% level.

c. Awareness on redressal forum

The consumer protection is of paramount importance in view of the fact that there is an ever increasing population leading to demand which has given rise to a total sellers market. Several efforts are being made by the Government and the Consumer Organisation to change this situation. The Consumer Protection Act, 1986 provided the right to seek redressal against unfair trade practice or unscrupulous exploitation of consumers through the forum set up under this Act (Rajmohan, 1996 and Antony, 1993). The awareness on the consumer redressal forum by the selected women consumers shows that only 57 per cent of high income group women and 39 per cent of middle income group women have heard about consumer redressal forum through the media but they were not aware of the objectives, proceedings and approach to redressal forum.. This necessitated the need for consumer awareness programme.

Table XXXI shows the relationship of income to the awareness of redressal forum.

TABLE XXXI

INCOME VERSUS AWARENESS ON REDRESSAL FORUM

Awareness	Income groups	Sample size	Mean	Standard deviation	Z value
Redressal	Middle Income	150	2.16	0.37	2.280*
	High income	150	2.34	0.48	

* Significant at 5 % level

`Z' ~N (0,1) (sample size = 150)

The result shows that there exists a significant difference between the middle and high income group women consumers at 5 per cent level. It is inferred that high income group women consumers had greater level of awareness on redressal forum than middle income group women consumers.

Relationship of selected variables versus awareness on consumer protection measures

Tabel XXXII and Figure 7, show the relationship of selected variables with the awareness on consumer protection measures such as rights, legislation and redressal forum.

TABLE XXXII

SELECTED VARIABLES VERSUS AWARENESS ON CONSUMER PROTECTION

Variables	F ratio		
	Rights	Laws	Redressal
Age	2.514*	0.924 NS	0.264 NS
Educational status	10.929**	8.069**	0.201 NS
Homemaking experience	3.632*	0.303NS	0.616 NS

** Significant at 1 percent

* Significant at 5 percent

The statistical interpretations indicated the role of age, education and home-making experiences in increasing the awareness on right, legislation and redressal forum. With regard to consumer rights, the education had significant influence at 1% level whereas age and homemaking experience had significant influence at 5% level on the awareness of rights.

As education increased, the awareness on legislation also increased. Both age and homemaking experience did not have significant influence on the awareness on legislation. Age, education and homemaking experience of women consumers did not show any significant result in increasing the awareness on redressal forum. It can be concluded that the awareness of women consumers on consumer rights was satisfactory when compared to legislation and redressal forum.

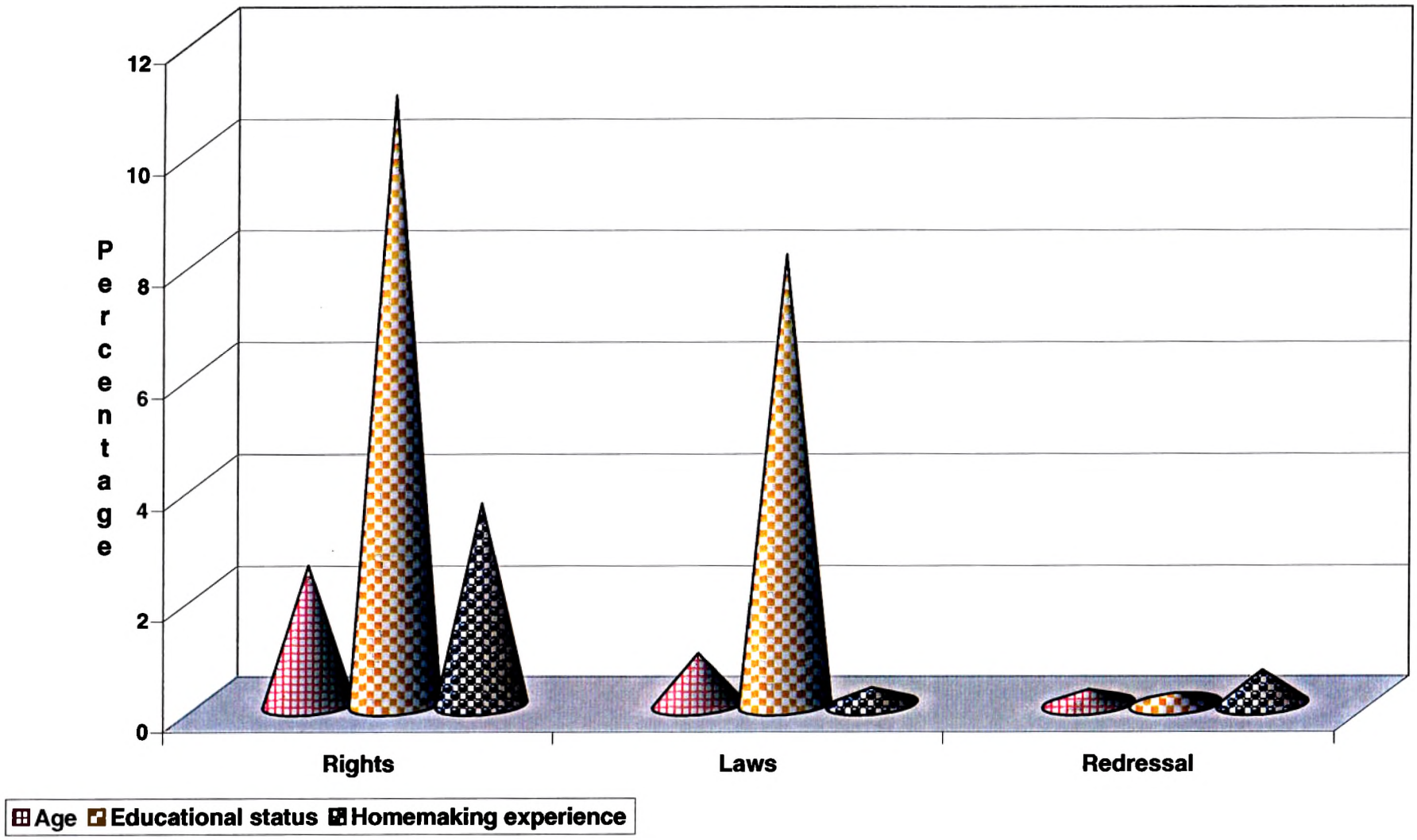


FIGURE - 7
AWARENESS ON CONSUMER PROTECTION

d. Need for consumer education

Consumer education is one of the most important spheres of work in consumer protection. Only 80 per cent of middle income group women consumers and 40 per cent of high income group women consumers realised the need for consumer education to create awareness among women on better consumerism. The reasons for the need of consumer education as stated by the women consumers are presented in Table. XXXIII.

TABLE XXXIII

NEED FOR CONSUMER EDUCATION

Reason	Percentage of women*	
	Middle Income N=120	High Income N=60
Make intelligent choice	65	63
Make better manager of their resources of money, goods, time and energy	60	63
Increase the purchasing power of the consumer	59	61
Get maximum satisfaction from the limited resources	57	65
Compare the qualities of goods in the market	55	60
Know about laws	50	67
Improve knowledge on redressal forum	58	62

* Multiple response

The selected women consumers stated intelligent and meaningful reasons for having a consumer education programme. This motivated the investigator to plan a consumer awareness programme.

It is inferred from the study that consumer education might be a powerful tool that could take consumers from the current disadvantageous position in the market place and would help to protect themselves as well as make effective and intelligent choice. The women consumers who wanted consumer education programme were asked to indicate the topics to be included in the course content of the awareness programme. Table XXXIV presents the course content of the consumer awareness programme as enumerated by women consumers.

TABLE XXXIV

CONTENT OF THE CONSUMER AWARENESS PROGRAMME

Content	Percentage of women*	
	Middle Income N=120	High Income N=60
Better purchasing practice	42	65
Simple techniques to detect adulterants	42	62
Adulteration and its prevention	39	61
Information on standards / certification marks	36	68
Organisations involved in consumer protection	29	59
Details about redressal forum	24	55

* Multiple response

It is clear from the above Table that both income group women consumers suggested to include information on better purchasing practices, adulteration and its prevention, certification marks, organisation involved in consumer protection and details on redressal forum in the consumer education programme as the course content. This was taken as a basis for planning the course content of the consumer awareness programme which was planned to educate middle income group women who had less knowledge and were in need of an awareness programme.

e. Suggestion for Protecting the Consumers

The selected women consumers were asked to suggest ways and means by which the interest of the consumers was to be protected. The suggestions as given by women consumers are presented in Table XXXV.

TABLE XXXV

SUGGESTIONS FOR BETTER PROTECTION OF CONSUMERS

Suggestions	Percentage of women*	
	Middle Income N=150	High Income N=150
Create awareness among consumers	62	89
Keep complaint books in all shops	61	79
Establish consumer guidance cell	56	62
Establish center to test products at affordable cost	55	82
Distribute books, pamphlets and journals for consumer guidance	54	87
Simple test for common adulterants in food items	49	67
Set up nodal agency to uphold consumer	45	59
Have consumer information center in each area	42	65
Enact strict laws by the Government	40	59

* Multiple response

A majority of 89 per cent of high income group women consumers and 62 per cent of middle income group women consumers suggested that awareness should be created among women on consumerism to protect the consumer from exploitation. Most of the high income group women consumers indicated that providing reading materials (87 per cent) and establishing testing centers with nominal rates (82 per cent) were to be given thrust, whereas most of the middle income group women consumers pointed out that complaint

books should be kept in all shops. Notable percentage of women consumers of both the groups suggested that there must be strict enactment of laws by the Government at all places and in all cases.

In a nutshell, it can be a concluded that the efforts will go in vain if the consumer does not come forward to fight for their rights. Therefore the need of the hour is to develop consumer consciousness and the suggestions should be encouraged so that the consumer can have maximum information and choice while purchasing.

B. Knowledge dissemination through consumer awareness programme

Consumer awareness programme leads to their overall development thereby helping the nation to prosper. Consumer education programme helps women not only to resist exploitation, empowering them to exercise their choices, but also to contribute to economic growth and overall development (Singh, 2001 and Agarwal, 2001).

The selected middle income group women consumers were educated on consumerism with the help of the systematic plan and the outcomes are presented under the aspects like impact of the programme, questions raised by the participants and improved practice of the participants.

1. Impact of consumer awareness programme

The knowledge on consumerism by the women consumers before and after the awareness programme was studied using a rating scale and the result is shown in Table XXXVI.

TABLE XXXVI

IMPACT OF CONSUMER AWARENESS

Criteria	Percentage of women*		
	Before N=45	After N=45	paired 't' Value
Purchasing practices	30	55	15.627**
Adulteration techniques	14	41	
Standardisation marks	24	58	
Consumer rights and responsibilities	25	40	
Consumer forum	15	41	

** Significant at 1% level

* Multiple response

It is clear from the Table that on an average 56 per cent of women consumers have become aware of consumerism. Majority of the women mentioned that they were very much interested to attend group discussions, demonstrations and exhibitions. Simple household test for detection of adulterants was quite interesting for the women in checking their food for adulterants which made them realise the importance of rights and responsibilities, legislation and redressal procedure for filing a complaint when the food product is defective.

The scores obtained by the women consumers before and after awareness programme were analysed statistically. The result of paired 't' test was carried out on evaluation of the consumer awareness programme among women consumers. There was a significant difference in knowledge on consumerism, which existed before and after the consumer awareness programme at 1% level.

2. Questions raised by the participants

After each session, the participants were requested to write down the questions for which they needed clarification and hand it over to the investigator. The collected questions were consolidated and is presented in Table XXXVII.

TABLE XXXVII

QUESTIONS RAISED

Questions	Percentage of women* N=45
What is meant by wise buymanship	65
Are the label information true	59
How far we can rely upon the certification mark	55
How to differentiate adulterated product	51
Is there any way to take action against misleading advertisements	48
State some examples of cases handled by redressal forum.	43
Do the convenience, processed or fortification foods have the composition of nutrients mentioned.	38
How does the society benefit the consumer	34
How to approach consumer court	32
What do you mean by consumer society	28

* Multiple response

It is interesting to note from the Table that the awareness programme really motivated the women consumer to think about the problems and to find out the solutions for the same. The consumer awareness programme was thought provoking as stated by the participants and enthused them to group together to voice against unfair trade practices of the sellers.

3. Improved practices of women consumers

The check list which was used along with the interview schedule was readministered after 6 months of the awareness programme to find out the improved practice of women consumers and was compared against the practice before participating in consumer awareness programme. Table XXXVIII presents the improved practices.

TABLE XXXVIII

IMPROVED PRACTICES

Purchasing Behaviour	Percentage of Women*	
	Before N=45	After N=45
Compare prices before finalizing the purchases.	75	85
Buy the product when there are incentives	68	79
Switch over to substitute if price keeps rising.	68	78
Bargain while buying the food products	65	83
Enquire with the persons who have already purchased	63	78
Prepare a shopping list before the purchases are made	57	78
Collect information on product before buying	51	72
Check for information labels	51	55
Insist on bill while buying	48	68
Return the product back to the shopkeeper of the product is substandard	48	64
Give importance only for informative advertisement	38	58
Buy product to protect against hazardous foods	30	63
Give a complaint if the shopkeeper is cheating	28	55
Check the food product for quality certification marks like ISI, AGMARK, FPO.	28	59
Check for standard weights and measures.	22	48

* Multiple response

From the above Table it is inferred that there was improvement in the purchasing practices of women after attending the awareness programme. The women consumers showed greater interest to improve their purchasing behaviour which in turn empower them to become self equipped consumers in the market.

C. Structure and Performance of Consumer Society for Women

This aspect of the study is discussed under the following headings:

1. Module of organisation
2. Objectives of the society
3. Activities of the society
4. Future endeavour

1. Module of the organisation:

The society was registered under section 10 of the Tamil Nadu Societies Registration Act, with the name as 'Consumer Society for Women' (CSW). The society constituted of a President, Vice President, Secretary, Joint Secretary, Treasurer and four executive committee members, with 25 women as members.

2. Objectives of the Society

The objectives framed for the society are as follows:

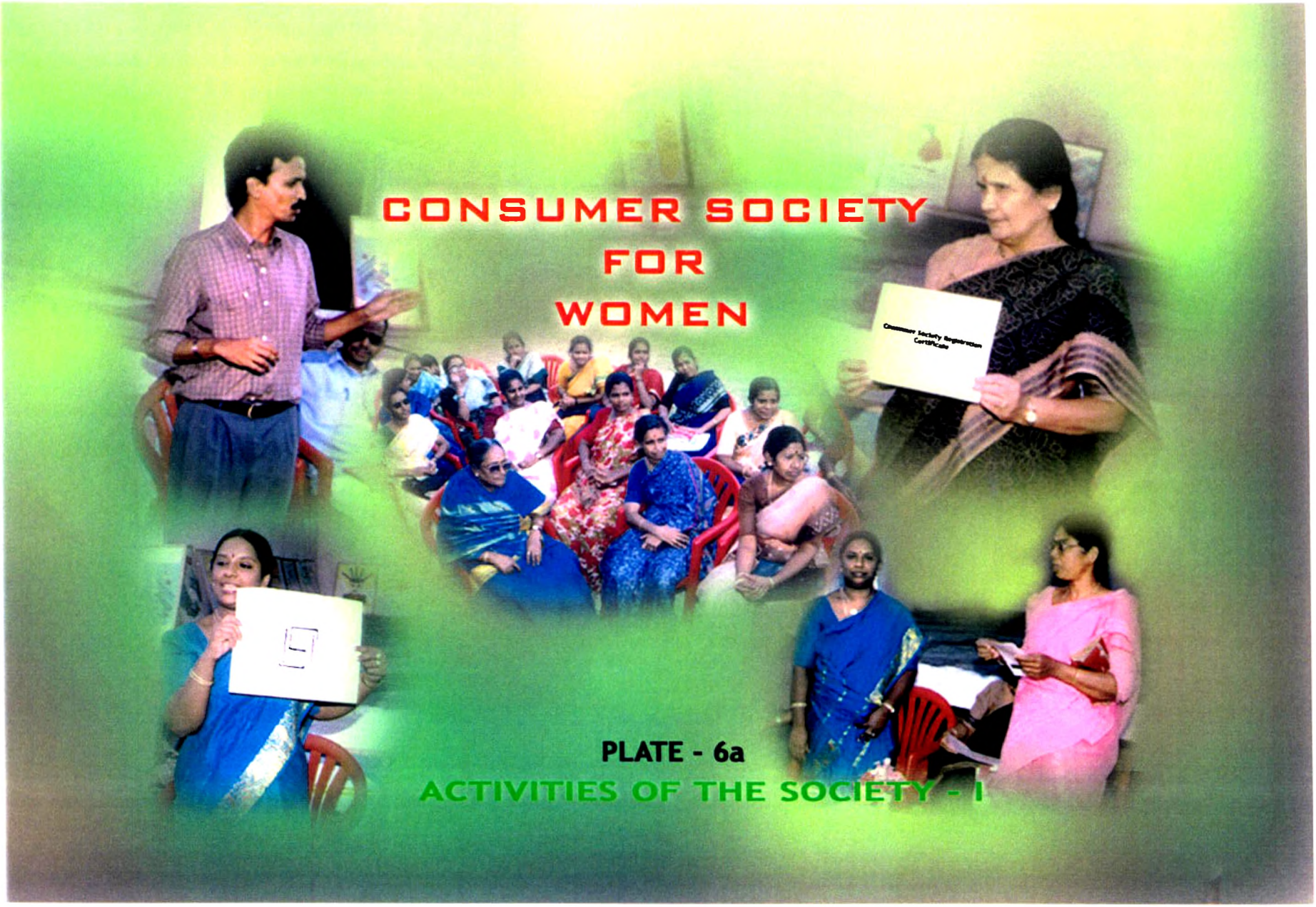
- Develop buymanship quality among the members
- Organise periodical meetings to discuss on current issues related to consumer problems.
- Voice against malpractices of sellers.
- Make women to realise their responsibilities as consumers.
- Help women to fight for their rights
- Enthuse women to use the facility of redressal forum to fight against unfair trade practices.

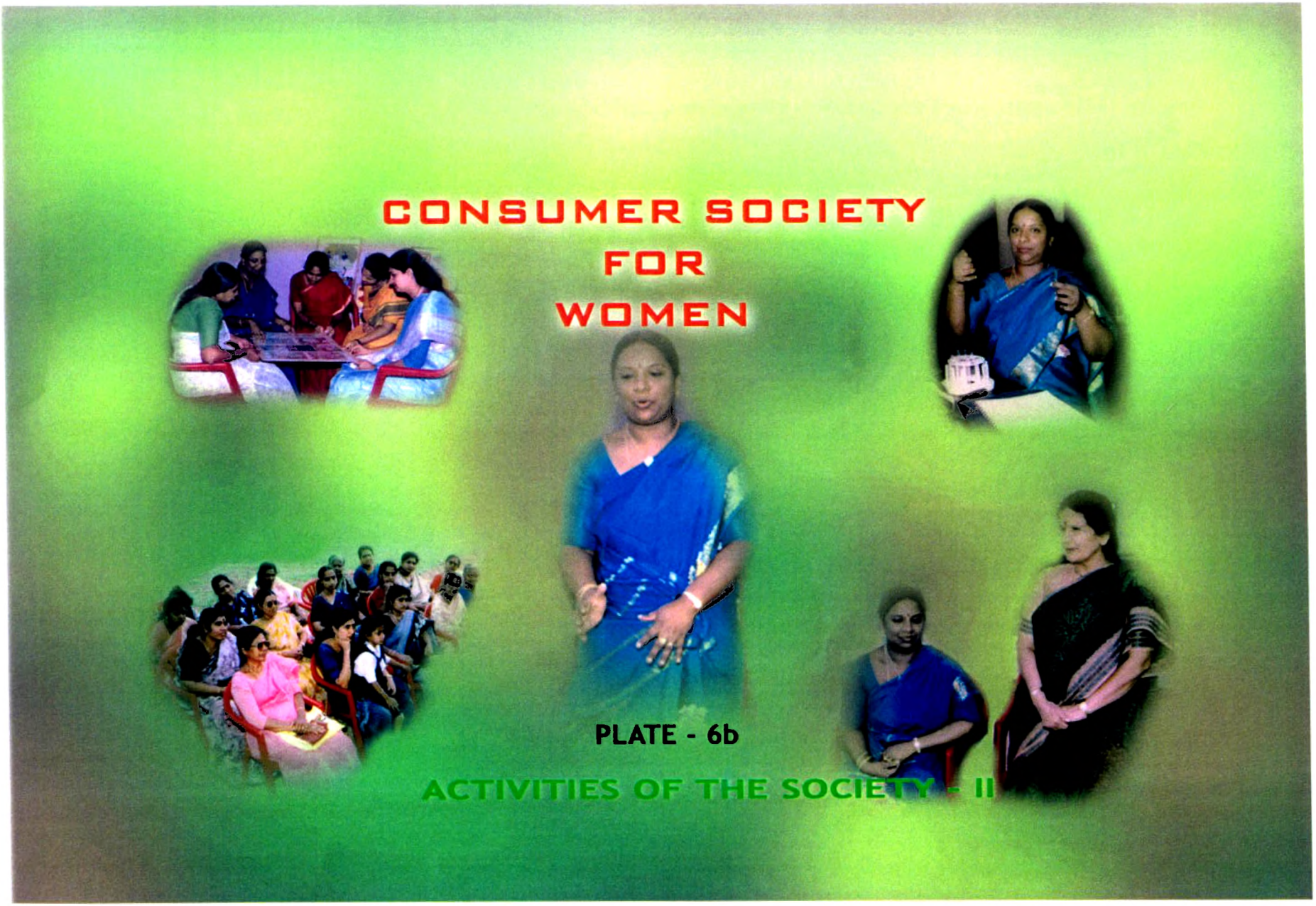
3. Activities of the society

As the society was registered at the end of the period of research work many activities could not be taken up by the society. The society was made self-sustained by having the investigator as the Secretary of the society. Within the short duration, a few programmes could be organised by the society. A periodical is planned once in a month to discuss about the problems, uses of new products introduced in the market and about consumer issues emerging in the society.

Some of the activities carried out by the society are listed below and shown in Plate 6a and 6b.

- A meeting was organised for the members along with some women consumers to discuss the objectives of the society and to popularize the society among women consumers.
- Eminent personalities in the field of consumer education were invited to talk on need for consumer consciousness and joint actions by women to fight against the problems.
- With the help of Consumer Civic Action Group (CAG) and FEDCOT (Federation of Consumer Organisation of Tamil Nadu) reading materials were prepared and distributed to the members as well as to the public especially to women consumers.
- A booklet on 'consumer rights' was developed and distributed to the members and public.
- Simple testing techniques for food adulteration was demonstrated to a group of women.


CONSUMER SOCIETY
FOR
WOMEN
PLATE - 6a
ACTIVITIES OF THE SOCIETY - I


CONSUMER SOCIETY
FOR
WOMEN
PLATE - 6b
ACTIVITIES OF THE SOCIETY - II

5. Future endeavour

The Consumer Society for Women has a number of ideas to organise activities in future. Some of the planned activities to be implemented in the near future are as follows:

- Organise workshops for women consumers from different educational institutions.
- Develop reading materials and visual aids to be distributed to the public to make them vigilant consumer.
- Develop a web site for the society to have information on current issues and day- to-day problems.
- Organise consumer awareness programme for rural women in collaboration with Consumer Civic Action Group (CAG) and Federation of Consumer Organisation of Tamil Nadu (FEDCOT).
- Conduct quiz and poster on competitions on consumer issues for school and college students.
- Conduct comparative studies on specific issues and publisize the result to the public.

Summary and Conclusion

V SUMMARY AND CONCLUSION

Industrialisation and technological development has brought in its wake, a number of effects, which have completely changed the face of the market and the consumer environment. With advertisements and other technological advancements racing ahead of literacy, the consumers are faced with an array of products. The Indian women consumers therefore need to be empowered to meet the situation. Empowerment of women consumers should aim at imparting information about consumer rights, responsibilities and product evaluation and choices, grievance and redressal which call for a comprehensive consumer awareness programme. To have an insight into these aspects and the problems faced by women in day-to-day life, the present study entitled "Empowering women through the formation of consumer society" was framed with the following objectives:

Objectives:

- study the food purchasing behaviour of women consumers
- analyse the factors influencing the purchasing behaviour of women consumers
- identify the problems in purchasing essential food commodities
- find out the awareness of women on legal aspects of consumer protection

- plan and execute the consumer awareness programme to educate the women on consumerism.
- evaluate the impact of consumer awareness programme
- formulate a self sustained consumer society to empower women consumers.

The study consisted of three main phases namely a household survey, consumer awareness programme and formation of a consumer society for women

a. Household survey

To find out the present purchasing behaviour pattern of the selected middle and high income families with the total sample of 300 households from the three zones (among the ten zones) were selected at random for the study representing 150 middle income families.

The findings of the survey are given below:

- A majority of the high income group women (70 percent) and middle income group women (60 percent) belonged to nuclear families.
- A greater percentage of the high income families (63 percent) and middle income families (53 percent) were small families.

- Sixty three per cent of middle income families belonged to middle-middle income group having the income between Rs.5501-6500 per month.
- A majority of 63 percent of high income families had the income above Rs.9500 per month.
- It is heartening to note that 43 per cent of women consumers each in middle income and in high income groups belonged to the age group of 41-50 years.
- It is encouraging to note that none of the selected women sample was illiterate.
- Fifty seven percent of high income group women consumers had professional education but only 37 per cent of middle income group women consumers were graduates.
- A majority of 70 percent of high income group women consumers and 64 per cent of middle income group women consumers were gainfully employed.
- Forty nine percent of middle income group women consumers were in managerial jobs whereas a majority of high income group women consumers were teachers employed in colleges and schools.

- A majority of middle income group women (68 percent) and 59 percent of high income group women consumers had more than 10 years of homemaking experience.

- In more than 80 percent of the families of high income group both husband and wife were responsible for purchasing the food items. Among middle income families majority of the items were purchased by women except milk and milk products and fleshy foods.

- A majority of the middle income group women consumers purchased their food commodities from retail shops and cooperative stores whereas the high income group women consumers purchased the food commodities from departmental stores and super markets.

- It is interesting to note that food commodities like cereals, pulses, flours, fats and oils, condiments and spices, and nuts were mainly purchased every month by both middle and high income group women consumers.

- Only milk was obtained daily and vegetables were bought by both the groups once a week or daily depending upon the availability of time.

- Fleshy foods were bought either weekly or fortnightly or once in a month by both the income groups.

- Fruits and snacks were procured by the women consumers whenever they required them.

- All women consumers of the high income families reported that they bought the food commodities by means of cash payment whereas 67 percent of the middle income group women purchased the food commodities by paying cash.

- Forty seven per cent of each high income and middle income group women consumers purchased more than 20 kgs of rice every month. The other cereal products like wheat flour, maida, ragi flour and ravai were purchased less then 5kgs per month.

- All women consumers from high income group and 50 percent of middle income group women consumers purchased 3 - 4 kgs of red gram dhal per month.

- Eighty three per cent of high income and 93 percent of middle income group women consumers purchased refined groundnut oil upto 2 kgs per month

- Condiments like tamarind, garlic, dry chillies and coriander seeds were purchased less than 1 Kg by both income group women consumers.

- Spices being costlier items were purchased in less than 250gms whenever the need arose by both the income group women consumers.

- Nuts like cashewnut and almond were purchased in larger quantities (250gms) by high income group women whereas the middle income group women purchased as and when the need arose that too in lesser quantity.

- A majority of 74 percent of high income group women purchased 1-2 litres of milk everyday and 83 percent of middle income group women purchased half to one litre of milk everyday.

- A greater percentage of high income group women purchased more than half kg of vegetables per day and majority of middle income group women (90 per cent) purchased up to 500gms of vegetables per day.

- The purchase of fruits depended upon the seasonal variations and availability of fruits in the market. All high income group women purchased less than one kg of fruits per week and all the middle income group women purchased less than half kg per week.

- The common fleshly foods purchased by both the income group women were chicken, mutton, fish and prawn.

- Sixty nine per cent of high income group women gave more importance for reading instructions before buying than middle income group women consumers.

- Buying in a particular shop was given importance by 76 percent of high income group women as against 55 percent of middle income group women consumers.

- All high income group women consumers preferred readymade and convenience foods and only 65 percent of middle income group women preferred readymade and convenience foods because of the high cost of the products.

- A majority of high income group women consumers (85 percent) always purchased packed products and a majority of middle income group women consumers (77 percent) purchased always unpacked products.

- When the price of a product increased a majority of 60 percent of middle income group women reduced the quantity of the product and only 20 per cent of high income group women reduced the quantity of such items.

- Fifty five per cent of middle income group women found out a substitute for a specific product when it was scarce.

- A majority of both high income group women (62 percent) and middle income group women (58 percent) indicated that the advertisements broadcasted through Television as the major source of information about the introduction of new products.

- It is interesting to note that need was the main motive for purchase which influenced all selected women consumers of both the income groups.

- A majority of 76 percent of high income group women and 72 percent of middle income group women consumers pointed out that the advantage of the advertisements was to know about new products.

- A majority of middle income group women (99 percent) had the habit of reading label only to know the quantity of content and a majority of high income group women (98 percent) had the habit of reading the label to understand the directions given for using the product.

- Least importance was given by the women consumers of both income to know about the composition of the product, certification marks and date of manufacture and expiry.

- It is encouraging to note that the price of the product was the major advantage of label information, which was ranked high by a majority of middle income group women (67 percent) whereas to be sure of the quality of the product was ranked high by a majority of high income group women (73 percent).

- There was a significant difference between middle and high income group women on purchasing habit at 1% level.

- It was also found out that there exists a significant difference at 1% level in the purchasing habit of the consumers in relation to age, education and homemaking experience of women consumers.

- There was a significant difference between middle and high income group women consumers on realisation of problems like poor quality and packaging at 1% level and high price, misbehaviour by sellers and poor environment sanitation at 5 percent level.

- Seventy per cent of high income group women and 57 percent of middle income group women were aware of the problem of food adulteration.

- There was a significant difference between middle income and high income group women consumers on the awareness of the methods of adulteration and adulterated items at 1% level.

- There was no significant effect of the variables like age, educational status and homemaking experience of women consumers on the awareness of methods of adulteration and identifying adulterated items.

- All the women consumers of both the income groups did not have adequate knowledge on health hazards of food adulteration.

- A majority of 87 percent of high income group women and 83 percent of middle income group women suggested that educating the consumers would help in preventing food adulteration.

- Sixty seven percent of high income group women and 57 percent of middle income group women pointed out that checking the product at the time of every purchase as individual's role in preventing the purchase of adulterated products.

- Consumer organisation should take effective steps to create awareness on various consumer issues like rights and responsibilities, laws, redressal and methods to detect adulterants to make women as vigilant consumers against food adulteration.

- A majority of 76 percent of high income group and 72 percent of middle income group women consumers suggested that the Government should enact laws strictly in order to prevent adulteration.

- A majority of 65 per cent high income group women were aware of AGMARK and ISI and more than 55 per cent of middle income group women alone were aware of AGMARK and ISI. The certification mark of FPO was not common among the women consumers of the groups.

- A significant difference exists between middle and high income group women consumers on the awareness of certification marks at 1% level.

- Education had a significant influence on the awareness of certification marks among the women consumers at 1% level. The age of the women and the homemaking experience had no significant influence on the

awareness of certification marks. It is inferred that the higher the educational status the more the awareness of certification marks.

- There was a significant difference between middle income and high income group women consumers on the awareness of the methods of adulteration and adulterated items at 1% level.

- Among the selected women consumers only 60 percent of high income group women and 20 percent of middle income group women consumers were aware of the various consumer rights.

- The high income group women had better awareness on rights when compared to middle income group women consumers. There was a significant difference between the middle and high income group women consumers on the awareness of consumer rights at 1% level.

- There was a significant difference between the middle and high income group women consumers at 5% level regarding the awareness on redressal forum.

- With regard to consumer rights, the education had significant influence at 1% level whereas age and homemaking experience had significant influence at 5% level on the awareness of rights.

- With regard to legislation, as education increased, the awareness also increased. Both age and homemaking experience did not show any significant influence on the awareness of various legislations.

- Age, education and homemaking experience did not show any significant result in improving the awareness on redressal forum.

- Only 80 percent of middle income group women consumers and 40 percent of high income group women consumers realised the need for consumer education to create awareness among women on better consumerism.

- The selected women consumers stated intelligent and meaningful reasons for having a consumer education programme.

- Both income group women consumers suggested to include information on better purchasing practices, adulteration and its prevention, certification marks, organisation involved in consumer protection and details on redressal forum in the consumer education programme as the course content.

- A majority of 89 percent of high income group women consumers and 62 percent of middle income group women consumers suggested that awareness should be created among women on better consumerism to protect the consumers from exploitation.

Out comes of the consumer awareness programme

- Seventy five interested women from middle income group were selected as the target group for imparting consumer awareness programme. A systematic plan was worked out and the awareness was created among women consumers using all possible teaching methods. The impact of the programme was studied using a rating scale before and after the awareness programme. The details on the findings are as follows:

- The statistical analysis of the scores obtained by the women consumers before and after the programme showed that there was a significant difference in knowledge on better consumerism which existed before and after the programme at 1% level.

- The questions raised by the women consumers on the consumer awareness programme was thought provoking and enthused the women consumers to voice against unfair trade practices of the sellers.

- There was improvement in the purchasing practices of women after attending the awareness programme. The women consumers showed greater interest to improve the purchasing habit, which could in turn empower them to become self equipped consumers in the market.

Structure and performance of Consumer Society for Women

- A consumer association under the banner of `Consumer Society for Women was formed with 25 members and registered under the Tamilnadu Societies Act.
- The objectives were framed based on the felt needs of the member and the society.
- Within short span of time after registration, the activities carried out by the society are as follows:
- A meeting was organised for women consumers.
- With the help of CAG, FEDCOT reading materials were prepared and distributed.
- A booklet on 'Consumer Rights' was developed.
- Simple testing technique for food adulteration was demonstrated.
- Number of future activities have been planned to be carried out by the consumer society.

Recommendations that have emerged out of the study are as follows:

For women consumers:

- Women should become knowledgeable on better purchasing behaviour.
- Women should boldly face the problems of unfair trade practices of sellers.
- Women should realise their responsibilities as consumers.
- Women should organise themselves into full fledged organisation to fight for their rights.

For consumer organisations

- Consumer organisations should actively pursue development of programmes and activities in the fields of preparing and disseminating information and education material to create awareness among public.
- Should involve themselves in monitoring the quality and safety of food and cooperate with National Food Control Authorities in strengthening consumer protection.
- Should act as an independent body to protect against unfair trade practices without any outside influence.

For Government

- Encourage fair and effective competition in order to provide consumers with the greatest range of choice among products and services at the lowest cost.

- Intensify their efforts to prevent practices which are damaging to the economic interest of consumers through ensuring that manufacturers, distributors and others involved in the provision of goods and services adhere to established laws and mandatory standards.

- Ensure the availability of facilities to test and certify the safety, quality and performance of essential consumer goods and services.

- Regularly review legislations pertaining to weights and measures and assess the adequacy of the commodity for its enforcement.

- Encourage establishment of consumer cooperatives and related trading activities, as well as disseminate information about them, especially in rural areas.

- Advocate the development of consumer information programmes through mass media to reach rural and illiterate consumers.

- Incorporate consumer education in the school and college curriculum, which will empower younger generation as wise consumers.

As Jawaharlal Nehru once stated, "Laws and constitutions do not by themselves make a country great. It is the enthusiasm, energy and constant effort of the people that make it a great nation". Therefore, with the development of standardisation and the consumer protection efforts of the Government, the consumer organisations involving women are in a better position to play an important role in protecting and educating the consumers. The media and the consumer organisations have to move hand in hand to spread the word of consumerism and fight against the exploitation of consumers. Figure 8 shows the essence of consumerism which should be imbibed by those who want to become wise consumers.

Woman is the fulcrum of life; she is the soul of the nation. No fact about consumerism should be an enigma to the housewife. Thus it becomes imperative that if a woman is made socially aware as a buyer-educating, counselling and doctrining her about the pros and cons of the right or wrong purchase she makes for the family, then it can be said irrefutably that we would have an enlightened society and nation for, it is in the hands of the women a healthy nation rests. We are witness to an era of rapid globalisation where women more often takes the centre stage in purchases. Her indomitable spirit needs to be positively channelised to empower her as well as the society and nation to meet all challenges associated with consumerism. Hence it would be appropriate to conclude that `vigilant women consumer is an asset to the nation; consumer empowerment thy name is women'.

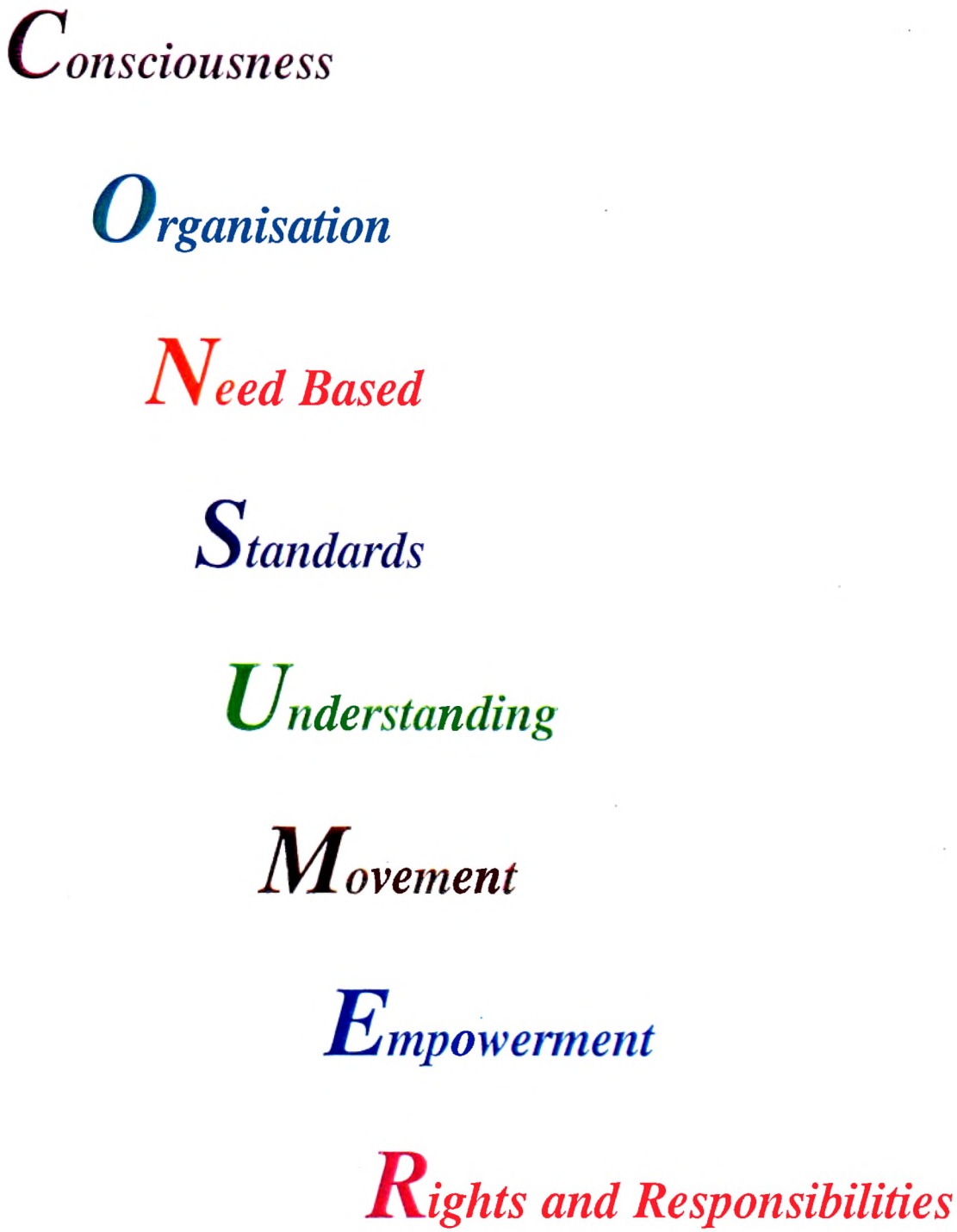


FIGURE 8

Essence of Consumerism

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Appendix

APPENDIX - 1

Questionnaire

A. Personal Information

1. Name of the Respondent

2. Address

3. Composition of the family

Family Members	Age	Sex	Education	Income
Father				
Mother				
Children				
1				
2				
3				
Other specify				

4. Family Background Information

1. Family Type
   - Joint Family ( )
   - Nuclear Family ( )

2. Total Family Income per month ( )

B. Women Consumers' Purchasing Behaviour

1. Normally who makes the purchase for your family?
   Please indicate with the tick (✓) Mark

S.No	Food Items	Wife	Husband	Both	Others
1.	Groceries				
2.	Milk & Milk products				
3.	Vegetables				
4.	Fruits				
5.	Fleshy Foods				
6.	Ready mix				
7.	Beverages				

2. Where do you purchase your monthly food commodities

Food items	Departmental stores	Co-operative stores	Whole sales shop	Retail shop	Super market	Hawkers	Ration shop	Petty shop
Grocery								
Milk & Milk products								
Vegetables								
Fruits								
Fleshy Foods								
Ready mix								
Beverages								

3. Indicate the mode of purchasing habits

Food products	Quantity (kg)	Mode of purchase		Frequency of buying	Place of purchase	Distance from the house
		Cash	Credit			
Cereals						
Rice						
Rice Parboiled						
Rice products						
Wheat products						
Wheat flour						
Maida flour						
Suji flour						
Sewai, noodies						
Bread (Bakery)						
Maize						
Ragi flour						
Sago						
Any other specify						
Pulses						
Bengal gram						
Red gram						
Green gram						
Black gram						
Bengal gram roasted						
Bengal gram						

flour						
Horse gram						
Cow gram						
Peas (roasted)						
Peas dried						
Soyabean						
Field bean						
Any other specify						
Oils and fats						
Refined sunflower oil						
Groundnut oil						
Gingelly oil						
Coconut oil						
Ghee						
Dalda						
Any other specify						
Milk & Milk Products						
Milk-Cow, buffalo						
Skimmed milk powder						
Milk Condensed						
Baby Milk powder						
Khoa						
Cheese						
Butter						
Curds						
Ice cream powder						
Any other specify						
Health Drinks						
Garlic						
Mustard						
Pepper dry						
Tamarind Pulp						

Asafoetida						
Chillies seeds						
Coriander seeds						
Fenugreek seeds						
Cardamom						
Cloves						
Turmeric						
Any other specify						
Nuts						
Almond						
Cashew nut						
Coconut, fresh						
Groundnut						
Any other specify						
Vegetables						
Ash gourd						
Bitter gourd						
Brinjal						
Broad beans						
Cucumber						
Cauliflower						
Cluster beans						
Double bean						
Drumstick						
French beans						
Knol-Khol						
Ladies finger						
Plantain green						
Pumpkin						
Snake gourd						
Tomato						
Any other specify						
Root & Tubers						
Onion						
Potato						
Beetroot						
Carrot						

Colocasia						
Tapoica						
Sweet potato						
Radish						
Any other specify						
Leafy Vegetables						
Specify, they						
Fruits						
Banana						
Mango						
Sapota						
Apple						
Orange						
Pineapple						
Plum						
Papaya						
Tomato ripe						
Grapes						
Any other specify						
Fleshy foods						
Egg Hens						
Liver						
Chicken						
Mutton						
Pork						
Beef						
Fish Foods						
Fish						
Crab						
Prawn						
Any other specify						
Miscellaneous						
Specify them						

Buying Practices

4. While shopping, do you read the instructions before purchasing the food commodity?

   Yes ( )
   No ( )

5. Give the reasons for choosing the particular shop?

6. Do you go for the readymade products, processed food and home made products?

7. Do you purchase packed products or loose products in the ship? Give reasons?

8. What do you do when the food commodities is very much in necessity, but scarce in the market? Give reasons?

9. While purchasing food product do you look into the certification marks?
   Yes ( )
   No ( )

10. Sources of Information

Sources of influence on buying behaviour

Person/Media motivated	Items
Persons	
Friends	
Neighbours	
Relatives	
Self	
Shopkeeper	
Others media	
Magazines	
Advertisement	
a. Radio	
b. Television	
c. Leaf lets	
d. Pamphlets	
e. Posters	
Any other specify	

11. Consumer Buying Motives

Motives for buying	Yes	No
Need		
Desire		
Brand		
Price		
Quality		
Reliability of the seller		
Mode of payment		
Discount		
Special offer		
Free gift		

12. Impact of advertisement on buying practices.

a. Does the advertisements help you to choose the food products?

Yes ( )
No ( )

b. If 'Yes' to what extent give reasons

13. Labels for making suitable buying decisions

a. Do you look into the label information while purchasing food product?

Yes ( )
No ( )

If `yes' what are they?

b. How does the label helpful in selecting your food product (information Rank as 1,2,3)

1. to know what is in the packages ( )
2. to get the right product for the right purpose ( )
3. to spend money more wisely ( )
4. to be sure of the quality of the products ( )
5. to know the price of the product ( )
6. to know the manufacture/expiry date ( )

14. Purchasing Behaviour

Purchasing behaviour	Yes	No
Insists on bill while buying		
Collect information on product before buying		
Prepare a shopping list before the purchases are made		
Check the food product for quality certification marks like ISI, Agmark, FPO etc.		
Check for information labels		
Compare prices before finalizing the purchases		
Check for standard weights and measures		
Switch over to substitute if price keeps rising		
Give importance only for informative advertisement		
Buy product to protect against hazardous foods		
Give a compliant if the shopkeeper is cheating		
Buy the product when there are incentives		
Bargain while buying the food products		
Return the product back to the shop keeper if the product is substandard		
Equiring with persons who have already purchased		

C. Problems of Women Consumers

Indicate the problems you generally face while buying the food products

Consumer Problem

Poor Quality

High Price

Defective Packaging

Mis Behaviour of Sellers

Poor Environmental Sanitation

Awareness of food adulteration

1. What are the difference methods of adulterants practiced by the seller?
2. What are the food items commonly adulterated?
3. Indicate the type of food adulterants present in the specific foodstuff

S.No	Food Items	Common adulterants	Health hazards
1.	Cereals		
2.	Pulses		
3.	Oils		
4.	Milk & Milk Products		
5.	Condiments & spices		
6.	Tea		
7.	Coffee powder		
8.	Sugar		
9.	Honey		

4. What suggestions could be possible for the women consumers to tackle adulteration?

5. Enumerate the ways by which food adulteration could be stopped?

By the individual	Consumer organization	By the Government

D. Assessment of knowledge on Standardisation

1. Are you aware of standardization of products

Yes ( ) No ( )

If 'Yes' what are they?

Standards	Products

E. Conceptualisation of Women on Consumer Protection

Awareness of consumer rights, laws and redressal forum

1. Are you aware of the consumer rights?

Yes ( )

No ( )

If 'Yes' please indicate the consumer rights.

2. Are you aware of the consumer protection Acts/laws ?

(a) Yes (b) No

If Yes, please indicate the laws.

3. Are you aware of the consumer redressal forum

Yes ( ) No ( )

F. Need for Consumer Awareness Programme

1 Do you think that consumer programme is necessary?

Yes ( )
No ( )

2. What should be the content of consumer education?

3. Give suggestion for consumer protection.

APPENDIX II

STATISTICAL ANALYSIS

(a) The arithmetic mean and standard deviation were computed as follows:

1. ARITHMETIC MEAN

$$\bar{x} = \frac{\Sigma x}{n}$$

2. STANDARD DEVIATION

$$\sigma = \sqrt{\frac{\Sigma d^2}{n} - \left(\frac{\Sigma d^2}{n}\right)^2}$$

where n = number of samples

$d = x - \bar{x}$

't' TEST

't' test is done to test the equality of two population (Group) means. t is computed as follows:

$$|t| = \frac{|\bar{x}_1 - \bar{x}_2|}{\sqrt{(n_1-1)s_1^2 + (n_2-1)s_2^2}} \sqrt{\frac{n_1 n_2 (n_1 + n_2-2)}{n_1 + n_2}}$$

n_1 = Sample size from 1st Group

n_2 = Sample size from 2nd Group

$\bar{x}_1$ = Sample average from 1st sample of n_1 observations n_1

$\bar{x}_2$ = Sample average of the 2nd sample of n_2 observations n_2

s_1^2 - Sample variance for 1st sample

s_2^2 - Sample variance for 2nd sample

A computed t is declared significant if

$|t| \leq t/2\ (n_1 + n_2 - 2)$

APPENDIX IIb

ONE WAY ANALYSIS OF VARIANCE

ANOVA is done to test the equality of means of several groups. In this case the no. of groups compared may be 3 or more. In general when K groups ($K \geq 3$) are compared the procedure is as follows.

Let us assume these are n_1 samples from 1st group, n_2 samples from 2nd group and so on. Let the observations be

y_{11} y_{12} .... y_1n_1 1st group

y_{21} y_{22} .... y_2n_2 2nd group

yk_1 yk_2 .... ykn_{12} Kth group

$$G = \sum_{i=1}^{k} \sum_{j=1}^{n_i} y_{ij}$$

Correction factor

$$(CF) = G^2/N$$

Where N is the total no. of observations

$$= \sum_{i=1}^{k} n_i$$

$$\text{Total sums of squares (TSS)} = \sum_{i=1}^{k} \sum_{j=1}^{n_i} y_{ij} - CF$$

$$\text{Sum of squares between groups} \quad SS_G = \sum_{i=1}^{n} \frac{y_i}{n_i} - CF$$

Sum of squares due to Error SS_E = $TSS - SS_G$

ANOVA table is constructed as follows.

ANOVA

Source	Degree of freedom	SS	MSS	F-ratio
Between groups	K-1	SS_G	$SS_G/K-1$	$F = \frac{SS_G/K-1}{SS_E/N-K}$
Within groups	N-K	SS	$SS_E/N-K$	
Total	N-1	TSS		

A computed **F** is declared significant

if $|F| \geq |F_2 (K-1, N-K)$

APPENDIX - III

Purchasing Behaviour



WHAT
- Seasonal
- Fresh
- Certified for quality

WHERE
- Whole sale shops
- Consumer Coops
- Manufacturers showroom
- Authorised dealers

WHEN
- Out of rush hours
- Off season

HOW
- For cash at manufacturers
- Retail price as printed
- No credit
- No hire purchase
- With Cash receipt

HOW MUCH
- Just enough for need
- Not hoarding

APPENDIX IV

Procedure Adopted in Home Kit to Detect food Adulteration

Key

1. 10% Ferric Chloride
2. Petroleum Ether
3. Concentrated hydrochloric acid
4. 5% alcoholic potash
5. 1% Sodium carbonate
6. Iodine Solution
7. Rectified spirit
8. Antimony Chloride / Chloroform

Food Article	Adulterant	Test	Observation & Inference	Harmful Effects
COFFEE POWDER	Chicory Powder	Sprinkle the powder on water in a test tube.	Pure Coffee Powder floats while the chicory begins to sink with reddish colour.	Stomach disorder Giddiness and joint pain (in some cases)
	Tamarind seed, Date seed powder	Sprinkle the coffee powder on a filter paper and add solution (5)	Red colouration shows the presence of tamarind or date seed powder.	Diarrohea
TEA	Used up tea leaves coloured outer coats of dhal, and some colourants	Sprinkle tea powder on a wet filter paper	Colour separation shows the presence of adulteration	Liver disorder

MILK, KHOA, BURA & CHEESE	Starch	Added a little water to the samples and boiled for a few minutes. Cooled and added solution (6)	Blue coloration shows the presence of starch	
	Water	The milk is allowed to flow over a vertical polished surface	When water content is more, the milk flows freely without leaving a trail. Pure milk will leave a white trail.	
SUGAR	Chalk Powder	Dissolved the sugar in a glass of water.	Chalk powder will not dissolve.	
BURA SUGAR	Washing soda	Added water and Dipped a red litmus paper in the solution	Blue colour shows the presence of washing soda	Diarrohea, vomiting
		Taken a little of burasugar in a test tube and added a few drops of dilute solution of (3)	Effervescence indicates the presence of adulterant	
EDIBLE OILS	Argemone Oil	The sample is treated with solution (1) in the presence of a dilute solution of (3) observe through les.	Needle shaped brown crystals show the presence of argemone oil	Loss of eyesight, heart disease, tumour
	Mineral Oil	To the sample, a little of solution (4) is added and warmed for 10 minutes. Water is then added.	Turbidity shows the presence of mineral oil	Damage to liver, carcinogenic effects
	Karanja oil (Pungam oil)	To two drops of the oils added solution (8).	Appearance of yellow to orange colour immediately shows the presence of Karanja oil	Heart problems, liver damage
	Castor Oil	To the sample, solution (2) is added and then cooled in ice.	White turbidity shows the presence of castor oil	Stomach problems
GHEE AND BUTTER	Vanaspathi	To a little amount of the melted ghee or butter in a test tube added equal amount of solution (3) and added a little sugar and shaken vigorously. Kept standing for 5 minutes	Appearance of crimson red colour shows the presence of vanaspathi	Liver disorder and stomach pain
	Mashed potatoes and other starches	Added a little of solution (6) to the sample	Blue coluration shows the presence of starch	

DHAL	Kesari Dhal and Toxic dyes	Examined the dhal with the lens	Kesari dhal has convoluted shape while ordinary dhal has smooth, round appearance	Paralysis
		To the sample, added solution (3). Kept in water bath for 15 minutes	Pale red colour shows presence of Kesari dhal or toxic dyes	Toxic dyes are carcinogenic
PULSES (Green peas and dhal)	Colour dye stuffs	The sample is kept immersed in water for about half an hor and stirred	Colour separation indicates adulteration	Stomach pain, ulcer
TURMERIC POWDER	Yellow aniline dyes	Shaken a little turmeric powder (suspended in water) with solution (7).	The solution turns yellow immediately	Carcinogenic
	Non-permitted colourants like metanil yellow	To little of the sample, added solution (3) and diluted with water.	Magenta red with no further change in colour on dilution shows the presence of metanil yellow	Highly carcinogenic
CHILLI POWDER	Brick Powder	Added water to the powder and shaken	Brick powder settles down	Stomach Problems
		To a little powder added solution (3) introduces as paste into flame through the backside of a matchstick	Brick red flame colour due to the presence of Calcium salts in brick powder	
	Artificial Colours	Sprinkled the Chilli Powder on a glass of water	Artificial colourants descends in coloured streaks	Toxic
ASAFOETIDA	Foreign resins galbanum, colophony resin	Powder a gram of asafetida and shame it with solution (7). Filtered the extract and to 5 ml of it, added solution (1)	Olive green colour shows presence of foreign resins	Allergy, Dysentery
		Burn on a spoon (like camphor)	Burns like camphor shows pure sample	
HONEY	Sugar plus water	A cotton wick dipped in honey is burnt	If adulterated with water, the honey will not burn or burns with a cracking sound	
SWEETS, JUICES, JAM	Non permitted coahtar dye (metanil yellow)	To the sample added hot water and to the separated colouring matter added a few drops of solution (3)	Pinkish red colour shows the presence of metanil yellow	Metanil yellow is toxic and carcinogenic
WHEAT AND	Ergot (a fungus	To the sample added common salt	The impurity ergot floats on top	Poisonous

OTHER FOOD GRAINS	containing a poisonous substance)	solution and shaken	while the pure food grains settle at the bottom	
BLACK PEPPER	Papaya seeds	Smell the Pepper	Papaya seeds have a repulsive flavour.	Stomach, liver problems
		Examined with the lens	The papaya seeds are oval, brown or blackish brown in colour	
	Rotten Pepper and light Berries	Added a little solution (7) to the sample	Rotten pepper, papaya seeds and light berries floats	
CLOVES	Cloves from which volatile oil has been extracted	Examined with a lens.	Can be identified by the small size and shrunken appearance. The adulterated cloves are less pungent	
JAGGERY	Washing soda	Added a few drops of solution (3)	Effervescence shows the presence of washing soda	Diarrohea, vomiting
	Chalk powder	Dissolved a little sample in water in a test tube	Chalk powder settles down	
		Added a few drops of solution (3)	Effervescence indicates the presence of adulterant	
COMMON SALT	Chalk powder of while powdered stone	Dissolved a little sample in water	The solution turns while indicating the presence of chalk and other impurities settle down	
MUSTARD SEEDS	Argemone seeds	Examined with the lens	Mustard seeds have a smooth seeds have a rough surface and are blacker	
SILVER LEAVES	Aluminium leaves	Burn the leaves in flame	Pure silver leaves burn away completely leaving glistening balls while aluminium leaves are reduced to grey ash	
SUPARI	Colours and saccharin	Added water to the sample	Colour dissolves in water Saccharin gives the characteristic sweet taste	

APPENDIX - V

Consumer Redressal

Lodging a complaint:

Not only the aggrieved consumer, also registered voluntary consumer organization, the central and state government or Union Territory administration can file a complaint against damages or losses of any unfair trade practices damages or losses of any kind of goods and deficiencies in any service. In all such complaints against any deficiency in service, it is important to bring out the standard of service offered and agreed in relation to that actually supplied.

If the cost of goods and service and compensation asked for , is less than rupees one lakh then the complaint can be filed in the District Forum.

If the cost of goods and service and compensation asked for is more than rupees one lakh but less than rupees ten lakhs, the complaint can be filed before the state commission and if the cost exceeds rupees ten lakhs, then the National commissions help should be sought for. But the same format can be used filing a complaint. (To be filled in Triplicate).

District Forum's Name:

Complaint: Complainant's name

APPENDIX VIa

Pamphlets Distributed

நுகர்வோரின் கடமைகளும் உரிமைகளும்

நுகர்வோரின் உரிமைகள்

உலக அளவில் நுகர்வோர் உரிமைகளாக அங்கீகரிக்கப்படுபவை

1. **பாதுகாப்பு உரிமை**

உடனடி தேவைகளை பூர்த்தி செய்வது மட்டுமல்லாமல் நீண்ட கால நலனையும் கணக்கில் கொள்ள வேண்டும் என்பது இவ்வுரிமையில் அடங்கும்.

2. **தகவல் பேறும் உரிமை**

போலியான விளம்பரங்கள் அல்லது ஏமாற்று வித்தைகளிலிருந்து நுகர்வோரை காப்பது மட்டுமல்லாமல், தேவையான தகவல்களை தந்து நுகர்வோரை புத்திசாலி தனமாகவும் பொறுப்புடனும் செயல்பட வைப்பது.

3. **தேர்ந்தேடுக்கும் உரிமை**

பல்வேறு வகைப்பட்ட பொருட்களையும் சேவைகளையும் போட்டி விலைகளில் பெறுவதற்காக, ஏகபோக தழலில் திருப்திகரமான தரத்தையும் நியாயமான கட்டணச் சேவைகளையும் உத்திரவாதப்படுத்தும் உரிமை.

4. **முறையீட்டு உரிமை**

பொருட்கள் சேவைகளை உருவாக்கும் பொழுது பிரதிநிதிப்படுத்துவதற்கும், முறையீடு செய்வதற்கும் ஆக உரிமை என்று இவ்வுரிமை விரிவாக்கம் செய்யப்பட்டுள்ளது. கருத்து தெரிவிக்கும் உரிமையும் இது குறிக்கிறது.

5. **நுகர்வோர் கல்விக்காணக் உரிமை**

நுகர்வோர் சம்மந்தமான முடிவுகளை எடுப்பதற்குத் தூண்டுகோலாக இருக்க வேண்டிய அம்சங்களை முடுக்கி விடுவதற்குத் தேவையான அறிவையும் ஆற்றலையும் பெறும் அம்சம் இவ்வுரிமையில் இடம் பேறுகிறது.

6. **குறை தீர்க்கும் உரிமை**

தரமற்ற பொருட்களை அல்லது சேவைகள் காரணமாக ஏற்பட்ட இழப்புகளுக்கு ஈடுபெறுவதற்கான உரிமையும் இதில் அடங்கும். மேலும் தேவைப்படும் போது சிறுகுறைபாடுகளுக்கான கோரிக்கைகளுக்கு இலவச சட்ட உதவி அல்லது ஏற்புடைய குறைதீர் வழிகள் இருக்க வேண்டும்.

7. **தூய்மையான நலம் பயக்கும் சுற்றுச் தழலுக்கான உரிமை**

தனிப்பட்ட நுகர்வோரால் தீர்க்க முடியாத சுற்றுச்தழல் பிரச்சனைகளுக்கும் எதிராக பாதுகாப்பு பெறும் உரிமையும் இதன் கீழ் வரும். மேலும் சுற்றுச் தழலை தற்போதைய மற்றும் பின்வரும் தலைமுறையினருக்கு சாதகமான முறையில் பாதுகாத்து வளப்படுத்துவதற்கான தேவையையும் இவ்வுரிமை வழங்குகிறது.

8. அடிப்படைத் தேவைகளுக்கான உரிமை

உணவு, உடை, உறைவிடம், கல்வி மற்றும் சுகாதாரம் போன்றவற்றிக்கான உரிமை, இந்த உரிமை உலகரங்கில் படிப்படியாக ஏற்றுக்கொள்ளப்பட்டு வருகிறது. ஆனால் எந்த ஒரு நாட்டிலும் இதனை நிலைநாட்டுவதற்கான சட்டங்கள் ஏதும் இதுவரை இயற்றப்படவில்லை.

நுகர்வோரின் உரிமைகள்

- பொருட்களை வாங்கும் முன்பு, என்ன வாங்கப்போகிறோம் என்று பட்டியல் ஈட்டுக்கொள்ள வேண்டும்.
- பொருட்களை வாங்கம் போது, அதற்கான ரசீதை பெறவேண்டும்.
- பட்டியலைப் படித்து, சந்தையில் கிடைக்கும் குறியீட்டு பொருட்களின் பெயரைத் தெரிந்து வைத்துக் கொள்ளுங்கள்.
- தரத்தை உறுதிபடுத்த ஐ.எஸ்.ஐ. அக்மார்க். எப்பி.ஓ போன்ற முத்திரை உள்ளதா என்று கவனியுங்கள்.
- நுகர்வோர் தங்களுக்கு குற்றச்சாட்டுகளையும், குறைகளையும், இலவச நுகர்வோர் தனிப்பட்ட பாதுகாப்பு சட்டத்தின கீழ் பதிவு செய்து பெறலாம்.
- பதுக்கப்பட்ட பொருட்களை வாங்குவதை தவிர்க்கும் போது கருப்பு பணம் நடமாட்டத்தை தடுக்கமுடியும்.
- எடை சரியாக உள்ளதா என்று உறுதிப்படுத்திக் கொள்ளுங்கள்.
- பொருள் எந்த நாளில் உற்பத்தி செய்யப்பட்டது, எந்த நாள் வரை தரமாக இருக்கும் போன்ற தகவல்களைச் சரிபாருங்கள்.
- உத்திரவாதம் குறித்து உறுதிப்படுத்திக் கொள்ளுங்கள்.
- சரியான தகவலைத் தரும் விளம்பரங்களுக்கு மட்டுமே முக்கியத்துவம் கொடுங்கள்.

APPENDIX VIb

Consumer Rights and Responsibilities
Rights of Consumers are the
Right to safety : All the consumers have the right to be protected against marketing of goods which are hazardous to life and property.

Right to be informed : Consumers have to be informed about the quality, quantity, potency, purity, standard and price of goods to protect the consumer against unfair trade practices.

Right to choose : Consumer has to be assured whenever possible, access to a variety of goods at competitive price.

Right to be heard : Consumer has to be assured that consumer interests will receive due considerations at appropriate forums.

Right to consumer education : It means one has the right to acquire the knowledge and skills to be an informed consumer throughout his/her life.

Right to Redressal : Consumer should have the right to redress against unfair trade practices or unscrupulous exploitation of consumers.

Right to a healthy environment : It means that all the consumer must have the right to a physical environment that will enhance the quality of life.

Right to basic needs : All the consumers have the right to have their basic needs such as food, clothing and shelter.

Consumer Responsibilities

- Consumer should plan properly to get the things or services needed.
- Insist on the bill while purchasing.
- While making a purchase or accepting service, the consumer should make efforts to obtain information and details about the product or service.
- Look for certification marks like ISI, AGMARK, FPO before purchasing.
- The consumer can report their grievances to the self help Consumer Protection Act and seek remedies.
- Should avoid panic buying which allows black marketing and hoarding.
- Before purchasing check for standards weights and measures.
- Look for the manufacture and expiry date before purchasing
- Select only standardised products.
- Give importance only for informative advertisements.

APPENDIX - VII

Plan For Consumer Awareness Programme

Duration	Message	Methods	Aids used	Agencies
1st Week 4.3.2001 Time 3-4.30 pm	Better purchasing behaviour - Prepare a shopping list before purchase are made - Insist on bill while purchasing - Check for quality mark like BIS, AGMARK and FPO - Check for standard weights and measures - Check for guarantee and warrantee - Compare prices before purchase are made - Give importance only for informative advertisements - Read the label and know the brand names available in the market - Resist the temptation of products sold under reduction sale (1 + 1 free) - Check manufacture and expiry dates	Home visit Lecture Group discussion	Charts Leaflets	Eminent speakers from king Institute, Volunteers, Investigator
2nd week 11.3.2001 Time 3-4.40 p.m.	Adulteration techniques Teaching them about adulteration and its techniques Displaying adulterated products Simple household test to detect adulterants. Knowledge on health hazards due to adulterants and its impact.	Home visit Lecture Meeting cum demonstration	Experiment Exhibiting the adulterants Asking the women to participate in experiment work by bringing their food product to test	Eminent consumer activists, Volunteers, Investigator
3rd week 18.3.2001 Time 3-4.30 pm	Standardisation Techniques Guidelines for efficient buying Impact of advertisements on purchasing Importance of certification marks.	Home visit Lecture Meeting Group Discussion	Pamphlets showing the certification marks of BIS, AGMARK and FPO	Eminent speakers from king Institute, Volunteers, Investigator
4th week 25 25.3.2001 Time 3 - 4.30 pm	Consumer Rights, laws and redressal forum Common adulterants and its impact Role of voluntary agencies to prevent adulteration	Home visit Lecture Meeting Group Discussion	Charts Posters Pamphlets	Eminent speakers from king Institute, Volunteers, Investigator

APPENDIX VIII

Rating Scale

Rating scale to assess the consumer education concept of selected women during pre-evaluation and post-evaluation of the education programme.

Name of the respondent :

Consumer education	Percentage of women					
	Pre-evaluation			Post-evaluation		
	Good (3)	Fair (2)	Poor (1)	Good (3)	Fair (2)	Poor (1)
Purchasing behaviour						
Prepare a shopping list before purchase are made						
Insist on bill while purchasing						
Check for standard weights and measures						
Compare prices before finalising the purchases						
Seeing manufacture / expiry date						
Adulteration Techniques						
Knowing about adulteration and its techniques						
Simple household test to detect adulterants						
Knowledge on health hazards and its impact						
Standardisation marks						
Before purchasing, read the labels to acquire information						
Look for certification marks like ISI, AGMARK and FPO / observing certification marks						
Consumer rights and responsibilities Aware of the rights and responsibilities in society						
Knowing about consumer protection laws						
Consumer redressal Forum Imparting the functions of consumer forums						
Filing a complaint in the consumer forum						
Aware of voluntary agencies / Government food laboratory which can help the consumer to prevent from health hazards and seek compensation for their loss						

APPENDIX IX

List of Consumer Organisation in Chennai

President
Madras Provincial
Consumer Association
89 Big Street
Chennai - 600 005.

President
Consumer Protection Forum
51, Dr.Radhakrishnan Road
Chennai - 600 004.

President
Chengalpattu T.K.Consumer
Protection Council
40, Sri Mahalaxmi Nagar
Nandivaram
Guduvancheri - 603 202.

President
Thandurai Pattabiram
Consumer Council
No.I School Street, Chatram
Pattabiram
Chennai - 600 072.

President
Indian Citress Tower
9, VGP Murphy Square G.S.T.Road
St.Thomas Mount
Chennai - 600 016.

President
C.A.Action Group
6, II Cross St, Karpagam
Gardens, Adyar
Chennai - 600 020.

President
SMN Consumer Protection Council
H-1/8 I Floor, Thiruvalluvar Nagar
Chennai - 600 041.

President
Chengai District Consumer Protection
Council
A-37, Algesa Nagar
Chengalpattu - 603 001.

President
Kanchipuram Consumer Welfare
Protection Association
12A, Desipalayam Street,
Kanchipuram - 631 501.

President
AH210/7 II Street
8th Main Road, Anna Nagar
Chennai - 600 040.

President
Institute of C.P.Studies
4, Venkatesa Naicken Street
Chennai - 600 001.

President
Chennai Council of India
67, Pidariyar Koil Street,
Chennai - 600 001.

President
Consumer Voice
K Block, 68 Benco Besant Nagar
I Cross Street
Chennai - 600 090.

President
Tiruvottiyur Consumer Protection
17A/1, Gandhiji Lane,
Thiruvotriyur
Chennai - 600 019.

President
Consumer Rights Protection Service
18A, Lakshmipuram, Velacherry,
Chennai - 600 042.

President
Ambattur Zone Consumer Protection
Council
5A, Dr.Ramaswamy Street
Vijayalakshmipuram
Chennai - 600 053.

President
Association for Consumer Protection and
Welfare for Weak
No.2, Sarojini Street
New Perungalathur, Town Panchayat
Srinivasa Nagar, Kanchipuram District.

President
All Indian Pensioner Association of Senior
Citizens Council
4, P.S Iyer Street
Venkatapuram, Ambattur,
Chennai.

President
The Nanganallur Citizens
Consumer Forum
25, Thillai Ganga Nagar,
23rd Street, Naganallur, Chennai.

President
Madras Metropolitan Consumer Rights
Protection Council
M-153, 9th Cross Street
Thiruvalluvar Nagar,
Chennai - 600 041.

President
Concert An Organisation for Consumer
Education, Research, Teaching, Training and
Testing
2, Zeburnum Avenue
2/228 Chinnandi Kuppam Road
Vettuvankem, Chennai - 600 041.

APPENDIX Xa
Application form to start Consumer Society

FORM No. I

(See Rule 7 of the Tamil Nadu Societies Registration Rules, 1978)

Application for the issue of Certificate of Registration Under Section 10 of the Tamil Nadu Societies Registration Act, 1975 (Tamil Nadu Act 27 of 1975)

Form :

S,Prema, Secretary

88, II Street,Ellaiamman Colony ,Vellala Teynampet

Chennai-86 .

To

The Registrar of Societies,

Chennai-Central

Chennai-18. (Station)

Sirs,

A Society by Name "CONSUMER SOCIETY FOR WOMEN (CSW)
VELLALA TEYNAMPET"

has been formed on 01.11.2001

2. I enclosed herewith the Memorandum and Bye - Laws of the said Society.

3. I remit herewith a sum of Rs. 125/- being the fee for the registration of the Society.

4. I am a member of the Committee of the Society.

5. I have been duly authorised in this behalf by the Committee of the Society.

6. The Society may be registered and the Certificate of Registration issued.

Signature of the Applicant

Shobha Iyer.
S. Prema
President /
Secretary.

Place : Chennai

Date : 1-11-2001

APPENDIX Xb
Office Bearers of Consumer Society

" The above said are the true copy and fact of Rules and Regulations of the Tamil Nadu Society Registration Act 27 of 1975 Rules 1978. "

NAME & DESIGNATION	SIGNATURE	OCCUPATION & ADDRESS
1. (PRESIDENT)	Shobha Iyer	Consumer Activist 70, First Floor Dr. Ranga Road Chennai - 600 018.
2. (VICE -PRESIDENT)	S P Sujatha Rai	Retd. Professor 264, Lakshmanaswamy Salai K.K. Nagar Chennai 600 078.
3. (SECRETARY)	S. Prema	Lecturer in Nutrition & Dietetics. No 88, 4th Street, Ellaiammal colony, Gopalapuram Chennai-86
4. (JOINT SECRETARY)	(K. S. LAKSHMI)	Principal SRM College of Pharmacy T-2. NAVINS GOKULAM APTS. No 36, Dr. RAMASWAMY SALAI K.K. NAGAR- 600 078
5. (TREASURER)	R. Valli	Accountant, Pay and Accounts Office (South) Ch-35 66A, Thiruvalluvar St, Chennai-59.
6. (E.C.MEMBER)	Yashodha Rani	Senior Accountant A.G's office.
7. (E.C.MEMBER)	T. Rembadevi	No 88, 5th Street, Ellaiammanpuram, Gopalapuram Teacher, Christ Nursery School No 21. Annai Nagar Cross Road, Madras-600083
8. (E.C.MEMBER)	N. Bhattacharjee	Lecturer. Dept of Nutrition 20. Dr. Natesan Salai. Ashok Nagar. Ch. 83
9. (E.C.MEMBER)	E. A. L.	Lecturer, Dept of Nutrition 31/14, Ponniamman Koil Street, Kotivakkam, Chennai 600099

WITNESSES:

1. [signature] S/O Dr. S. GURUSAMY

ADDRESS. Dr. KALAVATHY GURUSAMY
No1, Rangarajapuram Main Road
Kodambakkam, Chennai-24.

2. P. Shanthi S/O Dr. P. SUMANTHI

ADDRESS. B3, Alathian Apartment
1, Viswanathapuram I st
Kodambakkam, Chennai - 24

DATE: 1-11-2001
PLACE: Chennai

Shobha Iyer
S. Prema
President/

APPENDIX Xc
Consumer Society Registration Certificate

படிவம் II

சங்கப் பதிவுச் சான்றிதழ்

1975–இன் 27–ஆவது சட்டம்

பதிவு எண் : 34 / 2002

1975ஆம் ஆண்டு 27 ஆவது சட்டமாகிய தமிழ்நாடு சங்கங்கள் பதிவுச் சட்டத்தின் கீழ் "CONSUMER SOCIETY FOR WOMEN VELLALA THYNAMPET (CSW)"

இன்று பதிவு செய்யப்பட்டுள்ளது என்று நான் இதனால் சான்றளிக்கிறேன். இது இரண்டாயிரத்து இரண்டாவது ஆண்டு ஜூலை மாதம் 31 ஆம் நாளன்று என் கைப்பட வழங்கப்பட்டது.

சங்கங்களின் பதிவாளர் THE SEAL OF THE REGISTER OF SOCIETY CENTRAL CHENNAI. மத்திய சென்னை

(முத்திரை)

சங்கங்களின் பதிவாளர்
மத்திய சென்னை, பதிவு மாவட்டம்

APPENDIX - XI

BOOKLET ON CONSUMER RIGHTS

Booklet On
Consumer Rights

1.RIGHT TO SAFETY

Means right to be protected against the marketing of goods which are hazardous to life and property. The purchased goods should not only meet their immediate needs, but also fulfil long term intrerets.







Before purchasing, consumers should insist on the quality of the products as well as on the guarantee of the products and services. They should preferably purchase quality marked products such as ISI, AGMARK,FPO etc.

2.RIGHT TO BE INFORMED

Means right to be informed about the quality, quantity , potency,purity, standard and price of goods so as to protect the consumers against unfair trade practices.







Consumers should insist on getting all the information about the product or service before making a choice or a decision.This will enable him to act wisly and responsibly and also enable him to desist from falling prey to high pressure selling techniques.

3.RIGHT TO CHOOSE

Means right to be assured, wherever possible of access to a variety of goods at competitive price. In case of monopolies, it means right to be assured of satisfactory quality ans service at a fair price.









It also includes right to basic goods and services.This right can be better exercised in a competitive market where a variety of goods are available at competitive prices

4.RIGHT TO BE HEARD

Means that consumr's interests will receive due consideration at appropriate forums.It also includes right to be represented in various forums formed to consider the consumer's welfare.



The consumers should form non-political and non-commercial consumer organisations which can be given representation in various committees formed by the Government and other bodies in matters relating to consumers.

5.RIGHT TO SEEK REDRESSAL

Means right to seek redressal against unfair trade practices or unscrupulous exploitation of consumers. It also includes right to fair settlement of the genuine grievances of the consumer.



Consumers must make complaint for their genuine grievances. Many a times their complaint may be of samll value but its impact on the society as a whole may be very large.They can also take the help of consumer organisations in seeking redressal of their grievances.

6.RIGHT TO CONSUMER EDUCATION

Means the right to acquire the knowledge and skill to be an informed consumer throughout life.



Ignorance of consumers, particularly of rural consumers, is mainly responsible for their exploitation. They should know their rights and must exercise them. Only then real consumer protection can be achieved with success.

Booklet On Consumer Rights

APPENDIX – XII

List of Abbreviations

IOCU	International Organisation of Consumer Union
CICO	Confederation of Indian Consumer Organisation
MRTP	Monopolies and Restrictive Trade Practices
BIS	Bureau of Indian Standards
ISI	Indian Standards Institution
AGMARK	Agricultural Produce Grading and Marking
PFA	Prevention of Food Adulteration Act
FPO	Fruit Products Order
COPRA	Consumer Protection Act
CARS	Consumer Awareness and Research Society
CERC	Consumer Education and Research Centre
NGO	Non-Governmental Organisation
CAG	Consumer Civic Action Group
FEDCOT	Federation of Consumer Organisation of Tamilnadu